



Phenomenon of working after retirement and its relation with quality of life in Turkey¹

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Abstract

Retirement is a fact which ends working life virtually; nevertheless, people may tend to pursue an economic activity after retirement. This paper examines leading causes of working after retirement in Turkey. A random sample of retired and older people was selected from 54 provinces of Turkey. In this study, it is intended to determine the relationship between retired people's perceptions of quality of life and their reemployment status. Moreover, possible effects of intention to work on quality of life were tested. "Quality of Life Assessment Tool" and "Quality of Life Module for Older People" developed by World Health Organisation and a supplementary question form developed by the project team respectively are conducted in all regions of Turkey, resulting with 2914 usable forms. With national level analyses, retirement status, reemployment, its antecedents and relationship with quality of life were examined. Results show that there are many connections between Quality of Life domains and working after retirement.

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1. Introduction

1.1. Retirement as a process

Retirement is a state which an individual withdraws from working life and is granted with income, namely, "retirement pension". Withdrawal is often decided due to ageing (Şakar, 1987) or claiming legal right to gain retirement pension. Retirement is a process in which the employment relationships end so the individual has to live by retirement pension and former savings. Retirement process includes retirement choice and forms of withdrawal from labour force. Retirement is a change of social status as well, from "worker" to "retired", which affects all domains of life.

Atchley (1989) defined retired people anyone who haven't made an activity to gain income, who draw old age pension and get public assistance from social security system and haven't been working for at least one year. Like this one, many definitions handle with retirement as an economic issue. Nevertheless, retirement is a complex process which involves social and psychological dimensions as well. According to a definition provided by Feldman (1994:287), retirement is "the exit from an organizational position or career path of considerable duration, taken by individuals after middle age, and taken with the intention of reduced psychological commitment to work thereafter". According to this view, retired people are regarded as old, influenced by the job they had within a particular time, having decreased willingness towards working and having a social status which is worse than before. Retirement is

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not only quitting working that's ending working life, but also a dynamic transformation which makes retirees to orient themselves to different activities. Therefore, retirement can be defined as a dynamic process which involves preferred new activities. With an opportunist approach, retirement is an opportunity for self-actualization, freedom and meaningful life for those who are healthy, have little responsibility and adequate resources (Rubinstein, 2002). As one can see, some definitions suggest that retired people aren't economically active and cannot be regarded as retiree. But in terms of this study, retirees are approached as people who can participate in the labour force and work for different reasons.

1.2. Reasons of working after retirement

In the 1980's full time retirement was a trend but today more and more people are choosing to work after retirement for different reasons. Retired people's involvement in labour force is not regarded as odd anymore. In a study carried out by Tüm Emekli-Sen which is a subsidiary of Turkey Confederation of Progressive Trade Unions (DİSK), 93% of the population (n=718) expressed that they cannot live on with their current income (DİSK, 1997). In the same study, it is revealed that 25% of the population were working full time and 13,8% were seeking job opportunities. For Turkey, retirees primarily expect from government to enhance their economic status, in other words, increasing retirement pensions (TÜED, 2009). Research made on the issue reveals that most dominant factor for choosing to work after retirement is insufficient income.

In their study, Moen et al. (2000a) concluded that age is a predictor of working after retirement. They found out that young retirees are more willing to work after retirement than old retirees are. Similarly, men are more willing to work after retirement than women are. For women, household duties and family responsibilities are dominant factors which prevent them continuing working after retirement. 37% of the population ranged from 65 to 76 years old expressed their willingness to work. In a similar study, it was found that the choice of working after retirement is positively influenced by four factors: good health, tenure, working spouse, dependent children. "Average wage for the last 36 months" and "age" are factors that have negative effect on the choice of working after retirement (Kim and Feldman, 2000).

In a study made with a sample of workers and retirees of two private companies, a university, two hospitals and a public organisation in New York; it is found that 49% of men and 39% of women who are at the age of 50-59 and retired within last year have been continuing to work (Moen et al., 2000b). Another finding is that most of the retirees are working in part time jobs with lower wages which are less prestigious as well.

Gender, age, education, pension income, marital status, wealth, income and healthiness are factors which are often mentioned to be related with the decision of working after retirement. But it shouldn't be forgotten that macro-economic developments and changes in the nature of work affect this decision. As a matter of fact, employers are looking for workers who are suitable for more flexible working conditions and for retirees, this kind of work can be preferred. (Pleau & Shauman, 2013: 115-118). Considering that a great majority of qualified and experienced workforce are getting older, companies in U.S.A. and European Union are adopting flexible working conditions to benefit from these 60-70 year old employees as far as possible (Dychtwald et al., 2004).

