

Understanding the Experiences of Retirement Transitions Amongst Older Workers in Physically
Demanding Occupations

by

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AUTHORS DECLARATION

I hereby declare that I am the sole author of this thesis. This is a true copy of the thesis, including any required final revisions, as accepted by my examiners.

I understand that my thesis may be made electronically available to the public.

Abstract

Background and Objectives

Approximately 60% to 70% of Ontario workers have no pension – nonunionized workers are most affected, leaving many older workers in vulnerable positions. This vulnerability is exacerbated for individuals in physically demanding jobs. However, we know little about retirement motivations and how work affects health in this context. Precarity and financial insecurity in retirement planning and motivations are complex, multifaceted, and intersectional, especially for those in physically demanding occupations. Specifically, looking at these experiences as an account from the workers themselves is of increased importance. This is increasingly important to address in the Canadian context. This work presents an understanding of the ageing population's experiences, from the vantage point of older workers in physically demanding occupations, specifically as they approach retirement.

Methods

This study uses a qualitative research design to explore older workers' experiences and retirement motivations in physically demanding jobs. This study used convenience and snowball sampling to recruit 19 participants who were between the ages of 55 and 68, education (9), hospitality and tourism (3), food production (1) and Healthcare industries (6). This study used Semi-structured telephone interviews. Interviews were audio-recorded and transcribed using NVivo 12. This study used thematic analysis and a deductive approach to develop interview questions and analyze the data guided by the ILO Conceptual Framework using three thematic fields; Work Environment, Health, and Sociodemographic characteristics.

Results

Findings from this study identified that sociodemographic characteristics such as immigration and financial insecurities play a role in shaping participant retirement motivations. Themes were uncovered reflexively and revealed the impact each had on the precarity and insecurity of retirement and work motivations in later life. The following themes emerged: 1. Workers' demographic backgrounds are influential factors in determining precarity and insecurity; Systemic issues and organizational structures contribute to poor working environments that make working there more difficult and problematize retirement plans; 3. Physically demanding work exacerbates health issues and injuries; 4. How work is embedded in older workers' identities; 5. Social networks and individual strategies improve workers' outlook on work and retirement; and 6. Mentally demanding aspects of work feed into physical exertion.

Conclusion

By analyzing the experiences of older workers in physically demanding occupations, this study sought to illustrate how these workers experience ageing and retirement as they approach retirement. This was done by examining their motivations for retirement or continued workforce participation. Secondly, this study sought to dissect how workers feel their work affects their health and how their health affects their work.

The study's findings found that the experiences of older workers in physically demanding occupations as they approach or transition into retirement, with a particular emphasis on the interrelationship between work and health. This study identified the factors (motivations) that lead to early or delayed retirement linked to broader social structures through an account of their

experiences, informed by previous findings of the lidA conceptual framework. This study elucidated the importance of further research on a larger scale to target areas and policies that could improve older workers transition into retirement better and reduce the burden of precarity and insecurity in later life for workers in physically demanding work.

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Dedication

To my parents; for without them and their endless amounts of support I would not have been able to complete this journey.

To my sister; who supported me throughout, and especially made my final year bearable.

To my brother; for his endless encouragement and wishing nothing but the best for me.

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Chapter 1: Introduction and Literature Review

1. Introduction

Ageing has become an important issue in many Organization for Economic Cooperation and Development (OECD) member countries due to an increase in the number of people that are approaching retirement age (Costa & Sartori, 2007; Padula et al., 2013). It is estimated that the ratio of individuals from the ages of 20 to 65, to those over the age of 65, would be 1:1 by the year 2050 in the European Union (Costa & Sartori, 2007; Ilmarinen, 2001). Specifically, in Canada, the percentage of people over the age of 65 is projected to reach 23% by 2031 and is considered one of the fastest rates of ageing recorded in developed countries (Bélanger, Carrière, & Sabourin, 2016). In 2017, the percentage of adults over the age of 65 was 17%, and approximately 23% were above the age of 60 (Statistics Canada, 2018). Therefore, this is a large percentage of the population that will continue to increase, and it is crucial to address issues related to work, health, and their experiences with coming to retirement.

Internationally, government and industry policies regarding old age security, retirement, and pension plans are ever-changing due to the rapidly increasing age demographic. Specifically, in 2012 the Conservative government proposed increasing Old Age Security eligibility from 65 to 67 to conserve its reserves (Allentuck, 2016; Curtis & McMullin, 2016). Although Canadians' life expectancy continues to grow, living longer may not always be a healthy and smooth process. More Canadians are prolonging working life out of economic necessity rather than choice (Curtis & McMullin, 2016).

Studies have shown that there is a greater risk for ill health among manual labour workers than other occupational fields (Van den Bogaard et al., 2016; Schwatka et al., 2012; Mitchell, 1988; Nilsson et al., 2016; König & Schilling, 2016; Pransky et al., 2005; Bélanger et al., 2016). This policy's intended impact is to encourage individuals to keep working longer to increase GDP and taxes (Allentuck, 2016; Curtis & McMullin, 2016). Although the current Liberal government repealed this policy in 2016, many countries are adopting similar policies (Curtis & McMullin, 2016). Curtis & McMullin (2016) argue that this sort of policy change in eligibility is a lack of commitment by the government to address income inequality in Canada. This policy change could have unintended complications and consequences for vulnerable older workers, such as those in manual labour occupations and immigrant workers. It does not consider the implications and physical limitations that workers face as they get older. By increasing the age of eligibility, vulnerable workers are potentially put in financial precarity. Briefly outlining the potential consequences demonstrates how this policy does not necessarily consider its implications on such vulnerable individuals.

There is an increasing need for research on retirement and pension policies to account for the differential needs of various occupations and employment status. Researchers such as Wise (2012) and Bélanger et al. (2016) have identified the need for more research to be done in retirement and pension policies due to the mismatch between policy implementation and the workers' labour market. There has been a substantial amount of literature exploring the effects of work on older workers, pension systems, increasing pension eligibility age, the incidence of early disability retirement, ageism, and the lack of interest in work as older workers get closer to the age of retirement (Hansson, Dekoekkoek, Neece, & Patterson, 1997; Henkens, 2005; Schreurs, Van

Emmerik, De Cuyper, Notelaers, & De Witte, 2011). However, the literature does not outline the differences with the challenges that workers face in different occupations and employment statuses. The lack of differentiation of employment types and occupations can lead to researchers, policymakers, and government officials to assume the impacts of policy changes are the same across all occupations. This may not necessarily be the case, since manual labour jobs have different impacts on workers' ability to continue working as they get older, in comparison to workers in less physically demanding occupations.

This thesis aims to develop an understanding of ageing individuals' unique experiences as they approach or transition to retirement, from the vantage point of older workers who have experience in physically demanding occupations. This study broadly investigates the health-related issues and barriers individuals face when approaching 65 in physically demanding occupations. The literature review to follow offers an analysis of what is known about the intersection between these two overlooked groups (older workers and manual labour workers), and how ageing can affect manual labour work and vice versa. This review uses retirement as a consideration to allow for further analysis of the intersection between these two groups. This study applied a qualitative research design using semi-structured in-depth interviews with employees in manual labour work informed by the lidA conceptual framework (Hasselhorn and Apt, 2015) and analyzed through thematic analysis (Clarke & Braun, 2008).

Literature

The population of Canada and other Organization for Economic Cooperation and Development (OECD) countries have seen a rise in the proportion of older workers (55+). As life expectancy continues to increase, welfare states have been moving towards policies that push for an increase

in eligibility of retirement benefits, delaying retirement and promoting a longer working life, and improving 'productive ageing.' This delay in retirement is a new phenomenon where individuals remain in the workforce longer than the average statutory retirement age to remain productive members (Laliberte & Daniel, 2009). Also, individuals face financial limitations to retirement but remain in the workforce out of necessity (Laliberte & Daniel, 2009). There is also the matter of involuntary or forced retirement (Szubert & Sobala, 2005). Recently, there are efforts to address challenges workers face related to the ageing process. For example, Um et al. (2018) from the Wellesley Institute published a few reports in 2018 outlining the severity of rising financial insecurity citizens face in acquiring a 'healthy' retirement (Laliberte & Daniel, 2009; Um et al., 2018; Wise, 2012). Other studies conducted in the Canadian context outline 'productive ageing' discourses and how the choice and freedom afforded to older workers applies to normative older workers (Laliberte & Daniel, 2009; Wise, 2012). These older workers do not consist of those outside of white-collar occupations, who have precarious employment patterns, may have less opportunities to continue work, or not, and unlikely to have access to freedom and flexibility in retirement decisions making them vulnerable (Laliberte & Daniel, 2009; Wise, 2012). As Canada's labour market continues to shift to more precarious and non-standard jobs (Library of Parliament, 2018; Mitchell & Murray, 2017; Vosko et al., 2003) older workers are left vulnerable. This impacts workers explicitly in physically demanding occupations due to not transitioning into other occupations because of age discrimination and lack of pension accumulation. However, the literature to date does not explore how this is demonstrated across different occupations and work statuses in Canada.

This literature review will explore ageism and discrimination, ageing measures, pathways to retirement, factors that affect ageing, strategies to promote healthy ageing, vulnerable workers,

older immigrant workers, retirement motivations, and the lidA conceptual framework (work, health, and sociodemographic).

1.1 Defining Manual Labour Work

Throughout the literature, the term "blue-collar work" is used, with no consensus on the term's actual definition. White-collar work is used in the literature to define work with low physical strain and is typically associated with higher-income jobs. Scholars in this area have identified the differences in the effects of work on the body in various occupations, explicitly noting that workers sitting for long periods are exposed to entirely different risks than those in more active or physically demanding positions (Kenney et al., 2008). White-collar, blue-collar and physically demanding occupations or manual labour are all defined in many different ways throughout the literature. For this literature review, I will be using "manual labour" or "physically intensive/demanding" occupations to encompass any job that involves high physical demands.

1.2 Search strategy

I used a comprehensive search strategy with various terms and combinations to ensure that the studies and articles retrieved effectively cover the topics listed above. Search terms included all of (blue-collar work) OR (physical labour) OR (manual labour) AND retirement OR involuntary retirement AND pension AND aging OR ageing AND (older workers) AND (experience), and a combination thereof. These terms were searched in Google Scholar, ProQuest, AgeLine, Canadian Business and Current Affairs (CBCA) Database. The rationale for google scholar and ProQuest was to ensure articles and research in various disciplines would appear. AgeLine database retrieves articles that focus on ageing, and CBCA was used to ensure the inclusion of

literature in a Canadian context. The references of articles relevant to this research project were looked at to review any related material, and in google scholar using the "cited by" search tool.

1.3 Ageism and Discrimination

Throughout the literature, ageism and discrimination were important factors in understanding older workers' ageing process, barriers to retirement and work, and its relation to older workers' health and well-being. This encompasses working longer, finding alternative work, discriminatory practices in finding work after retirement, or pressured to retire early. Rudman (2015) sheds light on how ageing discourses create individual level blame for not being "positively aged" by remaining physically as well as mentally fit and puts the responsibility on individuals to keep in shape (Rudman, 2015). Calasanti (2005) also mentions that being healthy and resisting the changes of ageing within these positive ageing discourses does not eradicate ageism. Instead, it sets individuals up for failure, where they cannot achieve "healthy ageing." Ageing is a part of the biological process of senescence and is an inevitable process (Calasanti, 2005).

The concept of ageing is a process that has different definitions and understandings depending on what lens is used to depict it. The biomedical conceptualization of ageing is seen as the process of degeneration on a molecular level, that can eventually have physical manifestations, such as slower movement, increased illnesses, and cognitive degeneration (Bowling & Dieppe, 2005). The psychosocial approach to ageing is seen as gaining life satisfaction, and social participation and functioning as the cornerstones (Beard et al., 2016; Bowling & Dieppe, 2005). Lastly, individual level perspectives conceptualize mental, psychological, physical, and social health as important features of the ageing process. This also encompasses life satisfaction, social, financial, and health security (Bowling & Dieppe, 2005). Utilizing all three perspectives in understanding the ageing

process in work can help understand this issue. Bowling & Dieppe, (2005) emphasized the importance of understanding the concept of ageing as one that is a continuum of achievement and not an end goal. Discourses around positive ageing are important to understand when illustrating some of the older workers' experiences in manual labour work.

Based on the information above, ageing and ageism can influence older workers' motivations to continue working. Discourses around ageing and improving physical limitations contribute to ageism and discrimination in the workplace. Older workers are seen as having lower productivity, attendance, and ability to learn new skills making them expendable and easily replaceable in the workplace (Cooke, 2006). This would most definitely be an issue that has an impact on worker motivation and a factor in deciding to retire early. Further research is necessary to understand the motivations of older workers' continued workforce participation and early retirement (Costa & Sartori, 2007; McMullin & Marshall, 2001; Brownell & Kelly, 2012).

1.4 Measures of Ageing

There are a multitude of factors that have an impact on the healthy ageing process. These have been well characterized and measured by tools such as functional capacity, functional reserves, and workability. Soer et al., (2012) described functional capacity as a measure of ageing. It measures the ability to complete tasks and activities in life and extends to the workplace. Individuals' functional capacity starts to decline at the age of 30 (Soer et al., 2012). With such a decline, biomedical concerns such as chronic illnesses and chronic back pain resulting from both occupational stresses and individual lifestyle or genetic predisposition put a strain on older workers. Padula et al., (2013) characterize ageing in the biological aspect when an individual's functional reserve decreases. The authors argue that after 45 years, workability continues to decline

at 12% per year. They recognize how this decline can affect work and daily life for individuals. They outline the importance of utilizing this analytical focus when researching and analyzing data from workers in occupations with high physical demands. According to Padula et al., (2013), 5.7% to 46.4% of individuals are faced with workability impairments and the incidence varies according to occupational type. More specifically, workers in positions such as caretakers, healthcare professionals (nursing, personal support work etc.), electricity and manufacturing workers face higher workability impairments (Andrade & Monteiro, 2007; Fischer & Martinez, 2013; Martinez et al., 2010; Martinez & Latorre, 2008; Padula et al., 2013) in comparison to workers in less physically demanding positions (Padula et al., 2013). Physical workload and physical workload capacity are also measures used by some scholars in this field. These tools measure aerobic and muscular capacity, which decreases as individuals age. Used in combination with the physical workload, these tools analyze the relationship between age and work capacity (de Zwart, Frings-Dresen, & van Dijk, 1996).

