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Title

Pre-retirement job and the work-to-retirement occupational transition process in
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Short Running Title

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Abstract

Introduction: The transition from work to retirement is a complex process and unique experience with a relationship existing between work and retirement with implications for health in later life. This review explored the relationship between pre-retirement job and participation in the work-to-retirement transition process in Australia by exploring: 1) factors influencing retirement in relation to pre-retirement job; 2) how jobs are classified; 3) the effect of pre-retirement job (based on categories) on this occupational transition; and 4) the potential role for occupational therapy in this occupational transition.

Method: An integrative literature review was completed. PRISMA guidelines were used. Study designs were analysed for methodological quality using the National Health and Medical Research Council levels of evidence. Thematic analysis determined retirement factors which were used to compare differences between jobs.

Results: This review included 15 papers. There were two Level III-2, one Level III-3 and 13 Level IV studies. Factors influencing retirement related to the stages of work, preparation, transition and retired. White collar and blue collar was the most common job classification system. Although white collar and blue collar worker definitions utilised were inconsistent, differences between the two groups were still determined in all stages.

Conclusion: Differences in the work-to-retirement transition process, based on pre-retirement job, are evident. Understanding differences by job groupings may assist occupational therapists to understand individualised needs during this occupational transition and subsequent tailoring of interventions (both individual and group based) to enable engagement in meaningful occupation in the work-to-retirement occupational transition to effect active healthy ageing.

Key words: retiree; older adult; job classification; occupational transition

Introduction

Population ageing is a worldwide phenomenon occurring in high-income countries with a more recent onset in low- and middle-income countries (WHO, 2015). It is expected the number of people worldwide aged over 60 years will increase from 12% in 2015 to 22% in 2050 with implications for health and social systems (WHO, 2015). This is likely to impact on the transition from workforce participation to retirement.

Retirement is a diverse and evolving concept. Abolishment of a compulsory retirement age has occurred in many countries including the United States (1986), Canada (1973-2009), New Zealand (1993-1999) and Australia (1990's-2004) (Wood, Robertson & Wintersgill, 2010). Other countries, including Japan, France and Sweden maintain a mandatory retirement age (Wood et al., 2010).

The work to retirement pathway has also evolved to not only include complete cessation of paid work but also pathways involving some participation in work (Eagers, Franklin, Broome & Yau, 2016; Oakman & Howie, 2013). A three stage process of the work-to-retirement transition has also been proposed: 1) retirement preparation (whilst still working); 2) the transition from worker to retiree; and 3) retirement itself where continual adjustment is occurring (Eagers et al., 2016; Jonsson & Andersson, 1999).

This changing and diverse nature of retirement indicates there is no one size fits all approach to this occupational transition. An occupational transition can be

anticipated or unexpected and occurs through a change, disappearance and/or replacement of occupation(s) (Jonsson, 2010). This makes retirement from work a major life event with the potential for occupations (day to day activities) to change, disappear or be replaced in retirement.

With increasing life longevity and changing retirement systems, health and engagement in occupation will be an important consideration in the work-to-retirement transition. Life expectancy at birth is expected to increase from 2015 to 2055 for males (91.5 years to 95.1 years) and females (93.6 years to 96.6 years) (Australian Government, 2015). Although people are living longer, improvements in health mean that people will continue to lead active lifestyles (involving work and retirement) into later age (Australian Government, 2015). The average retirement age in Australia is 61.5 years (Australian Bureau of Statistics, 2013). However, population ageing is likely to result in working to an older age with a projected increase in the number of Australians aged 65 and over in the workforce (Australian Government, 2015).

The transition from work to retirement may be a positive or negative experience. Life satisfaction can be seen to vary between retirees with experiences including: maintenance of high life satisfaction; decline of life satisfaction (from high levels pre-retirement); increasing life satisfaction (from low levels pre-retirement); and decline of low life satisfaction (Heybroek, Haynes & Baxter, 2015). This relationship between work and retirement, and the importance of engagement in occupation, is reflected in

continuity theory and role theory. Continuity theory views the work-to-retirement transition process as a time to maintain and continue life patterns and occupations, facilitating ongoing wellbeing into retirement (Wang & Shultz, 2010; Wang, Henkens & van Solinge, 2011). Role theory views the work-to-retirement transition as role exit and transition and, depending on the experience of work, retirement (and retirement occupations) can be seen as more or less satisfying than work (Wang & Shultz, 2010; Wang et al., 2011). This makes pre-retirement job a potential influencing factor in the work-to-retirement transition process and a consideration for ensuring good health and well-being as people age.

A range of job classification systems are used to compare characteristics of people within different jobs. The International Standard Classification of Occupations (ISCO) classifies jobs based on jobs tasks and duties (International Labour Organization, 2010) and the Australian and New Zealand Standard Classification of Occupations (ANZSCO) classifies jobs based on skill level and specialisation (Australian Bureau of Statistics, 2006; International Labour Organization, 2010). ANZSCO consists of eight major groups: managers; professionals; technicians and trade workers; community and personal service workers; sales workers; machinery operators and drivers; and labourers (Australian Bureau of Statistics, 2006).