1.3. Quality of life

WHO defines Quality of Life as "individuals' perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns." This perception is closely related to individuals' expectations, living standard, and concerns about life. Quality of life is affected in a complex way by the person's physical health, psychological state, level of independence, social relationships, personal beliefs and their relationship to salient features of their environment (WHO, 1997). When age is not taken into consideration, all these factors are similarly important for all individuals; but when it is, quality of life can only be handled with additional factors related with ageing. These additional factors were handled with supplementary tools for the study.

2. Aims and Methodology

The purpose of the current study was to determine whether working/working intentions after retirement affect quality of life of retirees. We proposed that retiree's quality of life is related to working after retirement. Even if there is only an intention to work, this intention can be considered as an indicator of quality of life and these possible links were tested as well.

2.1. Sample

According to Turkish Statistical Institute, there are over 8 million retirees in Turkey. There are also people who are not in retired status but regarded as "old" (over the age of 65). These people are included in the universe of the study in order to obtain comparative results. Thus, in 54 provinces of Turkey, 2974 retirees and older people are interviewed with and usable data were collected.

2.2. Instruments

Data is collected by means of two questionnaires and a supplementary question form. First questionnaire is the short version of Quality of Life assessment tool (WHOQOL BREF TR) developed by World Health Organization and translated into Turkish by Fidaner et al. (1999). It consists of 26 selected items from the original 100 item questionnaire (WHOQOL-100). Two questionnaires are highly correlated with each other. WHOQOL BREF was translated into more than 20 languages including Turkish. One more item was added to the questionnaire to be used only in national analyses and this item represents national environmental domain. 5 domains included in WHOQOL-BREF-TR are as follows:

Domain I: Physical (to be able to conduct daily activities, to be dependent on medicine or therapy, exhaustion, physical mobility, pain and discomfort, sleep and rest routine, strength etc.)

Domain II: Psychological (Bodily image and appearance, negative feelings, positive feelings, self-esteem, religion, beliefs, thinking, learning, memory, concentration)

Domain III: Social Relationships (Personal relationships, social support, sexual activity)

Domain IV: Environmental (financial resources, freedom, physical safety and security, health and social care: accessibility and quality, home environment, opportunities for acquiring new information and skills, participation in and opportunities for recreation/leisure, physical environment (pollution/noise/traffic/climate), transport)

Domain V: Social Pressure.

Cronbach's alpha of 27 items were determined as 0,92, which is considered high.

The second questionnaire, Quality of Life Module for Older People (WHOQOL-OLD) was developed by World Health Organization to be used as a supplement to WHOQOL in studies which are focused on older people's quality of life. Construct validity and reliability analyses of Turkish version were made by Eser et al. (2009) and the module was found psychometrically reliable and acceptable. It consists of 24 items which are represented in 6 sub-domains, which are:

Domain I: sensory abilities

Domain II: autonomy

Domain III: past, present and future activities

Domain IV: social participation

Domain V: death and dying

Domain VI: intimacy.

Cronbach's alpha was calculated for the 24 items and the internal consistency was determined as 0.78.

3. Results

3.1. Descriptive statistics

3.1.1. Demographic information of the sample

Geographical distribution, gender, education, marital status, dwelling status of the sample are shown in the Table 1 and Table 2.

Table 1. Geographical distribution of the sample

Region	Frequency	%
Aegean	618	20,8
Marmara	576	19,4
Central Anatolia	275	9,2
Mediterranean	559	18,8
Black Sea	327	11,0
Eastern Anatolia	117	3,9
South-eastern Anatolia	207	7,0
Missing	295	9,9
Total	2974	100,0

Table 2. Gender, education, marital status, dwelling status

Demographic Variables	%	
Gender	Male	73,7
	Female	25,3
Marital status	Married	75,6
	Single	2,3
	Widowed	13,8
	Divorced	3,1
Education	Not literate	6,5
	Literate without license	5,0
	Elementary school	31,5
	Secondary school	14,2
	High school	21
	Bachelor's degree	18,7
Living....	Master's or doctorate Degree	0,9
	Alone	10,8
	With spouse	35,3
	With children	7,9
	With spouse and children	40,6
	With a relative	1,3
	With a caregiver	0,3
	Other	2,1

3.1.2. Income

It is asked to respondents if they have an income source except retirement pension. 37,8 % of the respondents proclaimed that they have an additional source. Results are as follows.