Although the literature is centered around the notion that living longer is due to improved economic and political circumstances (Bowling & Dieppe, 2005; Costa & Sartori, 2007; Jianmin Tang & Carolyn MacLeod, 2006; Padula et al., 2013), literature has also focused on work ability and ageing. Work ability is a measure that has been widely used in addressing ageing in work. The Work Ability Index measures the physical and mental demands of work and health conditions based on a self-reported questionnaire measuring current versus lifetime work ability, job demands, number of diagnosed illnesses or conditions impacting their work, amount of sick leave they have taken, the prognosis of their work ability within two years (Padula et al., 2013). These are then put on a scale from 7 to 49, and a scale from poor to very good. For example, in Costa & Sartori's (2007) study, they demonstrated that delayed retirement is not necessarily prompted by

ageing; Rather, it is due to improved political, economic, and social conditions that have changed the demographic composition of many developed nations today. In this study, work ability was used to explain how early retirement is prompted from a decline in work ability and increases in job demands. Delayed retirement was increased in individuals with high mental involvement and autonomous work (i.e. white-collar work) (Costa & Sartori, 2007).

1.5 Pathways to Retirement

Other than traditional retirement at age 65, there are alternate ways to exit the workforce. Unemployment or disability benefits are considered "loopholes" to early retirement' (Contreras et al., 2013). Nilsson, Östergren, Kadefors, & Albin (2016) took an interesting approach in looking at early retirement and pension plans for older workers in different occupations. The authors looked at factors such as absence days, sick benefits, disability pension or unemployment for both women and men aged 55 to 64. They discovered in occupations such as manufacturing labourers, sales, assemblers, helpers, cleaners, and other elementary occupations¹, women had the highest average number of these early retirement schemes invoked. These were similar in men and included related trades workers; other machine operators and assemblers; metal moulders, welders, metal workers, and related trades workers. In both women and men, workers with the lowest average of sick absence were higher education teaching professionals, specialists, managers, librarians, business professionals, and other similar professions. These were classified as blue collar and white-collar workers, respectively (Nilsson et al., 2016). These findings demonstrate

¹ "Elementary occupations consist of simple and routine tasks which mainly require the use of hand-held tools and often some physical effort... including: ...cleaning, washing, pressing; taking care of apartment houses, hotels, offices and other buildings; washing windows and other glass surfaces of buildings; delivering messages or goods; carrying luggage; performing various simple farming, fishing, hunting or trapping tasks performing simple tasks connected with mining, construction and manufacturing..." and others (Nilsson & Östergren & Kadefors & Albin, 2016)

and add to the consensus that individuals in more physically demanding jobs suffer more in terms of health and work ability due to the nature of their work or other factors such as other health illnesses.

There are no federal or provincial considerations to old age security, pension, and early retirement (retiring before the age of 65 with full benefits) based on occupation type in Canada. However, individual workplaces and unions provide some support for early retirement. Unionized construction workers are an example of a manual labour occupation that has support for early retirement schemes. For example, in Ontario, United Association Local 46 (representing the piping trades) assumes this support (United Association Local 46, n.d.). Retirement policies in construction unions allow for early retirement if an individual has worked in the industry for a certain number of years regardless of the specific employer (varies depending on union but could range from 20 to 30 years of service). These retirement plans also differ depending on the type of trade an employee works in (United Association Local 46, n.d.). Quebec has province-wide regulatory frameworks on their pension plans and early retirement schemes (Commission de la construction du Québec, 2018). Unfortunately, early retirement benefits are not pervasive in many other physically intensive occupations.

1.6 Factors that affect Ageing and Retirement

Ageing can and does affect individuals differently. Both middle-aged and older adults may face various health issues, suffer from longer recovery times, and may not manage working full time after an illness or injury (Nilsson et al., 2016). Manual labour is physically demanding, and due to its nature, injury and disability as a result of workplace-related factors are more likely to occur as compared to workers in other occupations. An article written by Van den Boogard et al., (2016),

provides a good overview of physically demanding jobs and its effects on health pre/post-retirement. This article provided insight on how poor health can lead to early retirement for an older worker. The author emphasized the importance of looking at factors directly before the retirement transition period to understand retirement motivations.

Workplace safety standards help workers stay safe during work. Regarding older workers, the risk of injury and disabilities increases as a result of the very nature of work, despite safety standards. Studies have outlined the risks of older construction workers' injury and disability due to harsh working environments, long work hours, unpredictable workplaces, and irregular employment. These factors affect older workers more than young (Schwatka, Butler, & Rosecrance, 2012), and common workplace injuries are more severe and pronounced in older workers (Mitchell, 1988; Nilsson et al., 2016; Pransky et al., 2005).

König & Schilling (2016) identified individual level determinants of retirement decisions. Poor health is among the most common reasons for early retirement (König & Schilling, 2016). On average, life expectancy and positive health indicators are lower among blue collar workers (König & Schilling, 2016). Chronic illnesses and injuries among blue collar workers have been studied and individuals in these occupations have been shown to have a significant disparity in health status compared to white collar workers (Schwatka et al., 2012). One example is long haul truck drivers (LHTDs) who develop chronic medical conditions such as diabetes, obesity and cardiovascular disease at rates much higher than other occupational groups (Bigelow et al., 2014; Sieber et al., 2014). As a result of their work conditions the average life expectancy for LHTDs is 12-20 years lower than the general population (Saltzman & Belzer, 2007; Potter et al., 2018).

Socioeconomic status (SES) and Early Retirement Pension (ERP), an outcome used in the analysis, has been correlated with each other (Lund & Villadsen, 2005). ERP is a danish unemployment insurance system where older workers in “blue collar” work are able to retire at the age of 60 without any reduction in pension benefits (Lund & Villadsen, 2005). Lund & Villadsen (2005) discovered a strong association between SES position and ERP, with individuals in manual labour work having high rates of ERP in comparison to executives or academics. Their evidence showed that more than half of the eligible population, with an excess in blue and lower white-collar work (lower two socioeconomic positions as defined by the authors out of 5 categories), voluntarily took ERP. In this study, the most significant determinants related to early retirement pension withdrawal were related to work that involved physically intense labour (Lund & Villadsen, 2005). For example, extreme bending or twisting, working with hands, and working standing or squatting, were regarded as most significantly related to ERP. Contrary to this study, Bélanger et al., (2016) demonstrated that a higher SES and income lowers retirement age. Research pertaining to older workers' retirement motivations in physically demanding occupations is under researched and needs to be further looked into (Kooji et al., 2008).

Schaap et al., (2017) looked at physical and mental health behaviours in relation to early exit from work. The article used a systematic review and did not account for occupational differences between workers in physically intensive occupations. They focused on SES which provides some insight into possible differences but should not be equated with physically intensive occupations. From the systematic review results, there were 12 articles that identified occupational status as an indicator of early exit from work. These articles looked at factors after retirement such as weight,

Body Mass Index, and mental health, specifically in relation to their occupational status. However, this study did not focus on determining what other factors may influence individuals to retire early, have an intention to retire early, or cannot do so due to other factors. Similarly, Taylor's (2008) article mentions low-income workers could be impacted disproportionately by an increased age eligibility for pension and retirement benefits, specifically, having a more severe impact on "blue collar" workers. Both articles written by Schaap et al., (2017) and Taylor (2008) mention this, however do not have an analytical focus on manual labour workers.

1.7 Strategies to Promote Healthy Ageing

Strategies suggested by researchers and existing policies in place seek to promote 'healthy' ageing in manual labour work in two ways: individual level strategies and higher level policy strategies. Kenny et al., (2008) argue that physical activity is a strategy to help ageing workers stay in the workforce longer. However, the authors group all occupations in one category and no distinction is made between physically demanding occupations and those that are not. This is interesting as work ability is a tool used to measure older workers' work ability in physically demanding work (Costa & Sartori, 2007; Padula et al., 2013). Although the authors do not differentiate between different occupations, they recognize through past literature, that work ability with ageing in both males and females are greater in physically demanding occupations relative to white collar or mentally demanding jobs (Ilmarinen, 2001). Regardless of individual changes with regards to ageing, injury, and disability, the authors recognize that most work does not change and is not flexible to when an individual's physical capabilities and limitations start to decline.

Kenny et al., (2008) and Padula et al., (2013) argue that high levels of physical stress over prolonged periods of time may lead to fatigue and health problems in older workers, and other

work related health problems and injuries. However, at the same time, they mention that moderate to high intensity work in some manual occupations can help maintain physical health and functional capacity. Older workers in physically demanding occupations report more musculoskeletal injuries (Kenny et al., 2008). This seems to contradict the reality of older workers in physically demanding occupations from what they describe the nature of it to be. de Zwart et al. (1996) also mentions the benefits of leisure exercise in manual labour workers and emphasizes the importance of this in older workers. This is in agreement with authors such as Kenny et al., (2008) and Padula et al., (2013). Physical activity, exercise, and other interventions/suggestions have been shown to improve the ageing process by improving work ability (Ilmarinen, 2001). Due to the physically demanding nature of their occupations/work, it is less likely that individuals will be active in other aspects of their lives, thereby impeding a healthy ageing process in which work ability is compromised (Ilmarinen, 2001).

On the other hand, Contreras et al., (2013) suggest that other strategies other than individual lifestyle may be more beneficial to improve and extend working lives of older workers. Through a variety of organizational structural policies and programs that allow for more flexibility such as; job transfers, demotion², education of working hours, increase in number of paid holidays, ergonomic improvement, and telework (working from home), can improve and extend workforce participation (Contreras et al., 2013) . Contreras et al., (2013) found that some industries and employers have applied these methods or tools in Belgium and effectively do so. However, these

²Demotion is a policy used, and the authors, Contreras et al. (2013), suggest that it could be beneficial to workers. However, they do recognize that demotions are somewhat of a discriminatory practice and thus suggest for this to take place on a voluntary basis to remove the discriminatory element from the policy.

approaches are impractical when there is a lack of alternate job positions, and when an employee has to be demoted in order to accommodate. The author suggests both job transfers and demotions to be voluntary, and having that as an option can ease the physical work requirements on older workers in physically demanding positions.

For example, a study conducted by van der Meer et al., (2016), argues that 37% of employers in the Netherlands provide exemptions for older adults such as working evening/night shifts, fewer working hours per week, and reduction of strenuous work tasks. Unfortunately, they did not mention what industries and what kind of occupations these exemptions exist for. For example, specifying if workers in physically demanding jobs were afforded these exemptions more, less, or about the same as those in less demanding occupations. They concluded that workers are more likely to use alternative solutions in the workplace to accommodate their needs, such as reduced hours and exemption from certain types of work. This, in turn, allowed individuals to stay in the workforce longer.

Countries have varying retirement policies, ranging from differing statutory ages, pension plans, early retirement schemes, and disability regulatory schemes. Before 2016, countries in Europe had a legal distinction between white collar and manual labour which was used in discriminatory ways. As of 2013, all European countries have removed the legal distinction between white-collar and manual labour (Day, 2013). However, most countries in the EU have separate legislation and regulations regarding pension schemes for individuals in manual labour work that takes the nature of work into account by providing expectations and accommodations (Natali et al., 2016). A summary of this can be found in Table 1. They have different retirement ages, pension, and other benefits that allow those in physically intensive occupations to retire early. This distinction in

policies and regulations recognizes its importance, and that individuals in both kinds of work should not be subject to the same policies. Some countries in Europe have early exit schemes or policies to extend working life for manual labour work. For instance, Denmark, Sweden, and Poland have policies where older workers in manual labour work can transition out in a way where they work part-time, and slowly into retirement (Natali et al., 2016). In 1981, Poland passed the right to be granted a full pension before an older "blue collar" worker has reached the retirement age of 55 for women with 30 years of employment, and 60 for men with 35 years (Szubert & Sobala, 2005). A list of countries with their respective pension and retirement schemes for Workers in Arduous and Hazardous Jobs (WAHJ) can be found in Table 1 and Table 2.