The classification of white collar and blue collar workers has also been used in research exploring work and retirement (however various definitions of this

classification have been used (Hu, Kaplan & Dalal, 2010; Jonsson & Andersson, 1999; Kendig, Wells, O'Loughlin & Heese, 2013)). The Australian Bureau of Statistics (2011) has used the ANZSCO classification system to define white collar workers (managers; professionals; community and personal service workers; clerical and administrative workers; sales workers) and blue collar workers (technicians and trades workers; machinery operators and drivers; labourers). White collar workers have been described as “... predominantly associated with higher education and specific skills or with lower-skilled jobs that are mainly social rather than physical” and blue collar workers have been described as “... predominantly associated with trades and lower-skilled jobs that are often physical” (Australian Bureau of Statistics, 1997).

Consideration of job classification systems in this occupational transition of work to retirement is warranted as job can influence the experience of work and retirement with implications for health and well-being. Older males are more likely to work as managers or professionals and are less likely to work as technicians and trade workers or labourers than younger males (Australian Bureau of Statistics, 2010). Older females are more likely to work as clerical and administrative workers and are less likely to work as sales workers than younger females (Australian Bureau of Statistics, 2010). Blue collar workers are more likely to retire at an older age than white collar workers (Jackson & Walter, 2010) and a relationship between poor health and job type has been identified (Cai & Kalb, 2007).

To improve health and well-being of people post working life, understanding pre-retirement job and the experience of the work-to-retirement occupational transition process may inform health and well-being approaches. Occupational therapists' understanding of the relationship between occupation and health (Reed, Hocking & Smythe, 2013) and their focus on enabling occupation places them in an ideal position to assist in facilitating positive occupational transitions into retirement to enable health and well-being. A longitudinal study by Jonsson (2011) using an occupational perspective to explore the work-to-retirement occupational transition process in Sweden has identified engaging occupations are an influencing factor on retirement life.

The aims of this literature review were to explore participation in the work-to-retirement occupational transition process in Australia in relation to: 1) factors influencing retirement in relation to pre-retirement job; 2) how jobs are classified; 3) the effect of pre-retirement job (based on categories) on the work-to-retirement transition process; and 4) determining the potential role for occupational therapy in this occupational transition.

Methods

An integrative literature review using PRISMA (Moher, Liberati, Tetzlaff & Altman, 2009) was conducted to include a variety of methodologies (qualitative and quantitative) to enable a comprehensive understanding of the current evidence

(empirical and theoretical) around the work-to-retirement occupational transition process based on pre-retirement job (Whittemore & Knafl, 2005). Integrative literature reviews have previously been used in occupational therapy research exploring retirement (Eagers et al., 2016). The framework by Whittemore and Knafl (2005) was utilised to allow a systematic approach to guide the stages of problem identification, literature search, data evaluation, data analysis and presentation.

Searches

The framework by Whittemore and Knafl (2005) and The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) (Moher et al., 2009) guidelines supported a systematic approach to the literature search (Figure 1). Health, social science and business databases (Medline, CINAHL, Informit, Scopus, Sociological Abstracts, PsychInfo, Proquest Business and Emerald Insight) were searched for peer reviewed literature relating to pre-retirement job and the work-to-retirement occupational transition process (preparation, transition, retired). Searches were conducted from 26 September 2015 to 7 October 2015. Search terms or mapping terms to subject (depending on database functionality) related to job (career, employment, industry, job, labor, labour, occupation, profession, service, trade, vocation, work), retirement and Australia.

Inclusion criteria were:

- Retirement from work. No specific retirement definition was utilised due to the variability of retirement definitions in the literature. Therefore, retirement could be precipitated by a number of factors such as personal choice, redundancy and/or illness.
- Pre-retirement job discussed in terms of a classification system (e.g. ANZSCO) or a position/name (e.g. nurse).
- Article included a comparison between different jobs.
- Australian work and retirement context (due to the diversity in the work-to-retirement transition within different countries).
- Published in the past 15 years (2000 onwards). This relates to the writing of Wickham (2008) on the evolution of retirement, which discusses characteristics of different retirement periods. The phased retirement period occurs from 2000 onwards and is characterised by later retirement trends, societal acceptance of working in old age and various retirement pathways (e.g. bridge employment; workforce withdrawal and re-entry) (Wickham, 2008).
- Peer reviewed (journal or conference) in English.
- An empirical study.

Exclusion criteria were:

- Pre-retirement job where a job classification system /position/name was not discussed and related to job characteristics/factors only (e.g. job demands, job control, job satisfaction, self-employed, private sector, government/public sector etc.).
- Elderly/ageing population with no specific focus on retirement.
- Retirement from sport. Although sport may be classified as a job (i.e. elite athletes) there is likely to be a different retirement transition due to the decreased longevity of sport as a job.
- Conference papers where a related journal article was available to be included in this review.
- Conference papers where no full text publication was available. Attempts to obtain conference papers included contacting the author of the paper and retrieval through the primary researcher's university library including utilisation of interlibrary loans.
- Literature reviews.

Searches were conducted by the first author with consultation with the second author to determine the final inclusion/exclusion of articles.

INSERT FIGURE 1 ABOUT HERE

Analysis

Studies were reviewed to obtain descriptive information on: 1) study purpose; 2) study design; 3); participant description; and 4) job classification system (Table 1).