Table 3. Income except retirement pension

Income except retirement pension	Frequency	%
Below 1000 TL	602	20,2
Between 1000-2000 TL	339	11,4
Between 2000-3000 TL	88	3,0
Between 3000-5000 TL	53	1,8
Above 5000 TL	43	1,4
Total	1125	37,8
Unanswered	1849	62,2

Another important question was about the household income, and majority of the respondents have an income under 2000 TL (61 %).

Table 4. Household income

Household income	Frequency	%
Below 1000 TL	723	24,3
Between 1000-2000 TL	1091	36,7
Between 2000-3000 TL	465	15,6
Between 3000-5000 TL	183	6,2
Above 5000 TL	56	1,9
Total	2518	84,7
Unanswered	456	15,3

Finally, it is asked how they evaluate their current income level to be answered as “very bad – 1” to “very good - 5”. 34,7 % of the respondents answered bad or very bad, while 14,9 % did good or very good. Result are shown in Table 5.

Table 5. Evaluation of current income level

Evaluation of Current Income Level	Frequency	%
Very bad	321	10,8
Bad	710	23,9
Average	1352	45,5
Good	393	13,2
Very Good	51	1,7
Total	2827	95,1
Unanswered	147	4,9

3.1.3. Reasons of working after retirement

The most important factor for choosing to work after retirement was asked to respondents who are working or searching for a job. The answers are as follows.

Table 6. Reason of working after retirement

Reason of Working after Retirement	Frequency	%
Financial difficulty, insufficient retirement income	914	73,8
Wants to use professional experience	74	5,9
Couldn't find a leisure activity, bored at home	91	7,3
Likes to be productive.	131	10,5
Other	28	2,2
Total	1238	41,6

This finding is in agreement with Öner’s (2005) and Sevim & Şahin’s (2007) findings which showed that among the problems faced in the retirement process, economic problems are in the lead and these are seen by retirees as the antecedents of psychological and social problems as well.

3.1.4. Gender and working after retirement

As for gender and working after retirement, men seem to be more willing to work. About half of the men responded the question are working or want to work whereas about only 29 percent of women does.

Table 7: Gender and working choice

Working Choice		Women	Men	Total
Isn't working nor wants to work	Frequency	408	855	1263
	%	71%	52,50%	57,50%
Is working	Frequency	57	367	424
	%	10%	22,50%	19%
Isn't working but wants to work	Frequency	106	406	512
	%	19%	25%	23%

3.2. Comparisons among groups

3.2.1. Working choice and quality of life

It is tested whether working after retirement makes a difference in terms of WHOQOL-OLD and WHOQOL-BREF scores. The results show significant differences between those who are working after retirement and who aren't. The first group's WHOQOL-OLD and WHOQOL-BREF scores are higher than the latter. Statistically significant scores are shown in the Table 8.

Table 8: Working after retirement and quality of life t-test results

Variables	Means	T-test	Degree of freedom	P	H ₀
Sensory abilities	Yes =2,1721 No= 2,4351	4,992	2397	0,000	Rejected
Autonomy	Yes = 3,4881 No = 3,3119	-4,421	2449	0,000	Rejected
Social participation	Yes = 3,1743 No = 2,920	-5,886	2495	0,000	Rejected
Death and dying	Yes = 2,3872 No =2,5385	2,118	2634	0,034	Rejected
Intimacy	Yes = 3,7030 No = 3,6099	-2,143	2670	0,032	Rejected
WHOQOL-OLD	Yes = 3,3790 No = 3,2238	-6,169	2135	0,000	Rejected
Psychological domain	Yes =3,7140 No = 3,5125	-5,325	402,044	0,000	Rejected
Physical domain	Yes = 3,7426 No = 3,3724	-10,191	410,591	0,000	Rejected
Social relationships domain	Yes = 3,2672 No = 2,9602	-7,705	393,950	0,000	Rejected
Environmental domain	Yes = 3,5628 No = 3,3425	-4,741	2584	0,000	Rejected
Social pressure domain	Yes = 3,6286 No = 3,5170	-2,195	2634	0,028	Rejected
WHOQOL-BREF	Yes = 3,5510 No = 3,3116	-6,926	310,314	0,000	Rejected

3.2.2. Social security institution and quality of life domains

Generally it can be said that respondents retired from Emekli Sandığı and Bağ-Kur have significantly higher QOL scores in most domains than respondents retired from SSK. Between Emekli Sandığı and Bağ-Kur, retirees from Emekli Sandığı have higher scores in the psychological domain, physical domain, social relationships domain, environmental domain and whole WHOQOL-BREF tool. Statistically significant scores are shown in the Table 9 and Tukey HSD Test results are in the Table 10.