Table 1 Recent trends in the retirement pattern of Workers in Arduous or Hazardous Jobs in selected countries (Natali et al., 2016; pg. 48-49)

Country	WAHJ Retirement Benefits
Belgium	Unemployment benefit with employer supplement (RCC) Time credit for WAHJ (part-time employment) Reduced weekly working hours for older workers, maintaining income in the large sector of health and social care
Switzerland	Invalidity insurance
Czech Republic	Early retirement scheme Early retirement benefit (from the voluntary individual funded schemes “third pillar”)
Denmark	Disability pension Flexi job Voluntary early retirement pay scheme (VERP)
Germany	Early retirement pension Reduced earnings capacity pension Sickness and injury benefits
Estonia	Work incapacity pensions (until 2015) Work ability allowance (from 2016)
Finland	Disability pensions
Hungary	Disability pensions
Ireland	Illness benefits Disability pensions Occupational injury benefits
Iceland	Disability pensions Part-time jobs
Liechtenstein	Early Retirement
Lithuania	Compensation for lost capacity of work Early retirement
Luxembourg	Pre-retirement (unemployment scheme)
Latvia	General Old age pensions (special rules) Disability pensions Combination of retirement (with full pension) and employment (full salary)
Malta	Early exit through a loophole initially intended for persons working in “manual” jobs, an escape clause is being used by persons who by that age would have paid enough social security contributions to qualify for a full pension.
Netherlands	Flexible leave arrangements and part-time retirement Early retirement (set through sectoral collective agreements)
Norway	Ordinary old age pensions Disability pensions Special schemes (with earlier pensionable age) for specific groups
Romania	Disability pensions
Sweden	Work-accident and sickness insurance programmes + Early retirement
Slovenia	Disability pension
Turkey	Disability pension
United Kingdom	Jobseeker’s Allowance Employment Support Allowance

Table 2 Effective retirement age of WAHJ compared with the effective retirement age under ordinary old age schemes: selection of countries (Natali et al., 2016;pg. 31)

Country	Effective Retirement age for WAHJ	Effective Retirement age under ordinary old age schemes
Austria	60.5	63.2
Czech Republic	54 (Miners)	62/59 (Men/Women)
Estonia	62/58 (Superannuated pensions) 56/55 (level 1) 60/60 (level 2)	63/62
Spain	59.1 seafarers 57.5 miners (male)	63.5 (male)
Finland	51.7 invalidity 61.9 part-time 61.7 unemployment (data for 2011)	63.7
Latvia	58.1 (level 1) 60.3 (level 2)	61.5
Portugal	50 (miners, and specific performance age related professions)	63.5% of all workers retire after the age of 60
Serbia	54.5 50 (miners, and specific performance age related professions)	65.0 (male), 61 female
Sweden	62.8 disability benefits 64 sickness benefits	64.6
Slovenia	58 male 57 female	60 male 58 female
Turkey	57.5/55.5 (assuming maximum active service increment of five years is achieved)	60/58 (Male/Female)

The literature is divided regarding strategies to improve ageing among middle and older age workers in manual labour. As outlined above, some scholars argue that structural determinants such as organizational and government policies and regulations are essential to help extend manual labour workers' working lives. On the other hand, some scholars argue that more physical activity will help reduce strain on older workers, extending their working lives.

1.8 Vulnerable Workers Overlooked by Canadian Policies

Structural barriers and impediments are formal and informal rules that govern a system of interactions (Waltz, 2010). Social institutions such as retirement, govern choices formally through policies and regulations, or informally through social norms (Kenneth, 1989). Researchers have advocated for changes to employment standards and older workers' policies to accommodate for physical and psychological changes (Bélanger et al., 2016). However, Schwatka et al. (2012) identified that these changes are not possible due to policies and regulations that act as barriers for older workers from improving their life and work style through approaches that best suit them. For example, older workers may have jobs that do not allow them to reduce their hours of work, or other types of arrangements that force them to incur a loss on their pension/old age security funds and health benefits (Schwatka et al., 2012). If older workers continue to work for financial reasons and have poor health, it may pose more complications, especially for injuries in the workplace (Schwatka et al., 2012).

Vulnerable workers are mainly overlooked by policies and experience barriers to a healthy retirement. Specifically, in Canada, an article regarding Filipino domestic workers touches on older workers' physical abilities in vulnerable occupations (Ferrer, 2017). This article demonstrates Canada's problem with insufficient provisions to help vulnerable older workers. It explores how Canada lacks the provisions on retirement for vulnerable workers, and this critique could be extended to workers in physically demanding occupations (Ferrer, 2017). A few studies that were relevant in a Canadian context lacked the analytical focus of how physically demanding occupations impact experiences of coming into retirement (Ng & Law, 2014; Sharpe, 2011). Hicks (2012) argued that there are more people in less demanding jobs in the current Canadian landscape and therefore want to continue working past the age of retirement. However, he argues that

Canada's 'largest' problem is a smaller percentage of older workers in vulnerable positions, who cannot work longer or until the age of retirement, that will be most affected by changing retirement schemes (Hicks, 2012).

Cooke (2006) presented a study to encourage labour force participation from a life course perspective. This article studied policy changes and approaches used in 6 OECD countries as part of the active ageing OECD policy. The author provided a comprehensive summary of policy changes that fall into the categories of mandatory retirement and age discrimination, changes to pension eligibility ages, closing other paths to retirement (informal modes of exit), active labour market policies, and flexible part-time retirement policies. However, the policy changes in these five domains do not consider the heterogeneity of older workers' life courses, family and health domains. Although this was written in 2006, policy changes still do not encourage labour force participation and leave workers at a greater risk of low income and low wage work, as described in the other articles of this section (Bélanger et al., 2016; Ferrer, 2017; Hicks 2012)

1.9 Older Immigrant Workers

Race-based discrimination is an important concern that has the potential to affect older worker retirement decisions. Black and racialized Canadians are a significant proportion of the population and is vital to address what barriers they face specifically when approaching retirement. Specifically, immigrants in Canada face barriers and unique challenges when approaching retirement that are distinct and unique to them. This section will illustrate the demographic profile of immigrants in Canada and the unique barriers that they face approaching retirement. The most recent data on immigrant older workers demonstrates that an immigrant who has a university degree from outside Canada is more than twice likely to work in a physically demanding job,

unskilled job, or be overqualified for their job (Institute for Work & Health, 2008). In Canada, it is estimated that approximately 40% of adults approaching the age of 65 by 2060 will be immigrants (Bélanger et al., 2016). It is known that Canadian immigrants retire later than Canadian born workers (Hasslehorn & Apt, 2015). Belanger et al., 2016 argue that more research is needed in how work-related factors have a significant impact on work and how this may vary between immigrants and non-immigrant workers, and between high-skilled and non-high skilled workers. Bélanger et al., 's (2016) study of retirement and blue-collar work found that immigrants make up the largest proportion of manual labour workers in Canada, and this group has a particular retirement pattern. Based on *The Immigrant Labour Force Analysis Series*, it was found that immigrants start work in Canada at the median age of 31.7 years, and delay retirement due to lack of accumulated wealth and pension benefits (Bélanger et al., 2016; Yssaad, 2012). This delayed start showcases how immigrants are more likely to retire later and are more affected by retirement systems that place strict regulations on eligibility age. Um et al. (2018) also emphasize this importance of understanding the unique and context-specific information that is relevant to understanding retirement motivations and workforce participation among older immigrant adults. As described in previous sections, ageing requires more than meeting basic necessities. Older immigrant adults have different needs that contribute to a holistic, complete life, especially in their retirement. For example, the annual travel to visit family and grandchildren due to having moved to Canada (specifically the Greater Toronto Area), lower homeownership rates and fewer individuals rely on employer-sponsored pensions (Um et al., 2018) are unique and essential elements to immigrant lives in retirement. Also, workplace factors contributing to early retirement are highlighted as high job strain, job dissatisfaction, low supervisor support, and physical demands. Factors outside the workplace are financial barriers. Despite physical limitations, they

continue to work past the statutory age due to a lack of financial security. This, in turn, puts a strain on their health and wellbeing (Bélanger et al., 2016).

De Castro, Fujishiro, Sweitzer, & Oliva (2006). conducted a unique qualitative study to how immigrant workers experience workplace problems. They specifically identify the need for more research in this area of work to determine what unique difficulties immigrant workers face in the workplace. Their study focused on how the health of immigrant workers was impacted by the way workplaces are designed and managed, compensation systems, hiring and firing practices, work hours and schedules, and the physical work environment. The authors identified a variety of unique workplace issues and barriers that did not affect their native-born counterparts. The authors argued that immigrant workers face challenges regarding how job tasks are specifically assigned to them regarding what duties workers perform and how this affected the relationship between work factors and health outcomes. They also identified that these workers were highly concentrated in inherently dangerous industries, including construction manufacturing and health care. They also identified discrimination such as sexism, ageism, disability or health condition based on national origin and immigration status.

Curtis et al. (2017) published a study that argued implementing a policy such as the one proposed by the conservative government in power at that time could further cause disparities especially between immigrant groups and Canadian born population. They argue that Canada's Old Age Security (OAS) pension eligibility criteria further causes disparities between the two groups. Their findings suggest that immigrants who have broad knowledge of public policy is dependent on level of English knowledge, and thus can pose barriers to OAS uptake (Curtis et al., 2017). They

conclude by suggesting improvements to eligibility criteria for OAS, and further examination of how this criterion impacts vulnerable older immigrant workers in Canada (Curtis et al., 2017).

1.10 Retirement Motivations

It is imperative to understand the reasons why older workers continue to work or stop working before retirement age. Through this understanding this will help develop a robust framework of workers' experiences and their interactions with retirement. Hicks (2010) acknowledges that workers in more vulnerable positions such as those in physical demanding occupations will be negatively affected by changing retirement schemes that aim to improve longevity of working life. Park (2008) also recognizes that workers in physically demanding occupations experience high job strain and increased stress, which inherently impacts retirement. He mentions that older workers over the age of 65 often hold positions that are considered to have lower strain. Park (2008) further mentions how workers with low SES, had high-strain jobs, and a large proportion of those reported having high job insecurity, and dissatisfaction. This job insecurity was most likely to be a result of workers not having permanent positions or the lack of unionization. They also reported that individuals in higher income groups had high levels of job control. Older workers with low SES are therefore vulnerable and find themselves remaining in high-strain positions. A study conducted by Luchak (1997) and Denton, Plenderleith, & Chowhan (2013), illustrated that manual labour workers plan to retire earlier than white collar workers or workers in higher positions due to the arduous nature of their work. These authors demonstrate that the retirement motivations of older workers are dependent upon the type of job they have, the compensation structure, and the labour market (Denton, Plenderleith, & Chowhan, 2013; Luchak, 1997; Park, 2008).

Although retirement is a choice that individuals make autonomously, many older workers lose the element of choice when significant barriers leave them vulnerable and increase the of risk early retirement or involuntary retirement. Szubert & Sobala (2005) also examined the reasons that people retire early. In 2005, the mean age of retirement among manual labour workers was approximately 55, which is 10 years earlier than the pension eligibility age of 65. Poor health and low self-assessment of health conditions was considered a significant determinant of early retirement (Kenny, Yardley, Martineau, & Jay, 2008; Szubert & Sobala, 2005). The highest proportion of workers quitting their job due to poor health before they reached 50 years of age was found among sheet metal workers, floor layers and electricians (Szubert & Sobala, 2005). They outlined other important factors involved in influencing the decision to retire early to include the piecework system, overtime work, heavy lifting at work, self-assessment of fatigue after the workday, and amount of leisure time.

In 2001, the participation rate in the European Union (EU) labour force for those aged 55-59 was 60%, whereas only 20% of Europeans between the ages of 60-65 participated in the workforce (Ilmarinen, 2001). Ilmarinen (2001) argues that although a majority of the workforce retires before the age of 65, not much is known about who this majority is and why they are leaving the workforce before retirement age. As well who stays in the workforce and why is also not captured in this study.

Retirement is complex with a multitude factors interacting with each other that ultimately influence older workers' decision to retire or not. Generous pension benefits, and inability to continue working because of physical limitations play important roles in decisions about early retirement. Some researchers found that increasing the generosity of pension benefits influences workers to

retire early, i.e. the better the pension plan, the higher the odds of retiring early (Contreras, Martellucci, & Thum, 2013; Marks, 1985; Nilsson, Östergren, Kadefors, & Albin, 2016). On the other hand, there is the issue of insufficient pension benefits, and lack of accumulated wealth leading to working longer. Bélanger et al. (2016) argues that individuals from immigrant and low SES backgrounds tend to stay in the workforce despite poor health. Taking a higher level approach and looking at industry regulations, Dorn & Sousa-Poza (2010) argue that that *involuntary* early retirement is widespread among workers and the reduction of early retirement benefits especially among "blue collar workers" exposes them to the vulnerabilities of potential financial insecurity and unemployment (Maes, 2011). Contreras et al. (2013), notes that Belgium has the lowest pension replacement benefits and may put older workers in risk of poverty or social exclusion if further reduced. This makes early retirement more restrictive, in turn worsening the physical and health conditions of older workers to keep them in the workforce longer. Physically demanding work has been ranked the fourth reason for intentions to retire early, as the nature of work becomes too physically demanding for older workers (Contreras et al., 2013) with reduced functional capacity and work ability. In addition, Nilsson et al. (2016) outline push factors such as sickness, disability, and unemployment as outside of individual control leading to early retirement, and those with lower education and SES are mostly at risk to this. Contreras et al. (2013) also argues that manual labour workers want to retire earlier because they work in physically demanding jobs at a younger age. Moreover, there is a higher number of workers in physically demanding occupations opting into early retirement (Lund & Villadsen, 2005; Natali et al., 2016; Nilsson et al., 2016; Petersen & Zwerling, 1998). It is also argued that increasing the retirement age for eligibility of retirement and pension plans will add undue financial hardship to workers with limited skills and in heavily manual occupations (Kesselman, 2004).

A strategy used in other countries to supplement the increase of the eligibility age is to include additional provisions for workers with limited skills and partial disabilities (Kesselman, 2004). Contreras et al. (2013) argued that restricting early retirement could be potentially detrimental to manual labour workers due to the lack of adequate pension plans given to early retired workers.