Study design was analysed for methodological quality using the National Health and Medical Research Council (2009) levels of evidence where the highest level is Level 1 and the lowest level is Level IV.

Studies were analysed to determine if there was a clear and complete description of how job was classified based on adaptation of the data collection section of The McMaster University Guidelines and Appraisal form for Qualitative Research (Version 2.0) (McMaster University, 2008). Although this critical appraisal tool (which was developed for use in occupational therapy evidence based practice) did not originally include a scoring system some researchers utilise a scoring system (Thomas, Gray & McGinty, 2011) and other researchers do not (Eagers et al., 2016; Haracz, Ryan, Hazelton & James, 2013). The purpose of this research was to gain a descriptive understanding of “job classification” to understand how job classification was determined, described and used in the research. Therefore a scoring system was not used. The following considerations were used to analyse each study to determine if there was sufficient understanding of the “whole picture” and what was missing (McMaster University, 2008): 1) How the classification was determined; 2) Reference to existing classification systems used in the literature; and 3) Description of categories.

To determine retirement factors in relation to pre-retirement job, the framework by Whittmore and Knafl (2005) was used to extract data from the results section of each individual study. Using a table to record information, data extracts were coded and categorised using narrative analysis (Whittmore & Knafl, 2005). A constant comparison method was used to compare factors influencing retirement across each of the included studies with factors refined to reflect the integration of factors from all studies (Whittmore & Knafl, 2005). Descriptors for factors influencing retirement were derived through the narratives of the included studies and factors were placed within the three stages of the work-to-retirement transition process (preparation, transition, retired). Analysis also identified the stage of “work” which was subsequently included in this literature review to gain a more in depth understanding of the work-to-retirement transition process. Therefore, the following work-to-retirement transition stages were used to explore factors influencing retirement:

- Work – general perception and experience of work and work related skills and abilities
- Preparation – retirement decision and retirement preparation (whilst still working)
- Transition – transition from worker to retiree (actually ceasing work to commence retirement)

- Retired – retirement itself where continual adjustment is occurring and retirement roles and activities are undertaken (Table 2).

INSERT TABLE 1 ABOUT HERE

INSERT TABLE 2 ABOUT HERE

Factors influencing retirement were analysed to determine if there were differences based on pre-retirement job. The groupings of white collar workers and blue collar workers were used as this was the most common comparison method within the included articles. The aim of this was to provide a more detailed integration of the findings to draw conclusions of the effect of the work-to-retirement transition process based on pre-retirement job (Whittemore & Knafl, 2005).

White collar and blue collar groupings were determined based on the included studies using the groupings of white collar and blue collar. If classification of white collar and blue collar, within the included studies, was not used then these studies were not included in the comparison.

Analysis was completed by the first author and checked/discussed with the second author to confirm appropriate coding and categories.

Results

This review included 15 papers with two of these being conference papers (Knox, 2003, July; Pillay, Fox, Kelly & Tones, 2006) (Figure 1). There were three qualitative studies (Pillay et al., 2006; Quine, Bernard & Kendig, 2006; Shacklock, 2006), 11 quantitative studies (de Vaus, Wells, Kendig & Quine, 2007; Jackson & Walter, 2010; Kendig et al., 2013; Knox, 2003, July; McPhedran, 2012; Noone, O'Loughlin & Kendig, 2012; Pillay, Kelly & Tones, 2008; Pillay, Kelly & Tones, 2010; Schofield, Fletcher, Page & Callander, 2010; Schofield & Beard, 2005; Taylor, Pilkington, Feist, Dal Grande & Hugo, 2014) and one paper containing both quantitative and qualitative studies (Quine, Wells, de Vaus & Kendig, 2007). Using the National Health and Medical Research Council (2009) levels of evidence there were two Level III-2 studies, one Level III-3 study and 13 Level IV studies. (Table 1).

There were nine studies which only included participants who were working; one study which included participants who were initially working and who then retired; five studies which included both participants who were working and retired; and one study which only included participants who were retired (Table 1).

Fifteen factors influencing retirement were identified which covered the work-to-retirement occupational transition process. Factors related to the stage of work included job satisfaction, work ability, meaning of work and job flexibility. Factors

related to the stage of preparation included retirement discussions, financial planning and retirement reasons. Factors related to the stage of transition included retirement transition control, phased transition, retirement age, involuntary retirement and complete retirement. Factors related to the stage of retired included retirement funds. The factors of financial satisfaction and health were seen to encompass all work-to-retirement transition stages. (Table 1 and 2).

The studies used a variety of systems to classify job: 1) white collar/blue collar; 2) groups of jobs (e.g. managers, labourers etc.) with some based on ANZSCO or the Australian Standard Classification of Occupation (ASCO) (the predecessor to ANZSCO); or 3) by job name (e.g. nurse, doctor) (Table 1).

Eight studies used the classification system of white collar and blue collar, however, variances in definitions were evident. Two studies indicated they had used the ANZSCO or ASCO classification, however, did not specify how they determined what job groups were white collar and blue collar. Five studies used job groupings (e.g. managers, labourers etc.) without reference to a specific job classification system and did not specify how they determined what job groups were white collar and blue collar. One study provided no information on how the white collar and blue collar classification was determined or defined. (Table 1).

