



EXECUTIVE SUMMARY

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Working conditions and continuing at work

The study on working conditions and continuing at work (*Työolot ja työssä jatkaminen*) consists of three research articles. Firstly, the study discusses older employees' (45–64 years) views on working conditions and long-term changes in them in different employer sectors. Secondly, the study deals with the significance of work and working conditions for continued working. Thirdly, the study considers the retirement intentions of older employees, changes in these intentions and factors affecting retirement plans. The data is from the Finnish Quality of Work Life Surveys from 1984 to 2008 by Statistics Finland.

The first article on long-term trends in working conditions in the municipal, government and private sectors in 1984–2008 (*Työelämän pitkät linjat kunta-, valtio- ja yksityisaloilla vuosina 1984–2008*) takes an in-depth inquiry at the employer sector. The challenges of municipal work include the hectic working pace and the mental and physical strain of the work. Nevertheless, municipal work also has its strengths. Municipal employees appreciate their work to a slightly higher degree and experience it as less monotonous than employees in the other sectors do. In the government sector, the physical strain of the work was reduced considerably in the 1990s, when the large state-owned companies were corporatized. The mental strain of work increased somewhat during the research period, but on the other hand, the work became less monotonous. In the government and municipal sectors, uncertainty at work has been lesser than in the private sector. Although the work appears to be the least hectic in the government sector compared to the other sectors during the follow-up period,

the working pace has become more hectic also in the government sector. The government sector clearly differs from the other sectors in terms of more opportunities for employees to influence their own work and to participate in training paid for by the employer. In the private sector, distinctive features are fairly rare. However, the threat of lay-offs has been greater in the private than in the public sector during most survey years, although the differences are minor. Private-sector employees have fewer opportunities to participate in training compared to the employees of the other sectors.

The second article, on how to cope and carry on at work for as long as possible (*Jotta jaksaisi ja jatkaisi työssä mahdollisimman pitkään*), analyses workplace-specific factors that affect continued working and the strength to carry on working. Experiences of promoting the elderly workforce to continue at work have increased at workplaces. Yet, according to 45–64-year-old wage earners, employers' support for older workers remains more often an exception than a rule. In this respect, there are no distinctions between the different employer sectors. The experiences vary the most clearly according to what kind of prerequisites the workplace offers for everyday work. The supervisory work plays an extremely significant role in this respect. If the employee's health is poor, the experiences of promoting continued working are more negative, while positive evaluations are as common, regardless of health. The importance of health and work ability is also emphasized when examining how important different conditions or improvements of conditions would be for continued working. As can be expected, those whose work ability has been reduced also find the possibilities to rehabilitation to be very important, contrary to others. With respect to staying on at work, the existence of a workplace and adequate health are essential enabling factors. Alongside health, the overall living situation is considered important. If a person's health and living situation are favourable to staying on at work, the meaningfulness of work becomes an important factor in the final decision-making. Compared to these factors the larger pension achieved by working longer is of considerably less importance.

The third article of the study on wage-earners' retirement intentions in the 2000s (*Palkansaajien eläkeaikomukset 2000-luvulla*) explores wage-earners' retirement intentions, changes in them, and factors affecting the intentions. The data from 2003 and 2008 shows, that the retirement intentions of elderly wage-earners have been postponed, mainly due to the considerable reduction of early retirement plans. The average intended retirement age has increased by nearly one year, and there is a considerable increase in all groups of wage-earners. However, interest in continuing at work after the age of 63 for better pension accrual has not increased. Still, those who plan to continue at work in 2008 are more confident in their chances to do so than they were five years earlier.

The analysis concerning retirement intentions confirmed that many factors relating to both the person and the work are permanent explanatory factors for retirement intentions. Aside from health, such factors include the person's age, level of education and marital status. Plans to continue at work increased by age and by a higher level of education. Living with

a spouse increased the willingness to early retirement. Many work-related factors also increased the willingness to retire early. These include the mental strain of the work, a long and intense working career, experiences of work-related insecurity, as well as the large size of the workplace. Correspondingly, plans to stay on at work were affected by the subjective experience that work is a very important part of life, by working in the public sector, and by having an employer supportive of ageing employees staying on at work. The analysis of the importance of financial factors showed that, low- or middle income persons wanted to postpone their retirement. From the point of view of the financial incentives of continued working, it was surprising that a low level of expected pension accrual did not have a postponing effect on the intentions. Those, who were saving privately for retirement, also wanted to retire somewhat earlier, although the connection between private saving and retirement intentions has weakened during recent years.

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Ordering of publications:

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ISSN-L 1236-3049
ISBN 978-951-691-139-0 (PDF)
ISBN 978-951-691-138-3 (printed book)