Figure 1: “Work Activity of Seniors With and Without Retirement Income, 2015”

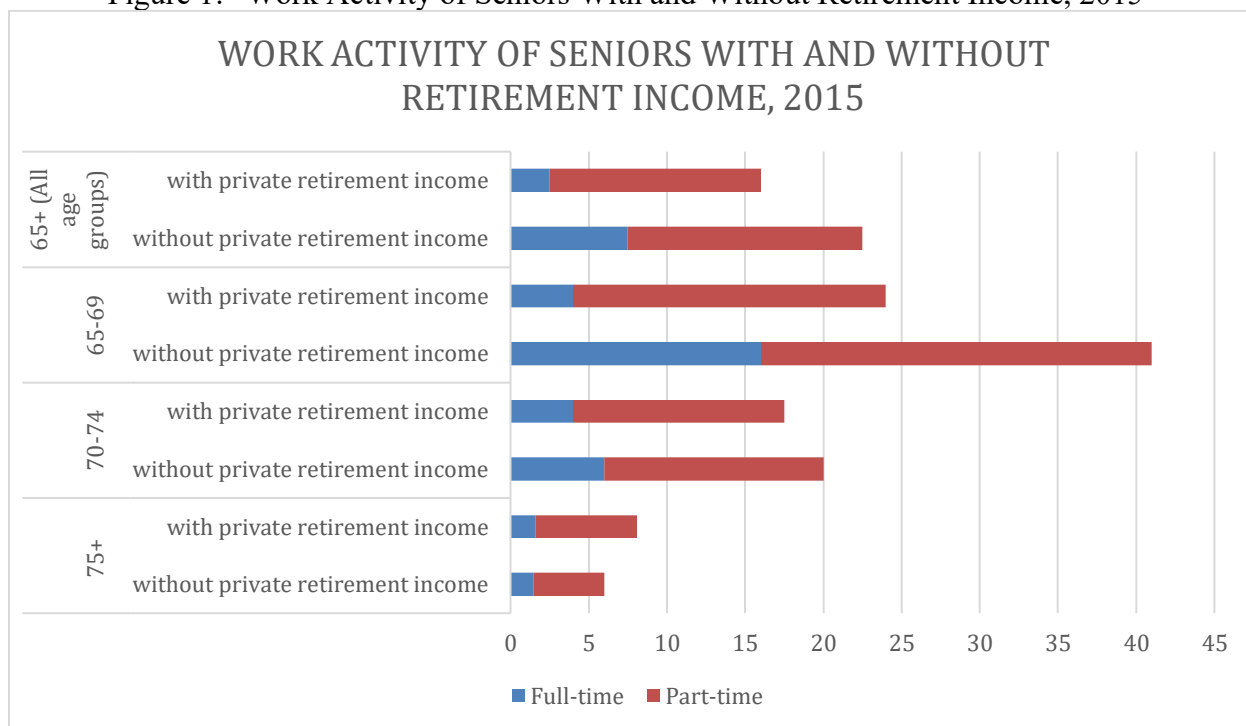


Figure 1 Census in Brief: Working Seniors in Canada (Bernard, 2017).

Source: Statistics Canada, Census of Population, 2016.

Figure 1 illustrates that those without sufficient retirement income will continue to work and emphasize that those in lower occupational work are usually without private retirement income (Bernard, 2017). This figure illustrates that a higher percentage of workers without private retirement income are more likely to continue working from the age of 65 to 74 (Bernard, 2017). Overall, less than 3% of workers with private retirement incomes continue working, whereas 8% of workers without private retirement income continue working. Specifically, the most

considerable disparity is shown at the age of 65-69, with 4% continuing to work full time with private retirement income and 16% of workers without private retirement income working full-time. The total percentage of workers working both full-time and part-time at 65-59 years of age is 23.9% of workers with private retirement income and 40.6% without private retirement income. (Bernard, 2017). This disparity trend continues until the age of 75, where the percentages level off and are about equal.

The government of Canada collected data on older workers in 2008 under the Survey of Older Workers³ (SOW), focusing on important factors and determinants, such as involuntary and voluntary retirement schemes, health, pension benefits, and demographic data on the older workers' occupations (Pignal et al., 2010). The first report published by Statistics Canada analyzing the survey results illustrated the demographic variables, whereby types of occupations were only mentioned as demographic indicators. However, they did not link the older workers' occupation with reasons for retirement, such as health and disability. Having an additional layer of analysis using occupational differences could have resulted in disparities with retirement motivations that warrant further investigation. In addition, older workers in this study were between the ages of 50-75 and worked in the previous two years (2006-2008). Therefore, this survey is not a representation of all retirement intentions and is listed as a limitation of the study (Pignal et al., 2010). The SOW in Canada demonstrates a striking difference in the percent of older workers who have workplace pensions. Generally, 64% of workers have a workplace pension. When taking the class of workers into account, there is a drastic difference; 92% of public sector employees and only 55% of private-

³ The Survey of Older Workers that was carried out in 2008 is currently inactive.

sector employees having a workplace pension. This demonstrates that there could be additional disparities regarding occupational differences on the results (Pignal et al., 2010).

In conclusion, there is a gap in the literature of retirement related studies that have an analytical focus on occupations such as contracting, factory work, and other related physically demanding occupations. In addition, this literature review finds that there is a lack of studies completed in the Canadian context. Overall, these articles provide a comprehensive understanding of the landscape of retirement of older workers and calls for more research to be done focusing on workers in physically demanding jobs.

1.11 lidA Conceptual Framework

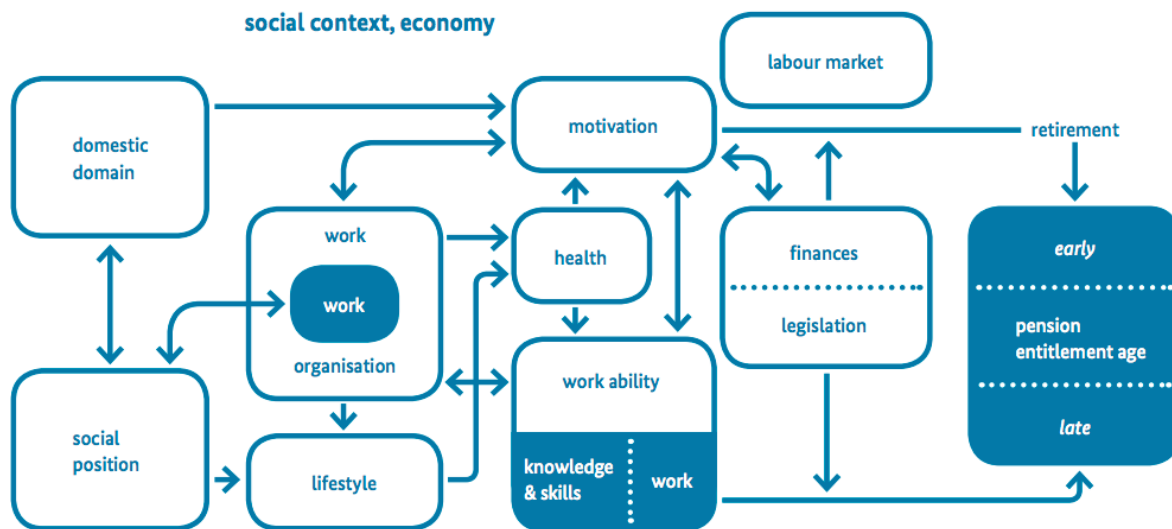
LidA (*Leben in der Arbeit*, meaning “Life in Work”) is a German Cohort study spearheaded by the chair of the Department of Ergonomics at the University of Wuppertal (Bergische Universität Wuppertal). Since 2009, the lidA study investigates work, age, health, and employment participation every three years for two baby boomer cohorts; 1959 and 1965 (Hasselhorn et al., 2014). Hans Martin Hasselhorn is the chair who worked on this project funded by the Federal Employment Agency in collaboration with the Institute for Employment Research of Germany (Hasselhorn et al., 2014). In addition, the data collected by this team was disseminated to other government bodies. Researchers from the Institute for Employment Research of Germany have published reports, presentations, and factsheets on the study data such as Topenhaven et al. (2016). Dr. Hasselhorn spearheaded this study due to the understanding that the workforce and work is changing in nature and present new and different challenges (University of Wuppertal, 2019). They wanted to know the following: 1. how health, motivation and work ability can be maintained; 2. If

working conditions, work histories, and personal factors influence ability and willingness to work (longer); 3. How men, women, and people from different backgrounds and sectors experience this differently, and; 4. How older employees with low work ability or poor health that are forced to work longer are affected (University of Wuppertal, 2019). The conceptual model was developed through the data collected from this study to illustrate how the 10 domains that they defined contribute to how long and to what extent a person will remain in the workforce. Various factors within each domain are addressed and attempt to understand how these factors and domains interact with each other to answer the questions mentioned above. They argue that understanding the complexity, individuality, processiveness, and structural dependency of exiting work, we can better understand work participation of older workers (University of Wuppertal, 2019). complexity refers to an understanding retirement is multifaceted; understanding retirement is very individual and different situations and contexts can influence retirement; understanding that retirement in a process and not something that just happens; and finally understanding that there are structural factors in place such as organizational and governmental policies that impact retirement and workforce participation among older workers (University of Wuppertal, 2019).

I will be using the lidA conceptual framework as my line of inquiry for this research on work, health, ageing, and employment. This framework was used in Canadian research by Belanger et al. (2016) in a comprehensive literature review on the synthesis of available data in the area of work and health in older workers to inform Canadian policies. They did this by categorizing the 10 domains that included; labour market, legislation, financial factors, social position, domestic domain, human resource management, work-related factors, health, work ability, and motivation - into three levels; micro, meso, and macro levels (Belanger et al., 2006; Hasselhorn et al., 2014; Peter & Hasselhorn, 2013). The objective of this framework was to understand employment

participation of older workers (Hasselhorn et al., 2014). This framework is interdisciplinary in nature and attempts to explore the interactions between various factors that have an impact on older workers' experiences. Figure 2 illustrates the ways the domains identified through studies carried out by the Institute for Employment Research (Institut für Arbeitsmarkt), intersect with each other and associated pathways to retirement (early, pension entitlement age, or late). Each domain in this framework has a potential impact on another domain which can result in individuals retiring early, working until pension entitlement age, or continue to work in later life. This framework, and study findings provided evidence that health is not the most important domain in determining employment participation (Ebener & Hasslehorn, 2015). I will be using this conceptual framework as a method of social inquiry to understand individual experiences of vulnerable older workers within the social institution of retirement and work.

Figure 2: The “lidA conceptual framework on work, age and employment”



Peter & Hasselhorn (2013); Hasselhorn & Apt (2015)

Ageing and work, work status, and participation are not solely determined by health, although it is a more pronounced factor specifically in physically demanding professions (Kooji et al., 2008). Based on the conceptualization of this framework, the following three objectives were developed to understand the experiences of older workers: Did older workers have the ability to work by examining work ability, and health status?; Did older workers want to work by examining their retirement/work motivations?; Are older workers allowed to work, or not, by examining ageism, labour market regulations/restrictions?; (Hasselhorn, 2014). Researchers from the Institute for Employment Research (IAB) presented their findings from the study and categorized the findings and their respective themes in the following ways (Rauch et al., 2015):

1. **Work:** Physical exposure and psychosocial work exposure
2. **Professional aspects:** Work history, job satisfaction, work-home interference, employment status, retirement expectations, work ability
3. **Subjective health and health indicators:** Interviewee's own rating of physical and psychological health, health behaviour, restrictions in activity, cognitive functioning, anxiety, depression, fatigue, addictive behaviour
4. **Objective health indicators:** Hand grip strength
5. **Personal aspects:** Lifestyle factors, activities of daily living, life satisfaction, self-confidence, motivation
6. **Socio-demographic background:** Age, gender, marital status, education level, occupational position, occupational biography.

Further detailed information on these themes and questions asked in the survey can be found in the report published by Topenhaven et al., 2016.

The 6 themes above were categorized by Peter and Hasselhorn, (2013,2014) into thematic fields of work, health, and socio-demographics. Based on their study, under each domain, multiple concepts were addressed that lead to answer the questions around if workers can work, if they want

to work, and if they are allowed to work to understand the experiences of older workers. They used standardized measures such as Work Ability Index (WAI), Effort Rewards Imbalance (ERI), Job Stress Test, Copenhagen Psychological Questionnaire (COPSOQ), Beck Depression Inventory (BDI-V), Body Mass Index (BMI), to test different aspects of work, health, and sociodemographic factors that play a role in answering the main research objectives of the lidA. Furthermore, this is to better understand the interactions between work, age, health, and work participation. WAI, as previously mentioned in the Chapter 1 is a measure of physical and mental work demands vs an individual's capacity. ERI and COPSOQ measure mental workload. Beck Depression Inventory (BDI-V) is a self-reported test to measure depression. Hasselhorn (2013, 2014) demonstrates the importance in including these measures to better understand the complexity of each of the three domains of work, health, and socio-demographics. Lastly, handgrip strength has been associated with health-related quality of life and therefore is a measure used in this study (Musalek & Kirchengast, 2017; Topenhaven et al., 2016). Table 3 provides a summary of the themes and topics found within each theme that helped answer the research questions in understanding motivations to retirement and how each field has an impact on that.

Table 3: Thematic Fields Derived and Categorized from the lidA Questionnaire

Work	Health	Socio-demographic Profile
Vocational and professional qualification	Assessment of physical and mental health	Marital status
Current employment/last employment	Limitations and disabilities (incl. occupational disabilities)	Household size
Employment status/last employment	Participation in measures of rehabilitation	Earned income (categories)
Employment contract	Pain	Household income (type and amount in categories)
Commuting	Depression (BDI-V as a self-administered module)	Migration background and citizenship
Activity of job search	Insomnia	Personal support
Reasons for not job seeking	Health related behaviour (Physical effort at leisure, smoking)	Work-family-privacy-conflict
Reservation wage	Health promotion	Domestic work tasks
Secondary employment	BMI (over height and weight)	Foster obligation (relationship to the dependent person)
Further education	Hand grip strength measurement	
Working environment	Disease history	
Workability (WAI)	Health insurance membership	
Organizational and personnel changes of the employer		
Qualitative and quantitative working requirements		
Mental workload (ERI, COPSOQ)		
Physical work exposure		
Influence at work		
Affectivity		
Retirement intentions		

Table 3 Three Thematic fields derived and categorized from the lidA Questionnaire

In this thesis, I will be using the thematic fields as a basis for the questions used in the semi-structured interviews. I will be using a few key characteristics within each field to help answer the research questions outlined below. This study utilized quantitative data collection methods to address these factors within each field. However, I will be delving into a few of these through qualitative research.