Integration of findings from studies comparing white collar and blue collar workers enabled comparisons within the factors influencing retirement of: work ability,

financial planning, retirement transition control, phased transition, retirement age, retirement funds and financial satisfaction. Differences between white and blue collar workers were found within all of these factors except for financial satisfaction. (Figure 2).

Discussion

Retirement from work is a complex process with a multitude of factors influencing this occupational transition with implications for the way occupational therapists approach health post working life. This literature review explored the work-to-retirement transition process in Australia in relation to pre-retirement job with 15 factors influencing retirement identified which collectively covered all stages (work, preparation, transition, retired). ANZSCO provides classifications of job groups in Australia (Australian Bureau of Statistics, 2006), however, it was more common for jobs to be condensed into two groups; white collar workers and blue collar workers with differences in the work-to-retirement transition identified between these two groups.

Factors influencing retirement

The 15 factors identified in this literature review covered all stages of work, preparation, transition and retired (Table 1). From the analysis, factors were identified that related to the stage of work thus inclusion of this stage in the findings of this

review. Differences have been identified in how white collar workers and blue collar workers conceptualise the work itself, their work colleagues and remuneration (Hu et al., 2010). Understanding people's experiences and perceptions of work may assist in understanding their experiences and perceptions of retirement, as retirees may seek the same needs from retirement they sought from work demonstrating a relationship to continuity theory where the facilitation of ongoing engagement in occupations in retirement occurs (Wang & Shultz, 2010; Wang et al., 2011).

No factors were identified in the retired stage which related to the continual adjustment to retirement and the roles and activities undertaken in retirement (Table 2). This is an area requiring further investigation as engagement in meaningful occupation in retirement is important for health and well-being (WHO, 2017). Engaging occupations (occupations which have: positive meaning; intense participation; coherent set of activities; commitment or responsibility; connection to a community of people sharing a common interest; and provide identity) in retirement are important (Jonsson, 2011). As work assists in fulfilling human needs (Jonsson & Andersson, 1999) an adjustment to retirement is needed including ensuring retirement occupations continue to fulfil human needs. The relationship of role theory and continuity theory to retirement also demonstrates the importance of occupation (day to day activities) in retirement (Wang & Shultz, 2010; Wang et al., 2011)

Factors influencing retirement are positive for some workers with the potential interconnection between factors possibly contributing to this difference. White collar workers were identified as having a better skill level and physical ability to continue working (Quine et al., 2006), however they also tended to retire at a younger age than blue collar workers (Jackson & Walter, 2010) and were more likely to have a gradual transition (de Vaus et al., 2007) (Figure 2). A Finnish study exploring work ability and job demands (physical and mental) in white collar and blue collar older workers also found: 1) more white collar workers than blue collar workers rated their work ability as very good; and 2) more blue collar workers than white collar workers rated their work ability in relation to physical job demands and mental job demands to be poor (Louhevaara, Penttinen & Tuomi, 1999). Therefore, if blue collar workers are wanting to continue working into older age (or as part of a gradual transition to retirement) they may be more likely to require assistance (than white collar workers) to identify suitable work duties that meet their functioning or to implement workplace changes to support continued work. Given the greater likelihood of blue collars workers to an abrupt retirement transition, occupational therapists have the potential to provide support to blue collar retiree's to assist them in constructing new engaging occupations.

From this literature review, white collar workers are more likely to financially plan for retirement (Quine et al., 2006), have more choice and control over the retirement transition (de Vaus et al., 2007; Quine et al., 2007), are more likely to want

transitional employment (Pillay et al., 2010) and be in a better retirement financial position than blue collar workers (Quine et al., 2006; Quine et al., 2007) (Figure 2). This may result in white collar workers having a smoother and more positive retirement experience than blue collar workers as they may be more likely to have the funds to undertake their desired retirement activities. Having control and choice on when one retires and the use of transitional employment may mean white collar workers can ensure they are in a financially stable position before they completely cease work. This may mean they are more likely to be able to fund activities that meet their needs in retirement. This relates to the findings of Salami (2010) in a study with retirees who found financial situation; circumstances surrounding retirement including choice and control; and activity level are predictors of psychological well-being. The relationships between these variables (financial, choice and control, activity levels etc.) and pre-retirement job and health need to be explored further.

Use of job classification systems

The inconsistency of classification of white and blue collar workers in this literature review made it difficult to draw conclusive findings on the differences in the work-to-retirement transition process between these job groups. The authors have found it difficult to determine when the terms white collar and blue collar were first used and in what circumstances. Given the link between job and experience of work, retirement

and health, consideration needs to be given to the job classification system researchers' and clinicians use. Use of a job classification can assist researchers in making comparisons between research findings and be used to group similar workers/retirees together to enable the provision of not only individual but also group interventions.

Although findings from this literature review should be interpreted with caution they indicate that differences between white collar and blue collar workers permeate the various stages of the work-to-retirement transition process (Figure 2). The challenge is how to best group workers together using a consistent approach. Recognised classification systems such as ANZSCO may be the best current system to use rather than white collar and blue collar. If the use of white collar and blue collar workers is to continue, redefining these terms is warranted given the discrepancies in their use within the literature.