Table 9: One way ANOVA: institution and quality of life domains

Variables	df	F	Sig.	H ₀
Autonomy	³ 2355	6,505	0,000	Rejected
Intimacy	³ 2564	6,571	0,000	Rejected
WHOQOL-OLD	³ 2053	4,350	0,005	Rejected
Psychological Domain	³ 2398	12,619	0,000	Rejected
Physical domain	³ 2396	9,895	0,000	Rejected
Social relationships domain	³ 2265	21,646	0,000	Rejected
Environmental domain	³ 2485	15,297	0,000	Rejected
Social pressure domain	³ 2536	3,125	0,025	Rejected
WHOQOL-BREF	³ 1564	10,088	0,000	Rejected

Table 10- Tukey HSD test - institution and quality of life domains

Variables	Institution I	Institution II	Mean Difference	P	H ₀
Autonomy	SSK	Emekli Sandığı	-0,11295*	0,001	Rejected
		Bağ-kur	-0,11754*	0,023	Rejected
Intimacy	SSK	Emekli sandığı	-0,12409*	0,001	Rejected
		Bağ-kur	-0,14373*	0,009	Rejected
WHOQOL-OLD	SSK	Emekli sandığı	-0,06523*	0,005	Rejected
Psychological Domain	SSK	Emekli sandığı	-0,18177*	0,000	Rejected
		Bağ-kur	0,17203*	0,001	Rejected
Physical domain	Emekli sandığı	SSK	0,16665*	0,000	Rejected
		Bağ-kur	0,15177*	0,006	Rejected
Social relationships domain	SSK	Emekli sandığı	-0,25946*	0,000	Rejected
		Bağ-kur	-0,12846*	0,016	Rejected
Environmental domain	Emekli sandığı	Bağ-kur	0,13100*	0,031	Rejected
		SSK	-0,22895*	0,000	Rejected
Social pressure domain	Emekli sandığı	Bağ-kur	0,16291*	0,010	Rejected
		SSK	-0,15669*	0,016	Rejected
WHOQOL-BREF	SSK	Emekli sandığı	-0,15708*	0,000	Rejected
		Emekli sandığı	Bağ-kur	0,15432*	0,004

3.2.3. Working status and quality of life

Retirees who have continued to work after retirement showed different QOL scores as well. In particular, retirees who set up their own business had higher scores than those who are working as a worker or in other forms of labour in the domains of autonomy, social participation, intimacy, social relationships and social pressure. Statistically significant scores are shown in the Table 11 and Tukey HSD Test results are in the Table 12.

Table 11: One way ANOVA: working status and quality of life

Variables	df	F	Sig.	H ₀
Autonomy	3 398	5,517	,001	Rejected
Social participation	3 405	3,124	,026	Rejected
Intimacy	3 428	2,691	,046	Rejected
Social relationships domain	3 387	4,590	,004	Rejected
Social pressure domain	3 422	5,478	,001	Rejected

Table 12- Tukey HSD test - working status and quality of life

Variables	Status I	Status II	Mean Difference	P	H ₀
Autonomy	Set up own business	Worker	,33231*	,001	Rejected
		Other	,24638*	,028	Rejected
Social participation	Set up own business	Other	,24341*	,040	Rejected
Intimacy	Set up own business	Worker	,26554*	,025	Rejected
Social relationships domain	Set up own business	Worker	,31250*	,002	Rejected
		Other	,29965*	,018	Rejected
Social pressure domain	Set up own business	Worker	,37178*	,001	Rejected
		Other	,29965*	,018	Rejected

3.2.4. Reason for wanting to work after retirement – quality of life

One way ANOVA was used to determine whether there were significant QOL score differences among retirees who had different reasons to work after retirement. These reasons are classified as “financial difficulty”, “insufficient retirement income”, “want to use professional experience”, “like to be productive”, “couldn’t find a leisure activity, bored at home” and “other”.