1.12 Gaps in the literature

The gaps present in the literature call for further understanding the experiences of older workers in physically intensive occupations. Many of these studies and reviews have illustrated that there are barriers to work ranging from individual to institutional or organizational policies and regulations and there is an importance of keeping older workers in the workforce. However, very few investigators have looked at this from the perspective of the workers themselves. This is where the research is lacking and the need to have a developed understanding and data on ageing in physically intensive work is exceptionally important. There are two major gaps in the literature; a lack of qualitative research on the experiences and motivations to retire for older workers in manual labour or physically intensive occupations; and a lack of literature with an analytical focus on older workers' experiences and motivations to retire, specifically in manual labour or physically intensive occupations.

Although there are articles exploring the interaction between ageing and physically demanding work, many have yet to identify the reasons behind the difficulties among older workers such as early/delayed retirement, reduced work ability, and health conditions/injuries.

Chapter 2: Study Objectives/Rationale

As various research studies and scholars have stated, it is known that individuals in manual labour occupations experience physical limitations due to the nature of their work including risks of occupational injuries. In addition, approximately 60% – 70% of workers in Ontario have no private pension – with nonunionized workers are most affected in this group (Broadbent Institute 2016; Melnitzer, 2018), leaving many older workers in vulnerable positions for poor outcomes as they approach retirement as well as after they retire. This vulnerability is exacerbated as individuals in

physically demanding jobs get older. In understanding this concept, more research is needed on the experiences of vulnerable workers in physically demanding occupations as they approach retirement. Specifically, looking at these experiences as an account from the workers themselves is of increased importance.

Ageing is complex and multifaceted. It is influenced by various factors, and a combination of physical and social determinants of health. By understanding the ageing experience as something that is complex in nature, I will be approaching this research project through a constructivist lens. I used a qualitative research design through deductive analysis using the lidA conceptual framework and my method of analysis using thematic analysis (Braun & Clarke, 2006). This approach is used with the aim of focusing on the experiences of older workers approaching retirement through three areas; ability to work, motivations to work, and are able to work/not able to work. Lastly, the significance of this research is to better understand how vulnerable workers experience retirement in an ageing society. These findings demonstrate the necessity to further understand the experiences of older workers in vulnerable work and provide information as to potential policy solutions to ensure the health and wellbeing of this group both approaching and in retirement. By adding to the existing knowledge on ageing and manual labour workers, from their perspective, I hope to spark an increasing interest to continue research in this area by other researchers and scholars. By adding and contributing to existing literature this research can help inform future policies implemented by the government.

2.1 Research Questions

1. How do vulnerable older workers in manual labour or physically demanding occupations experience ageing as they approach retirement?
 - 1a. What are the motivations to retirement experienced by workers in physically demanding jobs?
2. How do older vulnerable workers in manual labour or physically demanding occupations feel their work affects their health and how do they feel their health affects their work?

Chapter 3: Methodology

In this section I outline the methodological framework for this thesis study, the data collection and analysis process. This study used a qualitative research design, including semi-structured interviews to explore the complexities regarding retirement and pension systems of individuals in manual labour work (physically intensive occupations). The meanings that individuals make through their experiences are socially and historically constructed and can have distinct meanings in various social and organizational contexts (Creswell, 2014). This will be examined further as I describe the conceptual framework that I will be using in this qualitative research design.

3.1 Reflexivity

As a researcher in graduate school, my life experiences have privileged me in a way where I am able to explore such issues in hopes to address them in society and promote change and healthy public policy. My social location and identity for most of my life have been situated as a woman of an immigrant family. This social location and identity have very much been influential in the experiences and work I have done, including the rationale of this study. This study is aimed to address challenges of those overlooked and underrepresented in society. Though I am privileged

to be in higher education, my life experiences and social upbringing has helped shape the way I see and understand issues, as well as being able to see things that have often been overlooked. My family, extended family, and close family friends have parents that are first generation immigrant parents, as well as those parents mainly working in manual labour and physically demanding occupations. As the baby boomer generation ages, I have started to see problems with health being impacted by their work. This is what has inspired my interest in this area of research. My social location and identity therefore inform this research study and shapes the meanings I may associate with themes that arise from the study. This does not negate the importance in this research area, rather it compliments it in terms of how problems are understood.

3.2 Defining Manual Labour Work

I will be using the National Occupation Classification (Government of Canada, 2013) to provide a more thorough and clearly defined target population. Based on this classification system, ⁴skill types 7, 8, and/or 9 are most relevant; Trades, Transport, and equipment operators and related occupations, Natural resources, agriculture, and related production occupations, and Occupations in manufacturing and utilities, respectively (Government of Canada, 2013). Potential jobs in these occupational groups include labourers in areas such as mineral and metal processing (9611), rubber and plastic products manufacturing (9615), wood, pulp, and paper processing (9614). In addition, it includes occupations such as construction laborers (7611), woodworking machine operators

⁴ “The **NOC Skill Level** identifies occupations by the amount and **type** of education and training that is generally required to perform the duties of an occupation. The complexity and responsibilities typical of an occupation are also considered in assigning a **Skill Level**.” There are 5 skill levels; Level 0, A, B, C, and D. Within each of these levels there are further classifications on in order from management or higher skilled jobs that require further education or jobs that require less skills and less education. These are identified by the first number of the NOC number starting from 0-9 (Immigration Refugee and Citizenship Canada, 2020)”

(9437) or others that are similar. In addition, most trades or skilled workers are in heavily physically demanding positions and would be appropriate to include in the study. It will be imperative to differentiate the experiences between unionized and non-unionized workers. This is due to the focus of this project on vulnerable workers. Unionized workers may be more secure financially in retirement so their experiences may be different across non-unionized manual labour occupations. Unionized workers will not be excluded from this project, rather will be noted as a difference among interview participants.

In addition, I will be using Rho, 2010's criteria to define physically intensive or demanding occupations as:

Selected job characteristics from Department of Labor's Occupational Information Network (O*NET)⁵ are used to define jobs that are physically demanding or have difficult working conditions. Jobs are considered to be highly physically demanding if they involve any of the following elements: dynamic strength, explosive strength, static strength, trunk strength, bending or twisting, kneeling or crouching, quick reaction time, or gross body equilibrium. In addition to these measures, if jobs involve performing more general physical activities, handling and moving objects, or demand workers to spend significant time standing, walking and running, or making repetitive motions, they are considered as having any physical demand. Difficult working conditions are defined as cramped workspace, labor outdoors (exposed to the weather or covered) or indoors in not

⁵ This guideline was used by Rho, 2010 but derived from Johnson (2008) who linked information on occupational characteristics from O*NET population surveys.

environment-controlled conditions, or exposure to abnormal temperatures, contaminants, hazardous conditions, hazardous equipment, or distracting or uncomfortable noise. (p.3)

In combination with the NOC, I will be using this as a way to define manual labour work and used in the inclusion and exclusion criteria of this thesis project.

3.3 Conceptual Framework

Many research studies outline the motivations for government systems to accommodate for the changes in ageing and longevity. Although the notion of longevity and “healthy ageing” may be common in society, individual experience for those in manual labour occupations may vary. Although, social structures and objective measures are involved and are a focus of the lidA framework, the individual lived experience is most important when attempting to understand their experiences. Undoubtedly, individual experience and retirement is situated within broader social structures and this framework questions the process of retirement through individual experience. Therefore, my research questions will be informed through the various levels of this framework, with a focus on the individual experience from the workers themselves.

The lidA framework initially was developed through survey responses focused on three thematic fields: work, health, and socio-demographics. Questions related to each usually used standardized self-reported questionnaires. For example, to measure health quality, work ability and hand grip strength were used as and are measures widely known to help assess ageing and physical health. For the purposes of this research project, I will be asking questions generally around if individuals believe that they are able to work and their retirement motivations. The interview guide used in this study was developed based on the objectives of the framework. The questions from the in-

depth interviews can be separated into three general areas, work, worker motivations, and health (Tophoven et al., 2016).

3.4 Data Collection Procedures

Inclusion Criteria

Participants included in this study had to be over the age of 55 and in manual labour or physically intensive occupations. I defined this using two frameworks, the NOC and Rho's (2012), definition of physically demanding work. Through the NOC, skill levels C and D which included sales and service occupations, trades, transport, and equipment operators and related occupations, natural resources, agriculture, and related production occupations and occupations in manufacturing and utilities. In addition, I used the criteria that Rho (2010) has used in their study to define manual labour/ physically intensive occupations. Manual labour of physically intensive work is defined as using dynamic strength, explosive strength, static strength, trunk strength, bending or twisting, kneeling or crouching, quick reaction time, or gross body equilibrium. If jobs involve performing more general physical activities, handling and moving objects, or demand workers to spend significant time standing, walking and running, or making repetitive motions. Difficult working conditions are defined as cramped workspace, labor outdoors (exposed to the weather or covered) or indoors in not environment-controlled conditions, or exposure to abnormal temperatures, contaminants, hazardous conditions, hazardous equipment, or distracting or uncomfortable noise. I included retired and non-retired individuals.

3.5 Sampling

I used convenience sampling for this project starting with my own social networks of individuals I knew in the hotel, personal support work, construction, and manufacturing industries. I contacted these individuals I personally know, who connected me with eligible participants for this study. I

then used snowball sampling to recruit other individuals through the participants I interviewed. In addition, I used other forms of recruitment such as recruitment posters on social media via Facebook, Twitter, and Instagram and contacted union and injured worker groups through these platforms. Although I reached out, I did not receive responses from these methods. I recruited 19 participants for this study once theoretical saturation has been reached (Creswell, 2014). Similar themes were emerging among participants, and therefore found that 19 participants were sufficient in answering the research questions I approached the sample size.

The semi structured interviews took place over the phone and varied from 10 minutes to 45 minutes. However, majority of the interviews lasted between 25 and 35 minutes. The timing of each interview was dependant on when the participant decided was the ideal time for them. For example, some participants preferred during the day while at work (due to work schedule), and some participants preferred to have the interview done during the evening. One participant was a bit skeptical of the interview and did not want to give out too much information. This is potentially because of lack of understanding of what this research study goals were. This lack of understanding may be attributed to a language barrier as this participant's first language is not English. Overall, the other participants were very interested in discussing the experiences and barriers they face as a result of the work they did and how this impacted their retirement. Participants also mentioned great interest in seeing if this research study could spark policy changes for older workers and understanding ways that they could navigate the system when faced with challenges to ease transitions to retirement and maintain good health.

3.6 Data Analysis Procedures

3.6.1 Thematic Analysis

Thematic analysis, established by Braun and Clarke (2006), is a method used in qualitative research. It does not restrict itself to any theoretical framework and thus can be used in a variety of contexts. Therefore, as my conceptual framework was used as a guide and inform this research project, I used lidA as a blueprint, and thematic analysis as my method of data analysis. Thematic analysis is ideal for a new researcher, as it provides a guide including a six-phase process on how to carry out the analysis of data. Here, I used semi-structured interviews with participants. In terms of approach to analysis, the conceptual framework was used as a guide to the interview questions.

As Braun and Clarke (2006) and Cooper et al., (2012) argue, thematic analysis is flexible in its rigour, and recognize how both inductive and deductive (theoretical) approaches realistically could never be done in isolation perfectly.

Coding and analysis often uses a combination of both. It is impossible to be *purely* inductive, as we always bring something to the data when we analyse it, and we rarely *completely* ignore the data themselves when we code for a particular theoretical construct – at the very least, we have to know whether or not it's worth coding the data for that construct. (Cooper et al., (2012)

I used a deductive approach to uncovering themes in the data. The analysis cannot be completely deductive as the framework I use in this study is derived from lidA. As a result, I understand that themes may or may not fall clearly within the conceptual model. It is important to note that my line of inquiry was indeed guided by the domains of lidA and therefore it informed the questions I asked. Not much is known in the context of workers in manual labour or physically intensive occupations and there have not been studies conducted with a clear analytical focus on this

particular group in Canada. Therefore, the flexibility of thematic analysis allowed for some movement in uncovering themes that have not been identified in the lidA framework. The 6 phases in this process included 1. Familiarizing yourself with your data, 2. Generating initial codes, 3. Searching for themes, 4. Reviewing themes, 5. Defining and naming themes, 6. Producing the report. I followed these six steps and it allowed me to strengthen my methodological rigour in analysis. I completed initial coding through careful readings of the data and deductive approach framed the way I coded around the data. In addition, the coding scheme was developed after aggregating initial codes and framed through the themes of the conceptual framework. The coding scheme was then applied to each line of the transcripts in accordance with the process of thematic analysis by Braun and Clarke (2006).

3.6.2 Interview Questions

The interviews were semi structured, and divided into three categories; work, worker motivations, and health. Questions asked in these three categories targeted the following three objectives mentioned above from the conceptual framework:

1. Did older workers have the ability to work by examining work ability, and health status?

This objective was answered by asking participants about their health status, their self-perceived overall health, if they experience physical impairments or injuries, if these health issues or injuries have made working difficult, and if work has been the reason why these injuries persist. These also consisted of questions around challenges and how the mental and physical demands impact their work and health.

2. Did older workers want to work by examining their retirement/work motivations?

This objective was answered by asking participants how long they have been working for, their overall experience and feelings surrounding work as they approach retirement, retirement and workforce participation plans, work satisfaction, and what limitations participants have to retirement or continued work they feel if any.

3. Are older workers allowed to work, or not, by examining ageism, labour market regulations/restrictions

This objective was answered by asking participants questions about the work environment, specifically with management and workplace accommodations. This objective was also reached by asking participants questions regarding systemic barriers and discrimination in the workplace. These questions were then probed to understand how it impacts their retirement decisions and work participation plans.

See the interview guide in the appendix for a detailed list of questions and probes that target these questions.