Work, retirement and health

Health was seen to encompass all stages (work, preparation, transition, retired) (McPhedran, 2012) with a dearth of information around the differences on a person's health based on pre-retirement job identified (Table 2). However, other studies have identified a relationship between health and work and retirement. Cai and Kalb (2007) identified a relationship between poor health and job type and Donaldson, Earl and

Muratore (2010) identified higher income and better health (psychological and physical) can result in better adjustment to retirement.

Participation in the workforce to older age is also a likely outcome of population ageing (Australian Government, 2015) and the associated changes in socio-economic systems will have implications for health and well-being. This is not necessarily a negative as older workers possess a myriad of work skills and experience (Oakman & Howie, 2013). Where limitations have occurred due to ageing, work ability, matching worker's skill level and ability to the job demands, will be important to enable older workers to continue working (Oakman & Howie, 2013). An understanding of work experiences and characteristics of people from different jobs (or job categories) will assist occupational therapists in understanding this occupational transition and targeting strategies to enable older workers to remain in the workforce longer including as part of a work to retirement pathway. A particular focus on workers with physical jobs (i.e. blue collar) may be required given their poorer physical ability to continue working (Quine et al., 2006) (Figure 2). This is important for health and well-being in older adults as meaningful occupation and participation in society is important for active healthy ageing (i.e. enhancing quality of life through health, participation and security) (WHO, 2017).

Implications for practice and future research

Pre-retirement job was not always the focus of the included studies in this review. The authors acknowledge this may be due to the complexity of the work-to-retirement transition process which is multifaceted making pre-retirement job only one of many influencing variables. A number of variables have been identified within the literature which influence retirement adjustment quality including pre-retirement job (e.g. work stress, job demands and challenges and work role identity); individual attributes (e.g. physical and mental health); retirement transition (e.g. planning); and postretirement activities (e.g. volunteer and leisure) (Wang et al., 2011). A variety of factors influencing retirement related to pre-retirement job were also identified in this review.

The complexity of the work-to-retirement occupational transition relates to work providing meaning to people (Bravemen, 2012) and the possibility of a decline in life satisfaction in retirement occurring (Heybroek et al., 2015). Given enhancing quality of life through participation is important for active ageing (WHO, 2017) research more specifically focusing on pre-retirement job is recommended. This would enable deeper insight into the changes that occur throughout the work-to-retirement transition process for improved health and the differences between workers (e.g. based on similar job groupings). Future research could explore the interconnection between factors influencing retirement and the importance of any one factor over another to further understand the multifaceted nature of this transition.

Exploring pre-retirement job from a broad grouping level down to more specific jobs could occur as differences may be evident at different levels. For example, reporting comparisons at the level of white collar vs blue collar (following reconceptualisation of these terms), major jobs groups (e.g. based on ANZSCO) and for more specific jobs such as nurses and teachers. Comparison at a variety of job levels may also assist in determining a relevant job classification system(s) to be used in research and practice to explore and enable the work-to-retirement occupational transition.

Occupational therapy has the potential to include the work-to-retirement occupational transition in their scope of practice given that people are working to later in life as a result of population ageing (Eagers et al., 2016). There is limited literature on the scope of occupational therapy practice in this occupational transition, however, the use of individual and group programmes have been recommended with the potential for occupational therapists to assist people in identifying and implementing meaningful occupation in retirement to facilitate good health (Eagers et al., 2016). One such group project, 'Do It Now' was implemented over 10 years ago in Australia, however only ran for 18 months (Wicks, 2006). The program focused on the importance of engagement in meaningful occupation in retirement to improve health and retirement outcomes (Wicks, 2006). The program for pre retirees focused on what participants wanted to do in retirement and for retirees focused on how occupations, health and life satisfaction in

retirement are linked and provided information on community resources available to participants (Wicks, 2006). Jonsson (2011) has also recognised the importance of “engaging occupations” in retirement for a good retirement life and that an occupational perspective can contribute to the knowledge on engagement in occupation in retirement

The Do It Now program and the use of an occupational perspective should be considered in the development of future occupational therapy programs to assist in determining a current approach to facilitate a positive occupational transition to enable active healthy ageing. Given the increasing age of the population, the influence of health on work and retirement and the real possibility of workers continuing to work in some capacity into later age (Australian Government, 2015) occupational therapists can assist in enabling meaningful occupational engagement in the work-to-retirement occupational transition. Due to the complex nature of retirement, occupational therapists have the potential to be involved from the early stages of the work-to-retirement occupational transition. However, further research into the potential role of occupational therapy is required given the limited literature on the role of occupational therapy in this occupational transition.

Occupational therapists could potentially assist people in understanding how work influences retirement (e.g. in relation to work ability and meaning of work). Occupational therapists could potentially assist in identifying and addressing factors (e.g. work ability; retirement funds) in the various transition stages which are relevant to

the individual to assist in facilitating this occupational transition. Occupational therapists could assist workers (particularly blue collar who are likely to have a poorer physical ability to continue working) to continue working longer as part of this occupational transition by adapting work activities and the work environment, in consultation with the worker and workplace, to match the worker's ability.