Table 13: One Way ANOVA: Reason for wanting to work after retirement – quality of life

Variables	df	F	Sig.	H ₀
WHOQOL-OLD	4 871	14,528	,000	Rejected
WHOQOL-BREF	4 675	23,259	,000	Rejected

A Tukey post-hoc test revealed that WHOQOL-OLD ($F(4,871) = 14.528, p = .000$) and WHOQOL-BREF ($F(4,675) = 23.259, p = .000$) scores were statistically significantly lower for those who say that the reason why they work is financial difficulty and insufficient retirement income than other groups. WHOQOL-OLD and WHOQOL-BREF scores were statistically significantly higher for those who say that the reason why they work is to use professional experience than other groups. Statistically significant differences are shown in the Table 14.

Table 14- Tukey HSD Test - Reason for wanting to work after retirement – quality of life

Variables	Reason I	Reason II	Mean Difference	P	H ₀	
WHOQOL-OLD	Financial difficulty, insufficient retirement income	Wants to use professional experience	-,24059*	,000	Rejected	
		Couldn't find a leisure activity, bored at home	-,14790*	,031	Rejected	
	Likes to be productive.	-,24214*	,000	Rejected		
	Wants to use professional experience	Other	,31471*	,015	Rejected	
WHOQOL-BREF	Financial difficulty, insufficient retirement income	Likes to be productive.	Other	,31626*	,009	Rejected
		Wants to use professional experience	-,34568*	,000	Rejected	
	Couldn't find a leisure activity, bored at home	-,43348*	,000	Rejected		
	Likes to be productive.	-,43153*	,000	Rejected		

4. Discussion

The aim of this study was to explore the simultaneous relationships between working after retirement and quality of life and results of the study indicate that there is a significant relationship. Moreover, many connections between QOL domains and working after retirement and intention to work have been found.

The majority of the population have no jobs nor want to work. But a considerable proportion of retirees (42%) are still working or want to work. This issue must be addressed by authorities and job opportunities must be created for elder people who want or need to work. For all age groups, at all educational levels and for similar analysis units, it is common that the number of women who want to participate in the labour force is less than men, for different reasons. This is the case for retirees too. With regards to the sample, women are less willing to work than men. This finding is consistent with Moen et al.'s (2000b) findings which showed men are more likely to work after retirement than women and younger retirees are more likely to work after retirement than older retirees.

When working intentions, desire and current working status are examined, it can be said that most of the retirees prefer leisure activities and rest to working. However, financial needs and lack of prior savings and additional income sources are forcing them to work. Yet, considerable proportion of retirees has chosen to work for new career prospects, development and experience sharing.

Our results support prior research in many ways. In a study conducted by American Association of Retired Persons with 36,000 workers aged 50 plus who had returned to the workplace after an initial period of retirement, the three most frequently cited reasons for returning were having financial need, liking to work, and keeping busy (Stein, 2000). In another study carried out with 220 retirees who work for pay after retirement, the reasons were asked for engaging in post-retirement work. Nine out of ten (89%) said they did so "to keep active." Other common responses included: "had free time" (73%), "to maintain social contacts" (68%), "desire for additional income" (63%), "not ready to retire" (58%) and/or "to maintain their profession and professional contacts" (56%). About two in five (41%) said the reason was a "need for additional income (Moen et al., 2000b). As for our study, financial difficulty is the most dominant factor for working after retirement, followed by "Like to be productive" and "Couldn't find a leisure activity, bored at home".

The evidence from the study suggests that one of the most important changes what retirement brings is the "income". Decrease in the income leads to a new period for both retirees and their families. In the retirement process, "retirement choice", "adjusting to life after retirement" and "working after retirement" are all important concepts strongly influenced by income. But the reasons of working after retirement cannot be regarded only as economic. Health issues, young retirement, working spouse, getting satisfaction from work, dependent children are among other important factors to the decision of working after retirement.

The results of this research support the idea that working after retirement affects quality of life with different mechanisms. Increasing income, more active lifestyle and opportunity to use and share prior experience and knowledge are some important contributors. In particular, retirees who set up their own business had higher scores than who are working as a worker or in other forms of labour in the domains of autonomy, social participation, intimacy, social relationships and social pressure. This result may be explained by the fact that, flexibility and being able to shape own working conditions are very important for retirees.

Finally, a number of important limitations need to be considered. First, women are underrepresented with their proportion of the population of Turkey. This could be due to the fact that women used to be mostly at home as opposed to men, who are mostly outside and reachable. Second, some potential mediating variables such as family income or regional cost of living haven't been taken into consideration. The present study, however, makes several noteworthy contributions to the understanding of antecedents and consequences of working after retirement.

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