3.6.3 Verification: Validity and reliability

As illustrated by Creswell (2014), qualitative validity is where a researcher checks for accuracy of data analysis through trustworthiness, authenticity, and credibility. I have included a reflexive component to this study, to mitigate effects of bias not only through addressing them, but understanding the position I come from as a researcher. I used *triangulation* of data to examine the evidence from different participant perspectives and ensure themes established are common. I used *member checking* by providing transcripts and themes after data collection back to participants to verify the accuracy of the information and analysis. This allowed for the participants to actually be included in the process of research (Creswell, 2014).

Qualitative reliability is to ensure that a researcher's approach is consistent throughout different projects and researchers. After transcription, I upheld the accuracy of the recordings by listening through the recordings and paying close attention to any mistakes made. I ensured that the codes did not drift in their definition throughout the coding process by cross referencing their quotations and writing memos about the codes and their definitions. I also attempted to maintain inter coder reliability by cross referencing my codes on 2-3 interviews with another researcher to ensure that codes were similar.

Chapter 4: Results

4.1 Contextualization of Participant Experiences in Physically Demanding Occupations

There are many factors involved in the process of planning to retire during the transitional period between the ages of 55 and 65. One thing, such as an injury, or familial pressures can alter retirement plans. Although there were obvious similarities between participants and their experiences, situations varied in ways that were closely related to their demographic profile. In this way, it is conceptualized that their identities could lead to precarious retirement plans or extended working life against the preference of an individual (voluntary/involuntary retirement).

The researchers from the Institute for Employment Research (IEB) categorized the data from the lidA conceptual framework and study into six major themes. The six themes outlined were major overarching themes in this study, however, the complexities and depth of the answers require additional level of analysis and categorization. Therefore, I have divided the project's findings into five major domains. When analyzing the data, I discovered various themes that ultimately answer

the research questions at hand. I was able to understand some of the underlying motivations that participants were considering in their transition period. The domains were adopted from the lidA conceptual framework:

1. **Category 1:** Ability to work
 - Theme 1: Challenges with Work Demands and Structures
 - Theme 2: Mentally demanding jobs affecting physical health
2. **Category 2:** Motivation to work
 - Theme 1: Work and identity
 - Theme 2: Limitations to retirement
3. **Category 3:** Allowed to work
 - Theme 1: Systemic and organizational structures as a barrier to retirement
4. **Category 4:** Socio-demographic Background
 - Theme 1: Factors that lead to precarity
5. **Category 5:** Personal Aspects
 - Theme 1: Challenges and coping mechanism: Social networks and Individual Strategies

In addition, I will have separate sections for challenges and coping mechanisms, and factors that lead to the precarity of insecurity in later life.

4.2 Participant Profile

An overview of participant characteristics can be found in table 4 below. The nineteen participating older workers worked in five different occupational settings: Toronto District School Board, Community Living Toronto, International Hotel Groups (IHG), and three different private Personal Support Worker organizations. All participants' place of work and residence are within

the Greater Toronto Area (GTA), and their years of work experience in Canada, and age are indicated with each quote. The average age of participants in this study was 60.3 with 89.5% of participants unionized. Approximately 37% (7) of participants were male, and 63% (12) of participants were female.

Table 4: Participant Characteristics Derived from Demographic Questions in Semi-structured Interviews

	Gender	Age	Education	Ethnicity	Occupation	Pension (Y/N)	Health Issues (Y/N)	Off work for a Period of time?	Difficulties in the Workplace	Difficulties in the Workplace	Transition into Part-time Retirement
P1	M	67	Masters	Ethiopian	Personal Support Worker	yes	no	no	no	no	Transitioned to less demanding job
P2	M	56	College	Lebanese	Bellhop	yes	yes	yes	yes	yes	No option
P3	M	68	University	Pakistani	Production Engineer	no	yes	yes	yes	yes	No option
P4	M	63	University	Indigenous	Educational Assistant	yes	no	no	no	no	Yes, and there is an option to do so
P5	F	60	High School	Indigenous	Noon Hour Assistant	no	yes	yes	/	/	Yes, and there is an option to do so
P6	F	55	High School	Ghana	Caretaker	yes	yes	yes	yes	yes	Yes, but no option to do so.
P7	F	55	College	Ethiopian	Educational Assistant/ PSW	yes	no	no	yes	yes	No option
P8	M	55	College	Ethiopian	Bellhop	yes	yes	yes	yes	yes	No option
P9	F	67	University	Jamaican	Educational Assistant	yes	yes	yes	yes	yes	Yes, and there is an option to do so
P10	F	65	University	Israeli	Educational Assistant	yes	no	no	no	no	Yes, and there is an option to do so
P11	F	65	College	Filipino	Personal Support Worker	yes	no	no	yes	yes	No option
P12	F	60	University	Ethiopian	Educational Assistant/ PSW	yes	yes	yes	yes	yes	No option
P13	M	55	College	Filipino	Bellhop	yes	yes	yes	yes	yes	No option
P14	F	55	College	Ethiopian	Educational Assistant/ PSW	yes	yes	yes	no	no	Transitioned to less demanding job
P15	F	57	Some University/ College	Yemeni/ Ethiopian	Personal Support Worker	yes	no	no	no	no	No option
P16	F	57	College	Bengali	Personal Support Worker	yes	yes	yes	yes	yes	Yes, and there is an option to do so
P17	F	58	College	Ethiopian	Personal Support Worker	yes	no	no	no	no	No option
P18	F	64	University	Filipino	Educational Assistant	yes	yes	yes	yes	yes	No option
P19	M	64	University	Sri Lankan	Personal Support Worker	yes	yes	yes	no	no	No option

Category 1: Ability to Work

As illustrated throughout this paper, physical ability to work is an important measure to understand retirement motivations. Specifically, with individuals in physically demanding occupations, as they approach retirement age, an array of issues arises simply from ageing coupled with continuous physical exertion. However, these become more complex to understand when other factors that affect ageing, physical health, and structural barriers come into play – these are examined below. Structural barriers in this section refers to institutional and organizational policies and regulations which pose a barrier to work, retirement or health of older workers. This category will address research question 2.

Theme 1: Challenges with Work Demands and Structures

Injuries

Many older workers in physically demanding occupations find it hard to go back to work after a work-related injury or injuries outside of work. These injuries and associated pain make work more difficult and can motivate individuals to consider retirement. Fourteen out of nineteen participants had mentioned some type of injury that has affected their work performance. Participants below report the types of injury they have and how if at all impacted their work.

I had to go off work for a period of time because of an injury... I got [benefits] through the school and WSIB [for the injury] ... I ran into a door full speed. I was chasing a kid and I thought the door would open wider but it didn't. I was going as fast as I could, and I ran right a door that didn't fully open. [as a result] I had a soft tissue injury... the older you get, the harder it gets, you know... my lungs are compromised

... Every time I get sick, I get more damage to my lungs probably should not be working with this population. (Participant 5; 60, Educational Assistant)

Participant 18 reported:

I was changing [one of the students] putting his shoes on and he was crying and he head butt me in the head and I was so dizzy. I had to take a couple days off. And the doctor was telling my husband to wake me up every two hours to make sure that I don't have a concussion.... There was also another time where one of our students was so upset he was running around and he was able to get into the door to get to the elevator...the doors in the school are so heavy, and I was trying to open the door to approach him and he pushed it, and my finger was in between the door, and it was the most painful thing that happened to me. There was so many tears I could not stop crying. It was terrible.... Yes, we will see [to retiring at 65]. If I am still strong by then or if I can still run. If my hand and arm is not hurting so much because it is already starting to hurt from pulling and lifting. (64, EA)

Participant 5 explained how despite her occupational injury, she was provided good benefits and healed as a result of the time off. However, she briefly reflects on how ageing impacts her inability to continue to work in this environment. This is also exemplified by three other participants on how it will impact their retirement decisions and plans.

Participant 16 reported:

Yeah I can continue [working] but it is also very difficult... It depends on my health condition more than anything. If I am not able to continue or any kind of situation maybe I will try to retire early. (57, PSW)

Participant 10 reported:

If I do get injured or, you know, my father just ends up needing so much help that I really can't work a lot I will retire. (65, EA)

Participant 9 reported:

My age, my family. And like I said, I'm tired. So, knowing my body and knowing when it's time to stop. So [my] health, quality of life. It's time to stop. I'm getting older. If something happens. It will not heal very fast. (67, EA)

Participants explained how their workplace provided good security and thus continued to push through the physically demanding work even though it continuously caused problems. Participant 6 reports her injuries and describes how she continuously experiences pain at work.

The other reason I'm there is that it's a secure job, but physically it's just so demanding. I even had a shoulder cap surgery, and it teared out... [I was off work] for 6 months. (Participant 6; 55, Caretaker)

Overtime and right now my disc is kind of strained, on my right hand side so I have pain. And I also have arthritis on my knee.... for sure makes working more difficult.

(Participant 6; 55, Caretaker)

[My injury] from the lifting. And the physical work, I can't pin point what happened.

But because I have been doing this for a while. the school didn't have an elevator, and every time a supply comes we have to carry it up. And when you are young you think you are strong. You get me. Not thinking properly until you get older and it all

backfires. (Participant 6; (55, Caretaker)

In this last quote, Participant 6 details her experience of how simple things at work could have mitigated future injuries as she got older. Things that were thought to be supplementary aspects of physically demanding jobs become necessary, as workers are ageing, such as using an elevator. The overall experience of their job changes as they continue to work in the same environment. The physical demand becomes more difficult with age and injury, while the work demands stay the same.

Out of the 14 participants, 9 experienced workplace injuries and currently face complications as a result of organizational barriers to healing their injuries. Out of these workers, only five had either proper accommodations from work, healed well, and/or received benefits. The experiences with Participant 5 and 6 exemplify how workplace accommodations facilitate in the rehabilitation of injuries, but not all workers are afforded this opportunity. Participant 2 describes how taking time

off work is not sufficient enough to sustain a living and therefore is forced back into work before he is able to fully heal.

If you are injured, you are injured you have to be off by law. But you push yourself to go back even when you are not 100% fit to work, but you force yourself through it because you can't work without the gratuity because that is a big portion of our salary.
(56, Bellhop)

Participant 13 explains a similar experience where he describes his injury and how despite having negative health outcomes from it, he continuously ignores the pain.

I've been working for how many years, so I just ignore it you know" [In reference to his shoulder pain from lifting on the job (55, Bellhop)

The injuries sustained on or off the job result in difficulties in the workplace and the healing process varies as a result of workplace environment and organizational structures. These allow workers to have a full recovery or pressured back into work.

In addition to injuries, three participants mentioned how their health challenges were exacerbated by continuing to work through their pain and conditions. Despite all three participants having time off, the physical demands at work either made their condition worse or resulting in it persisting longer than it should have. For example, Participant 13 described how he had a surgery

due to a health issue he had, and because he came back to work early and physically exerted himself, he developed a hernia in his abdomen.

I don't know if we develop a stomach hernia because of lifting or because of the surgery. I think it's a combination of having a surgery and lifting something after... I wear what's it called the stomach back support. I have to because it's getting bigger, so I have to wear a stomach support (55, Bellhop)

Physical health issues directly contribute to the ability to work and are factors in retirement decisions whether voluntary or involuntary. This section illuminates that the impacts of physical demands in the workplace and how it leads to negative health outcomes, further disrupting later life and work. Participants described their work as both physically and mentally demanding and how this becomes a challenge for them. This impacted their ability to work as a result of the injuries.

I always describe myself as a cross between a firefighter and a construction worker. Because you can go from calm to, you know, sprint within seconds, quite literally. So, it's very physical. There's a lot of physical strength required. Mental you have to be constantly aware of your environment yourself in space. Also, the students where they are and also their safety, you have to be aware of that things around them and yeah, so mentally you have to be there. (Participant 9; 67, EA)

Participant 5 reported:

Yeah, well classes vary. I mean, there are some classes where you're constantly lifting children to help them to be, they may not have. Moving children and so you're bending and lifting, and then there's other kids, you know, they don't want to eat so you have to kind of hold their heads and kind of force feed them and all of that is like repetitive motion kind of injuries and end up happening. And then there's some kids that are really physical You know, they may be really energetic and may be chasing them and they can move pretty quick, faster than you some of them. (60, EA)

Participant 9 and Participant 5 are both Educational Assistants who work with children with different mental and physical abilities. However, Participant 9 describes their work as a cross between a firefighter and construction worker, occupations that are more commonly associated with job requirements that are heavy physical demands. Furthermore, participants most commonly mentioned physical limitations such as constant back, knee, and shoulder pains.

Participant 2 reported:

Because of knee problems and the back injuries because of the work. Too much pressure on the back and the knees...The knee and the back, there's a time that that is, let's say, the bag and it has a lot of weight and you have to be careful and I mean it's a tricky situation when you have injuries. (56, Bellhop)

Participant 8 reported:

Other than I have a little bit of a back problem. Yeah during - I have arthritis and sciatica nerve. I went through a lot of physiotherapy with that. So, I went through a lot of things. So, this is what worries me. And makes it difficult for me. (55, Bellhop)

Participant 13 reported:

Okay yeah so you know the day to day I do a lot of standing, lifting up luggage. It is tiring but there's nothing we can do you know. Some days, it's hard, but we have bills to pay of course. That's all I can say. (55, Bellhop)

Physically intensive work is central to the participants' roles and duties at work. Many began work in their respective fields when they were younger and more able to work physically demanding jobs. However, as they start approaching retirement age many of those participants (11) described how the work is getting more and more difficult as they get older or post injury. For example, Participant 2 illustrates how this has impacted him and his health.

Yes, there is an impact on the body because it doesn't get easier. As we get older it gets harder because you are demanding the same work on the body as the body gets older and you don't have the same energy and the same hand strength that you're used to. So that too it makes you so uncomfortable because you are carrying stuff and applying pressure on your knees and your body... But you have to do it. (Participant 2; 56, Bellhop)

Participants that were bellhops and PSWs mentioned that hours of work also were a challenge for them. Participant 2 works as a bellhop in the hotel industry.