Occupational therapists could potentially assist workers and retirees in identifying meaningful and satisfying experiences from work and how these experiences can be obtained from retirement activities. This information can assist in identifying suitable retirement activities ensuring they are within a person's financial means (particularly blue collar workers who may have less financial stability when retiring). Occupational therapists could provide education on the importance of engagement in meaningful activities for health and well-being in ageing and assist in setting goals around retirement activities and plans on how to achieve these goals (e.g. strategies to find retirement activities within the person's geographic location; funding of activities). A possible strategy could be the use of group programs at various stages of the work-to-retirement occupational transition, as group programs have been used previously to enhance health (Wicks, 2006). Groups could consist of people engaged (or who were engaged) in similar work thus enabling discussion and sharing of strategies (e.g. identification of retirement activities to replace work activities) with people who have similar work experiences.

Limitations

The authors used a wide range of search terms to assist in capturing all relevant literature. However, the use of alternative words and forms may not generate the same result.

The focus of this literature review was on pre-retirement job. No other markers related to job (e.g. education level; income level) were explored as the authors' were specifically interested in whether job alone was an impact on the work-to-retirement transition process.

This study includes all definitions of retirement and factors for retirement was not an exclusionary criteria. Although outcomes may be different in different situations (e.g. whether retirement was precipitated by personal choice, redundancy or illness) the authors were interested in retirement experiences in general. Further research based on job classification and factors precipitating retirement should be explored.

Each paper was given equal weighting regardless of sample size, study design or level of evidence. It should be acknowledged the level of evidence is expected to be low (the nature of the research does not lend itself to an intervention) and good quality studies can still occur within lower evidence levels.

The variability in use of job classification systems by the included studies limited the ability to determine the effect of pre-retirement job (based on categories) on the work-to-retirement transition process.

Conclusion

The transition from work to retirement is an evolving and complex process with pre-retirement job being one influencing component. Factors influencing retirement in relation to pre-retirement job collectively covered all work-to-retirement transition stages (work, preparation, transition, retired). Although differences in participation in the work-to-retirement transition process as a result of pre-retirement job (white collar vs blue collar) were evident, the inconsistency of classification use made it difficult to determine conclusive findings. Determination and consistent use of a job classification system is required to understand the influence of pre-retirement job on the work-to-retirement transition. Occupational therapists have the potential to assist in understanding and facilitating the transition from workforce participation to retirement for people within different jobs in response to the increasing age of the population, the likelihood of increasing longevity of working life and the importance of active healthy ageing encompassing meaningful occupation.

Key points for Occupational Therapy

- The transition from work to retirement is complex.
- Pre-retirement job is an influencing factor in the work-to-retirement transition process.
- An opportunity exists for occupational therapy to assist in facilitating this transition to ensure good occupational outcomes.

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Figure 1 *Literature review search*