Dissatisfied that the hours... I was thinking to retire earlier, with my body... depends how long... it is definitely not after 65 and it depends on if my body can handle it. And if I cannot handle then I will stop. (56, Bellhop)

Similarly, Participant 7 further explains the physical difficulties when describing the demands at her work, however links it to the system and structure of the work environment that makes working in these roles even more difficult as they get older.

Sometimes there's no man there. Sometimes there is no lift. And even here at the school there is no lift. So, we have to do it ourselves. So, this is the physical. And now we are ageing, when I started, I was young. Now every medical thing they make -I feel very tired, and grumpy. (55, EA/PSW)

And I always say that this is my last year last year, but it doesn't happen. I just keep getting more irritated. Because the thing is - we are ageing right? The system the same thing is ageing. It's outdated. It's not accommodating or facilitating for us. They don't do good things for us or help us. Instead they ask us to do more stuff. Like training stuff that I told you. Before we never had to train people, but now we have to. They put that on us. Every Saturday and Sunday we cry. Like last Saturday I told you I wanted to just go home. I don't want to be responsible for anything that happens. I don't want

to be responsible. These things are irritating. It's not about me, the job itself, the requirements and demand push you out. (Participant 7; 55, EA/PSW)

She describes how the system and structure of the workplace is flawed and set up for difficulties and failures especially as she gets older. She mentions an important notion of how the requirements and demands change eventually leading to pushing workers' out of the job. A sentiment that resonates with many other participants. This will be further discussed in the section that touches on systemic barriers.

Participants commonly mentioned the difficulties with the number of hours worked in relation to the physical demand. Unfortunately, not all participants were able to explore this option. One participant mentioned how in the institution she worked in as a caretaker, they were not able to work casually or part-time. It was mandatory for them to complete full-time shifts. Although working in the same institutions as participants in this study who mentioned the choice and option to work part-time into their retirement, her position does not allow for such an option due to organizational policies.

Well, I think, with us doing two hours, no [not physically demanding]. But I'm in a situation where my husband does - he is an EA. So, he's there all day... And I know I wouldn't be able to do what, what goes on. Like I would not be able to -two hours is good to me but you know, if you were doing it for seven hours, no I could not do it... Both. all of it. It's really draining. And all you can only give so much without impacting your health. (Participant 6; 55, Caretaker)

Participant 6 explains how she was not able to reduce the number of hours of her work, because with her job she cannot transition to a part time role as other workers in her organization are able to. In order to slightly offset the physical demand on her as she gets older, she wants to have the option to work shorter hours, and/or part time. However, she is not able to do that, therefore either has to retire early or continue working into her retirement. Later in her interview she mentions that she just cannot afford to retire early and has to work.

Theme 2: Mentally demanding work affecting physical health

Despite the physical nature of these positions, many participants spoke of a large component of their duties are mentally demanding. This in turn affects their physical health at work because of both mental and physical exhaustion. Most of the participants in this study work physically with either children or older adults, since they are dealing with individuals with various physical and mental abilities, behaviour is a major difficulty.

Mental you have to be constantly aware of your environment yourself in space. Also, the students where they are and also their safety, you have to be aware of that things around them and yeah, so mentally you have to be there. Also, there are many different styles of communication. So, your brain is switching back and forth as to is this child using ASL or depending on the classroom, and if you're in an open area where all the students are, you're actually interacting with different abilities and communication styles and So yeah, it's mentally and physically. you are going all the time. (Participant 9; 67, EA)

Participant 17 explains how she feels ‘uncomfortable’ and work has been a challenge because of mental and physical demands.

It's more mental demanding, how to handle the people with Alzheimer's how to handle them. They do - they don't know what to do you have to tell them 10 times to tell them to sit. They sit they get up they sit they get up they sit they get up. And sometimes it's unusual, they don't know what to do they don't know when to sleep they don't know when to eat they don't know when to go washroom. All that we have to encourage them you know. Most of them they walk, physically they walk they are not in wheelchair or something like that. But they don't know what to do that makes us so mentally tired. Telling someone to do something over and over again. You know this job because its physically and mentally sometimes makes you very uncomfortable (Participant 17; 58, PSW).

Participant 1 specifically mentions burnout as a challenge in the workplace.

“Behavioral and mental issues and more challenging Yeah, and Sometimes you know people do not and by the end of the shift they're you know, tired of the work to do but you'll be burned out” - Participant 1 (67; Personal Support Worker)

Category 2: Motivation to Work

Although these participants have had health challenges, injuries, and difficulties in terms of ability in the workplace, they continue to work. Thus, leading to the next theme of the study; why do these participants continue to work? Work identity and perceptions about retirement were key driving

factors influencing later retirement motivations. Both these helps answer the ways individuals are motivated to work or retire.

Theme 1: Work as identity influencing later Retirement Motivations

Many of the participants mentioned how work was an important aspect of their identity and the enjoyable aspects of the work they do. There were various factors that participants identified to have a positive impact on their daily life, and life at work despite the challenges that they experience. One participant described how their work is very fulfilling and is something that they experienced every day.

Participant 12 reports:

It's continuously every day every minute every time. There is no end. So, like that. So, I think when I do the right thing for them, I feel happy. It makes me satisfied. But its continuously. (60, EA/PSW)

In addition, having a job that had a positive impact gave participants a purpose in life. From this study, individuals that had human interactions in their work, and had direct working relationships with others found it most fulfilling. Fourteen participants identified the importance of this in their work.

Participant 1 reported:

What satisfies me is making a difference in the world... I'm there committed to them to support, and when I see little changes satisfaction them. And knowing I am making a

difference in their life. That is a greatest joy for me. as time goes by, but there is no limit [to working]. (Participant 1; 67, PSW)

Participants emphasized the importance of human interaction and having co-workers that are like family. They briefly mentioned that it would be very different to retire and not work.

Participant 4 reported:

When you see successes, even little successes through the year small steps, right with our kids. Steady progression from one year to another.... It's just great. Great to see that that's most rewarding part...but I'm not sure what I'm going to do with my day [when I retire]. you know. obviously don't want to just sit around and do something... There's a person at work who took early retirement when she is on the supply list now. she's being called into work a couple of times a week or all week depending on whether that's when the school needs her. To retire but still have that old thing where you could work you know, couple days a week assuming there's a demand assuming there's a need for you and usually there is in our at our school. (63, EA)

The relationships participants have with their co-workers either made work environment very enjoyable to the point where they see their co-workers as family. Three participants explained building community and its importance in their life at work.

Participant 3 reports:

It was like a family there. We work together like a family, that's why it was like family to business...management was changing and was going to take over and he was a kid

and to see him start coming into you know the factory and work in the school holidays like, I cannot, he became the boss. After 40 years he became big guy and became boss so I left. A lot of people left. (68, Production Engineer)

And I like the people that I work with because they're also very supportive, but also your environment, your working environment (Participant 9; 67, EA)

Participant 13 reports:

Now I know with them when you have a misunderstanding, we are brothers. So that's nice. We have like a sense of community. I have been working with them for over 25 years, so you know. (55, Bellhop).

In addition to the relationships that participants have with their co-workers, human interactions in general also seem to be an important factor for their enjoyment with the work they do. In this regard, participants identified that either working with the children, elderly, or hotel guests all had an important positive indication in the satisfaction they had with their job leading to consideration of working into their retirement.

Considering what life would be like after retirement poses some questions and considerations for participants. Participants 2 and 3 identified that retiring and having anything to do all day was a potential challenge, despite the work environment being physically difficult for them.

If I do retire early, what am I supposed to do, right? (Participant 2; 56, Bellhop)

Sometimes but not too often, but sometimes I think I go in because time passes quicker to me at work than at home. (Participant 3; 68, Production Engineer)

The strong sense of community participants felt in the work environment are positive influences in both their satisfaction with their jobs, but also in deciding to retire. Once retired the frequency of human interaction would decrease and participants are aware of the implications for their retirement. Participant 9 discusses how she enjoys her job a lot and would prefer working part-time or volunteering [in the organization] instead of completely retiring. Participant 11 discusses how transitioning to retirement through part time work is better for her health and wellbeing and ideal.

Yeah, I will miss it. I would love to work volunteering or doing part time. I don't want to completely retire. But I will miss what I do because I absolutely love what I do. (Participant 9; 67, EA)

And the way I look at it when you're working, and you stop suddenly it's not good. So maybe after I will gradually take part time work just to come out from the husband or the things that I used to do. Or 4 shifts a week or something. If you stop suddenly it's not good for your health. (Participant 11; 65, PSW)

However not all participants were afforded the opportunity to transition to retirement through part time work in the same institution/organization. Participants that had the privilege of changing their occupation or transitioning into part-time work through their retirement found that they are able to

continue working to make money, maintain their social interactions. They also note how this will have less demanding impact on their body as the hours are reduced. In addition, social isolation among older adults is known to be a negative determinant of health. These participants understand the importance of human interaction, having a purpose and strategies to undertake (or attempted to undertake) to have a healthy successful retirement.

Theme 2: Limitations to Retirement

Participants discussed factors that directly impacted their goals for retirement that were beyond their control. Participants mainly had identified two major limitations to retirement - financial and physical. Financial limitations are direct limitations to retirement as individuals do not have sufficient wealth accumulation or savings for various reasons. Physical limitations influence the individual's intentions to retire, however may not be able to for other reasons.

Participant 4 reported:

Yeah, no, it's the only limitations I can see right now are really the financial limitations, right? (63, EA)

Participant 6 reported:

Financial is the number one limitation. The benefits, because I have to pay. The moment you retire that's it you are cut off, and you are not 65 so you do not qualify for that and with the even with my job that has our own pension, it's going to be like 30,000 per year. And that is for the deduction, and you have - and there's no medical benefits and you have to buy your own insurance and all that and pay with no work and all that. Yeah so after taxes its going to be around 2000 or something that cannot

be enough when you buy private insurance and all that which is not cheap. Yeah. So basically, the benefits, not only the medical benefits but dental and vision and all of that. When you take it as a package, and you are not qualified as old age benefits because you are not 65 yet so yeah. (55, Caretaker)

Participant 8 reported:

As long as I am physically fit to work, I will continue to work because of my financial situation. It's not easy in this position to retire very easy. The income you want when you are retired is not going to fit you if you stop so I have to, as much as I am physically fit, I will continue to work up to 70 years. (55, Bellhop)

Participant 17 reported:

Uhm, financially yeah. I always think that maybe with the money I get now is it enough for retirement, the pension... and you know the pension is not that much. All that I always think about that. But maybe I will change the job I don't know in the long run. (58, PSW)

It's important to understand the role of pension in limitations to retirement decisions. Those who have secure pensions or have switched to less strenuous positions do not mention financial restraints as a limitation. When participants switch to less strenuous positions, the financial and physical element to retirement decreases. Specifically, with financial, individuals are able to continue accumulating money to set aside for retirement without the combined physical limitations. Those participants just mention health as a limitation to retirement.

Participant 10 reported:

You know, when you're on the supply list is not as much as you made full time.

Everybody would like to get paid a little bit more but with the pension and the number of days that I do work, it's fine. (65, EA)

City of Toronto they have a good pension, it's with OMERS (Ontario Municipal Employees Retirement System) so they take from employee 300 and match up with that 50% so when I retire, I get my pension yeah. When you are in a nice job security yes you have a good. It depends on my health condition more than anything. If I am not able to continue or anything or any kind of situation maybe, I will try to retire early. (Participant 16; 57, PSW)

Retirement Planning

When it comes to retirement plans, each participant had varying timelines and reasons for wanting to retire. Most of these will be covered in the following sections. However, in summary – retirement plans were altered for some participants due to financial and physical ability, and lack of planning for retirement because of financial uncertainty. Some participants were not entirely sure about how much they will receive or if it would be sufficient. Participants who mentioned financial limitations explained that they will continue working through retirement either part time, or full time, for however long they would be able to.

I had a change of heart; I was thinking to retire earlier to do a half living here and half living overseas but that changed. So, I think I will retire here. Because of personal situation. The financial probably is going to be my life's worry. (Participant 2; 56, Bellhop)

Yeah, I don't think I'll go past 65 that's all I have to start when I retire at 65. I think I mean, I actually when I'm eligible for it. I haven't. I haven't really checked out what happens if I go past 65? Hadn't really thought about it. (Participant 4; 63, EA)

Eleven others from this study discussed the financial obstacles when they reach retirement.

Yeah because you know so what, you work so hard, but the thing is when it comes to retirement, the money is not enough. They don't give you much. While those people who didn't work a minute in their life, they get more money than you. Yeah, it's very hard because even when you want to retire it's not enough. Especially because it's very expensive, hmm hard. You know I say one more year because my house is not paid of yet. (Participant 11; 65, PSW)

Other things that are stopping me from retiring early could be my mortgage. The house mortgage is still there I still have to pay it off. So financial barriers. (Participant 18; 64, EA)

Home ownership is another financial barrier that can be attributed to the length of working years in Canada. As many immigrants begin their working lives in Canada, typically later in life, things such as home ownership is harder to pay off in shorter amounts of time. For example, one participant mentioned how he is considering purchasing a home outside of the city instead for his retirement.

We were recently we're looking at some real estate and I was thinking, Oh, I could, you know, we can buy some real estate now. And I could retire... this is out in the country. We could buy some real estate and we could buy a home that we could live in year-round and it would be less expensive than living in the city. So, I can take early retirement possibly and my pension plan and still have enough to live on if we were out of the city where the cost of living, the cost to buy a house is lower. (Participant 4; 63, EA)

Participant 13 identified that they have limitations both physical and financial. Despite having both, they are “forced to” work until 65, and “forced to retire” by 65. In this sense it is because of the money, but also because they do not think they will be able to physical work after the age of 65 despite the financial considerations.