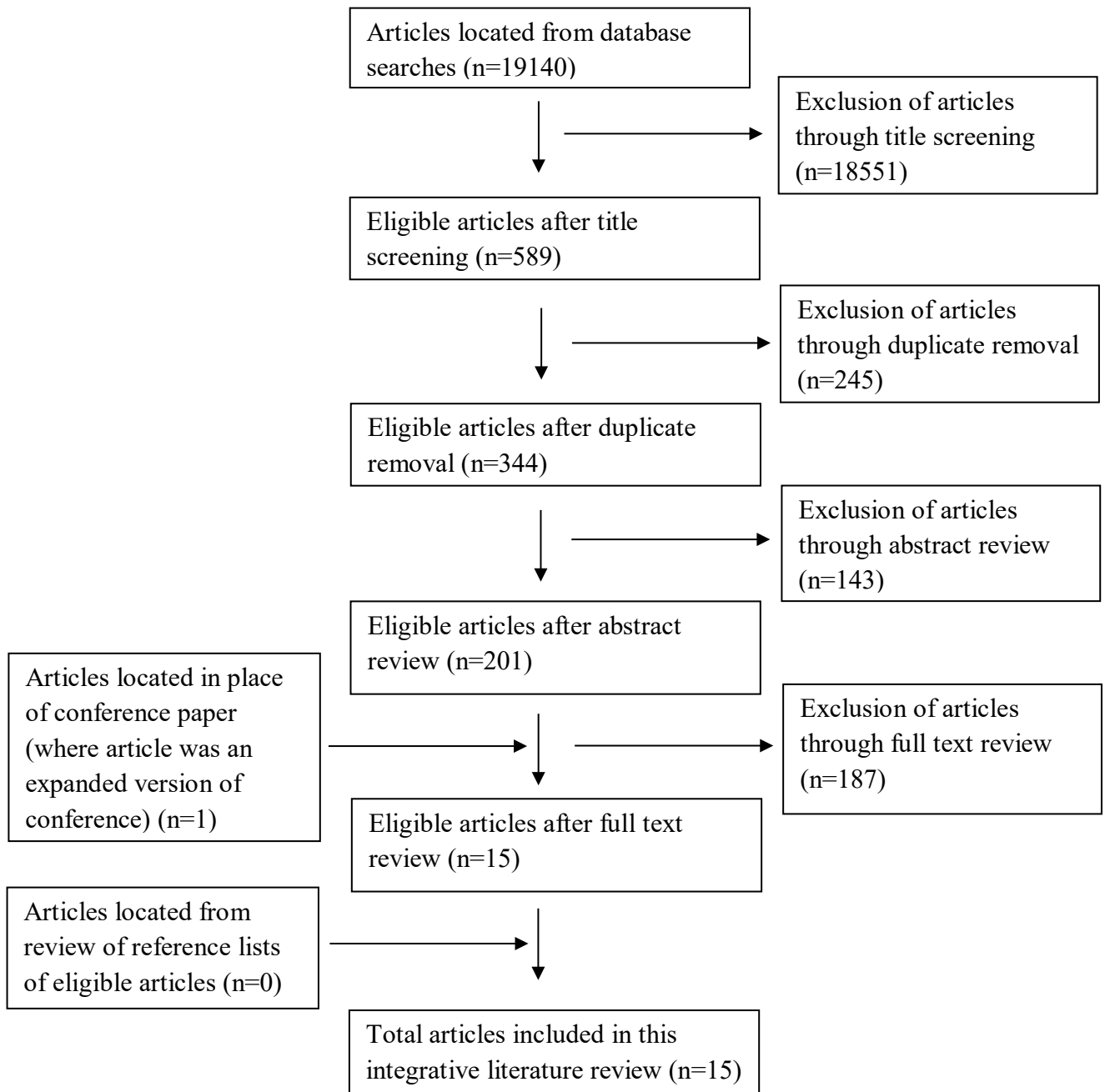


Table 1: Study description

Study	Purpose	Design	Participant Description	Job Classification		Factors influencing retirement
				Classification Study Utilised	Methodological Quality	
de Vaus et al. (2007)	Compare abrupt and gradual retirement pathways	Quantitative: Survey pre & post retirement LoE= IV	n=358 Male & female Age: 50-73 Location: Unknown (possibly various) Initially working, then retired	<ul style="list-style-type: none"> • White collar (managerial, professional & para-professional) • Blue collar (sales, technical, trades, services & unskilled) 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> • Phased transition • Retirement transition control
Jackson and Walter (2010)	Examine retirement intentions of baby boomers by occupation	Quantitative: Survey LoE = IV	n=2497 Male & female Age: 40-59 Location: Various Working	<ul style="list-style-type: none"> • Managers and administrators • Professionals • Associate professionals • Tradesperson and related workers • Advanced clerical and service workers • Intermediate clerical, sales and service workers • Intermediate production and transport workers • Elementary clerical, sales and service workers • Labourers and related workers <p>Also referred to white collar and blue collar</p>	<p>Classification based on ASCO (ABS, 1997)</p> <p>No information on how white collar and blue collar classification was determined, literature it was based on, or further description of categories</p>	<ul style="list-style-type: none"> • Retirement age • Retirement funds • Retirement discussions • Phased transition
Kendig et al. (2013)	Understand the work and retirement experiences and plans of Australian baby boomers during the global financial crisis	Quantitative: Survey LoE = IV	n=1009 Male (49.8%) Age: 50-64 Location: Various Working & retired	<ul style="list-style-type: none"> • White collar (managers and professionals) • Blue collar (remainder) 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> • Financial satisfaction
Knox (2003, July)	Explore retirement plans	Quantitative: Survey LoE = IV	n=unknown Male & female Age: Unknown Location: Unknown (possibly various) Working & retired	<ul style="list-style-type: none"> • Construction • Health/community Services • Transport & storage • Manufacturing • Mining • Property/Business Services Communications • Agriculture • Hospitality • Government • Retail • Education • Personal & Other Services 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> • Involuntary retirement

McPhedran (2012)	Examine if occupation type is associated with poor health and an increased likelihood of workforce exit	Quantitative: Survey (follow up cohort: 2002-2006) LoE = III-2	n=541 Male & female Age: 55-64 (in 2002) Location: Various Working & retired	<ul style="list-style-type: none"> Professional (managers and administrators, professionals, and associate professionals) Clerical/sales/services (C/S/S) (advanced, intermediate and elementary clerical, sales and service workers) Trades/labourers/production (T/L/P) (tradespersons and related workers, labours and related workers, and intermediate production and transport workers) 	Used ASCO (ABS, 1997) No information on why or how 3 category groupings were chosen	<ul style="list-style-type: none"> Health Retirement age Job satisfaction
Noone et al. (2012)	Determine how psychological, socioeconomic and demographic factors interrelate to predict financial planning outcomes	Quantitative: Survey LoE = IV	n=705 Male & female Age: 50-64 Location: Various Working	<ul style="list-style-type: none"> White Collar (professionals and managers) Blue Collar (community and personal service workers, clerical and administrative workers, sales workers, technicians and trade workers, and machinery drivers) 	Used ANZSCO (ABS, 2006) No information on why or how 2 category groupings were chosen	<ul style="list-style-type: none"> Financial planning
Pillay et al. (2006)	Investigate aspirations of older local government workers regarding transitional employment	Qualitative: Survey LoE = IV	n=1083 Unknown (possibly male and female) Age: 50+ Location: Unknown (possibly various) Working	<ul style="list-style-type: none"> Technical Trade Professional Management Operations Labour Administration Other 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> Phased transition
Pillay et al. (2008)	Investigate interest in transitional employment of Local Government Association	Quantitative: Survey LoE = IV	n=994 Male & female Age: 50+ Location: Various Working	<ul style="list-style-type: none"> Professionals and managers Administrators Blue Collar - technicians, tradesperson, operators, labourers 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> Phased transition
Pillay et al. (2010)	Identify transitional employment aspirations and training and development needs of workers at risk of early retirement	Quantitative: Survey LoE = IV	n=788 Male & female Age: 46 + Location: Various Working	<ul style="list-style-type: none"> Administration (white collar) Professional and management (white collar) Labour (blue collar) 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> Phased transition
Quine et al. (2006)	Explore expectations and plans for retirement of baby boomers to inform policy	Qualitative: Focus groups LoE = IV	n=78 Male (47.4%) Age: 49-58 Location: NSW Working & retired	<ul style="list-style-type: none"> White collar (high SES) Blue collar (low SES) 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> Phased transition Work ability Financial planning Retirement funds

Quine et al. (2007)	Explore importance of choice in retirement decisions for subsequent well-being	Qualitative: Focus groups LoE = IV	n=67 Male (56.7%) Age: 51-78 Location: Melbourne Retired	<ul style="list-style-type: none"> • White collar • Blue collar 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> • Financial planning • Retirement funds <hr/> <ul style="list-style-type: none"> • Retirement transition control
Schofield and Beard (2005)	Examine work practice and retirement trends	Quantitative: Secondary analysis of unpublished ABS data LoE= III-3	n=unknown Male (n=37) Age: 50+ Location: unknown (possibly various) Working & retired	<ul style="list-style-type: none"> • General practitioners • Medical specialists • Registered nurses 	Based on ABS census data. No further information provided	<ul style="list-style-type: none"> • Retirement age
Schofield et al. (2010)	Investigate work patterns and retirement intentions of older dentists	Quantitative: Survey LoE= IV	n=146 Male (85%) Age: 50-75 Location: NSW Working	<ul style="list-style-type: none"> • Generalist (dentist) • Specialist (dentist) • Other type of dentistry (combination of generalist and specialist or teaching or research) 	No information on how classification was determined or further description of categories	<ul style="list-style-type: none"> • Retirement reasons • Phased transition
Shacklock (2006)	Investigate the meaning of work and how it influences older university workers' intentions to continue working	Qualitative: In depth semi-structured interviews LoE= IV	n=30 Male (50%) Age: 52-59 Location: unknown (possibly same location) Working	<ul style="list-style-type: none"> • Academic • General-administrative 	No further description of categories	<ul style="list-style-type: none"> • Meaning of work • Retirement age • Job flexibility
Taylor et al. (2014)	Assess retirement intentions	Quantitative: Survey LoE= IV	n=812 Male (50.1%) Age: 50-64 Location: Adelaide Working	<ul style="list-style-type: none"> • Managers/professionals • Technicians/trades workers • Community & personal service workers/ clerical & administrative workers • Sales workers • Machinery operators & drivers/labourers 	No information on how classification was determined, literature it was based on, or further description of categories	<ul style="list-style-type: none"> • Complete retirement

LoE= Level of evidence

Table 2: Factors influencing retirement in relation to pre-retirement job

	Factor	Description	Study
Work	Job satisfaction	Worker's satisfaction with pay, job security, the actual work itself, work hours and flexibility	(McPhedran, 2012)
	Work ability	Worker's skill level and physical ability match the job demands	(Quine et al., 2006)
	Meaning of work	Related to one's feelings of how important work is in one's life	(Shacklock, 2006)
	Job flexibility	Level of autonomy and flexibility of working hours and arrangements	(Shacklock, 2006)
Preparation	Retirement discussions	Discussions with other people such as employer, friends and family about retirement prior to retiring	(Jackson & Walter, 2010)
	Financial planning	Planning for retirement related to finances	(Noone et al., 2012; Quine et al., 2006; Quine et al., 2007)
	Retirement reasons	Why one decides to retire	(Schofield et al., 2010)
Transition	Retirement transition control	Level of control and choice in one's work-to-retirement transition	(de Vaus et al., 2007; Quine et al., 2007)
	Phased transition	Work-to-retirement transition process which involves a gradual reduction in work hours and/or responsibilities leading up to retirement	(de Vaus et al., 2007; Jackson & Walter, 2010; Pillay et al., 2006; Pillay et al., 2008; Pillay et al., 2010; Quine et al., 2006; Schofield et al., 2010)
	Retirement age	Expected or predicted retirement age	(Jackson & Walter, 2010; McPhedran, 2012; Schofield & Beard, 2005; Shacklock, 2006)
	Involuntary retirement	Retirement was forced upon the person and was not a choice	(Knox, 2003, July)
	Complete retirement	Complete cessation of paid work	(Taylor et al., 2014)
	Retirement funds	Retirement financial position and income	(Jackson & Walter, 2010; Quine et al., 2006; Quine et al., 2007)
All	Financial satisfaction	Satisfaction with own current financial situation not taking into account work/retirement status	(Kendig et al., 2013)
	Health	General health and well-being	(McPhedran, 2012)

Figure 2 *Work-to-retirement transition process differences between job - White collar vs blue collar*