I have a financial [and] physical [barriers] but at the end of the day I still have to do it [work/my job]. My limit, when I reach 65, I'm going to have to retire. (Participant 13; 55, Bellhop)

Participant 14 describes the potential for poorer physical health after retirement coupled with the lack of financial stability is why she would prefer to work.

There is that as well, but when you think of it health wise, your health declines and causes a lot of health issues you know that. So, because of that I would prefer to work.

Because we don't get a lot of pension, it's based on how much you put in so yeah.

(Participant 14; 55, EA/PSW)

As illustrated in this section, the perceptions about retirement planning mainly are focused around physical ability and financial conditions. Participants who did not have financial considerations were in better positions in terms of health, social and family circumstances, job security, and work environments. However, thirteen participants identified financial conditions as limitation to retirement. Participants are more likely to take a risk that may potentially impact their physical health due to financial limitations and often talk about the element of choice in retirement. These financial conditions were considered when contextualized in a broader paradigm of life including, race/culture (such as being an immigrant and the lack of accumulated wealth), risk and choice.

Category 3: Allowed to Work

Researchers that created the lidA conceptual framework identified the category of allowed to work as factors such as age discrimination and organizational policies and/or regulations that inhibit an individual's ability to work that goes beyond their control. In this section I will explore these barriers and the ways in which they impact the participants ability to retire or continue working. This category will address research question 1;

Theme 1: Systemic Structures as a Barrier

The lidA conceptual framework touched upon being allowed to work as a determinant of retirement decision. Within that, they describe how ageism, discrimination, and labour market restrictions lead to inability to continue to work. Many participants in this study mentioned systemic barriers that influence their decision to retire. Most important of these were discrimination, job insecurity, lack of manpower, and struggles with poor management.

Age Discrimination

Out of the nineteen participants, nine mentioned some type of discrimination in the workplace that made working difficult for them. This was more pronounced when participants attempted to move positions within the organization, and the system. Many participants believe that they are treated somewhat fairly, but when it came to progression in their careers, discrimination was not overtly shown, however is present.

Apart from discrimination based on individual political identities such as culture, race, and religion, ageism had also seemed to be a prominent issue among older workers in various regards. With some participants, the intersection between all factors is an issue. Participant 6 in particular discusses this in detail. She illustrates the discrimination she faced for being a Black immigrant.

Well yes verbally. Like you speak English, like for example there was an incident where we were going back and forth, and he said to me speak English ...

And there was a time where I left him a note saying that he shouldn't be using other bathrooms because the staff is coming back. Because the principal, that's her bathroom, and we shouldn't be using it. And he said, "okay Ghana " meaning that's where I am from. (Participant 6; 55, Caretaker)

More specifically Participant 6 mentioned how her coworkers explicitly left her a note showing aversion towards her for being an older worker.

Yes, and he even wrote in the logbook that "he left for something for old people like me". So, it came to a point where I couldn't take it. And I have that evidence there. And I have that in writing. (Participant 6; 55, Caretaker)

Finally, Participant 6 mentions how this impacted her emotionally and/or mentally. In addition, to how it impacted her, she explained the way the situation was handled when it was brought up.

It just got to a point where I broke down...So, I found the one taking attendance and I told him I don't want to be around him, so I am not coming to work. And he said oh, what about if we moved you? I said moved me to where? Oh, we separate you from him. I was saying he is the one harassing me, and you want me to move instead?" (Participant 6; 55, Caretaker)

This experience not only showcases the intersection between identities and how that can impact individuals such as immigrant older workers leaving them vulnerable; it also demonstrates the extent to which harassment on the basis of individual characteristics are not taken seriously in the workplace. It seems as though it is taken as a personal issue discrediting the veracity of such allegations despite proof and physical evidence.

Many participants believe that they are treated somewhat fairly, but when it came to progression, in their careers the discrimination was not overtly shown however is present. Participant 7 describes the ways in which she was affected by the management explicitly marginalized her because of her age.

Oh no no I mean yes yes yes!!! At my school the principal says to me. She told us that she does not hire older people full time, so I don't work full time. I am a supply even though I have been working as lunch hour and have seniority. All of us in the meeting, she wants 21, and 22. yeah, I want to sue her, but I don't have money to or know how to. I can't even find help everyone is backing out because they are scared of her. But I will be full time hopefully before she retires. (55, EA/PSW)

As a result, she had to forfeit her permanent part-time position to work in a different school in order to get more hours.

Well you know oh my god with bullying. You know from the top, starting from the secretary all the way to the bottom, the workers they talk to each other. And they don't want you to get full time. For me all together it's been almost 17 years. And still they only want their own people to get it. They have a chain, and it's by chain and that's what they believe in, but I do not believe in that. I believe in doing my work and doing it right, and I go to work and come back. (Participant 7; 55, EA/PSW)

Race Discrimination

Out of the nineteen participants, nine mentioned some type of discrimination (both age and race) in the workplace that made working difficult for them. This was more pronounced when participants attempted to move positions within the organization, and the system when afflicted with injuries or health issues. Many believe that they are treated somewhat fairly, but when it came to progression, in their careers the discrimination was not overtly shown however is present.

And I feel I'm treated fairly, because whether I'm black where I come but once I'm an employee, black or white, whatever color we are paid the same, the same type of job, we do equal the same requirements. So In that sense it is fair but you know it in any situation some kind of bias a closeness with suppliers providers and sometimes supervisors like who like to go to them as mouse fees and you know those are any situation you will find those other than that to me I'm treated fairly well you know I'm not dissatisfied about that of course the time the bath time that they can always anywhere decided is when they interview job interview comes at the workplace we are treated fairly. But when job interview comes, color my favorite role but that is hard. There is no way we can even justify that. Yeah, it's hard to justify is very hard in this country. Don't get me wrong at all, but I love Canada. And I'm so happy I'm here. And with my family, what I would like to say is, sometimes there is systemic racism here, and which is very difficult in a way to remove it. But at the workplace, I am fairly treated to answer your question, so I thought, that's okay. It's okay. - Participant 1(67; Personal Support Worker)

How Participant 1 describes discrimination as something that they cannot really justify or fight because it is not overt is extremely problematic at its core. In addition, other participants have mentioned similar instances where they knew that they were being discriminated against however, the prejudices were not overtly shown.

We don't see each other eye to eye. Because you are black and the second language. And that kind of thing, this how is it to for sure say that there is partiality is a bit hard to say. Because the system when it was created this is how it is. Systematic racism is what they call it, Kathleen Wynn, and she even knows that it's there. Even though 't's not directly seen, you can see it in the actions and where you are...We were created equal and work equally but you know when you get to a good place you just stay there, but that's not true this is something we just could not do. It's hard. And transparent, and directly it is not told to us that they are being discriminatory, but we see in their actions and how they do it. But when they give us other jobs to do, and we are told to do it, so we do it. That's it. But when we gain something useful from it, then they want it. But that's all I wanted to add. But other than that, when so and so, oh you're like this because you're this way and stuff like that they won't tell you like that to your face...Yeah, it's all done on the inside. You know the inside, someone like us they treat us bad. It's all done on the inside, but they won't show it to you on the outside. When they see you know it? (Participant 12; 60, EA/PSW)

Discrimination affects and alters the psychosocial work environment in various ways. as it impacts the nature of the workplace environment either contributing to a positive place to work in

comparison to a stressful place to work, and constant unease. This makes it difficult and complicates the decision older workers affected by discrimination need to make in their retirement considerations.

Participants explained the ways in which their workplace management dealt with discrimination inadequately. The following two participants described their experiences similarly to participant 12 - that discrimination was extremely difficult to prove, and as a result not handled correctly.

Not because of my age, but because of your race.... On more than one occasion you feel that you are different from someone else. Whether it's because of your religion or your background or accent. So, I have had the feeling before.... It was from an associate, but the management doesn't deal with it properly. (Participant 2; 56, Bellhop)

The biggest challenges is usually you go through guest abuse. You can sense it and you can feel it it's a bit hard to explain. In a rude way you are treated sometimes. (Participant 8; 55, Bellhop)

Discrimination is a push factor in retirement, meaning it contributes to individual and environment pressures to leave work (Bayl-Smith & Grivven, 2014). It inevitably greatly affects the psychosocial working environment contributing to stress and affects mental, emotional and physical health. Participants mentioning such examples illustrates the impact it has on daily working life.

Workplace Bullying

Workplace bullying affects work and the psychosocial work environment. As a result, can add additional stress on workers mental and emotional health. In addition, participants in this study illustrate how identifying with a social group at work, can improve outcomes of promotion, or permanent employment status.

But they want you to be with co-workers all the time, and other things that they do outside of work they want you to be a part of, and be with them, and with others.... You just have to be with them always to get the full time positions, they give it to those people. (Participant 14; 55, EA/PSW)

She further describes how the work environment is established in a way where co-workers want to spend time as much together as possible including outside of work. If workers are integrated well into that social aspect, then they are more likely to be promoted or given full-time positions. She describes how recognition for the work they do is not the most important factor in obtaining a promotion, rather it is with those who socialize in specific social groups and are most likely to not involve immigrants.

But I don't believe in such kinds of things, I believe in my work. Yeah that's it, this is it. The bullying especially, they have to stop. The bullying happens to those that come from overseas (immigrants). And we believe in work, but other people believe in talk talk. And that's how they kill the time at work. (Participant 14; 55, EA/PSW)

Lastly, Participant 14 explains how she believes in the work she does to get her where she needs to be. She also mentions that the immigrants at her workplace, including herself, experience this sort of bullying. This reveals systemic issues in the organizational structure of the workplace in terms of promoting those who are non-immigrant workers and fit into the social work environment while leaving immigrants, regardless of years of work (seniority) in a stagnant state of precarious job security. This is an important factor in retirement motivations, as individuals in permanent positions have benefits and pension, where those who are supply or part-time do not. Therefore, affecting their financial security in older life as proven in other research (Bayl-Smith & Grivven, 2014).

Lack of Accommodation for Older Workers

Participants spoke about being forced to work due to organizational level barriers that restrict the healing process of their injuries or health issues. This appears to be dangerous for individual health especially as older workers age more and approach retirement age.

Not really, it's not that they are not accommodating but you force yourself to work because you cannot afford to be off.... That is the answer of it. If you are injured, you are injured you have to be off by law. Or they give you like a duty, but you push yourself to go back even when you are not 100% fit to the work, but you force yourself through it because you can't be without the gratuity because that is a big portion of our salary. (Participant 2; 56, Bellhop)

Participant 2 describes the systemic issues with regards to taking time off while injured and how workers like himself push themselves to go back to work even when they are not 100% fit because

of financial issues. Their financial accommodations are not sufficient to continue living at the same standard they were while they were working. More specifically in his position as a bellhop, the compensation schemes for Bellhop workers mostly rely on tips and gratuities. However, participant 2 illustrates that when workers need time off to recover, they are not making the equivalent of their salary in addition to a pay cut (in terms of disability or unemployment insurance). In simpler terms, participant 2 states that he received 55% to 60% of their hourly wages from disability/EI. This does not factor gratuity/tips which the participants rely as part of their salary. Therefore, participants in this industry receive compensation that does not sustain their daily lives. All these factors play into the decision to go back to work without fully recovering, thereby possibly exacerbating their health and physical issues.

Job Insecurity

Participants in this study identified other factors largely related to organizational and management issues that are major factors in their perceptions of job insecurity. For example, two participants identified job threat and replaceability as issues they faced.

Okay so in the second surgery I was just not welcomed by the operations manager. He was new to the job, and by me taking off time because of the illness I have, and he made an excuse even though he could replace me temporarily with other employees, he said he wanted to terminate me he said because of your sickness we could not perform well so you are not capable for that, and you repeatedly asking for sick leave, and the approach he took he said next time I get sick he wants to terminate me. He said we cannot afford to accommodate you because we cannot afford to give a service to people without you effectively. (Participant 8; 55, Bellhop)

Ah I try, you know. It was pain but I had to work. You know what I was not - I don't think they care about us because they just want to replace you because you are out of work you know...But yeah you know we have to work. (Participant 13; 55, Bellhop)

Participant 13 and Participant 8 both describe the ways their workplace treated them during the process of their time off work due to a health issue, and the systemic issues they encountered with the management. These examples are ways in which their job security is threatened and as a result, their potential livelihood, especially as they approached retirement.

Participant 14 also feels as though her job security is at stake as she remains in a position that she is overqualified for, and as a result not promoted. She remains without benefits and is in a constant state of precarity of what her retirement plans would be. She discusses the constant availability of positions, but the organization fails to hire internal applicants. Below is an excerpt of a conversation with Participant 14 and the interviewer.

Interviewer: Are you planning on working full time after the age of 65?"

Participant 14: Yeah why not. But I don't know for how long I can do it now. Because they keep posting positions available to be filled but they don't fill them so there's that. Yeah everyone said that no one in this country deals with something like that, and only it happened to me. I'm telling you the truth this was unheard of. I do not know why. Because everyone is very concerned about my job.

Interviewer: Yeah that's very shocking. How long did you work with [name of employer] for?

Participant 14: Almost 15 years. (55, EA/PSW)

Participant 14 explains how despite working 15 years in her workplace, she may not be able to carry out her plans to continue to work up to the age of 65 due to not being able to get hired permanently in her organization. This is an issue of organizational structure, and systemic issues within the workplace. As a result, she is in a precarious position, lacking job security and lacking security in terms of her retirement plans. All three of these participants demonstrate how systemic structures play in job insecurity.

Lack of Available Workers

The shortage of staff in physically demanding workplaces makes work difficult for older workers. Increased job demands particularly impact older workers because the demands to the job may approach their lowered work capacity. Participants identified the issues regarding when workers call in sick and workplaces do not have sufficient staff to replace workers. This leads to putting workers through more demands.

Uhm, sometimes when there are more people and more people are supposed to be working on that floor, because of the job demands a lot. Sometimes you work short when someone gets sick, and when there's a shortage of workers that yeah. That's what I don't like.

Participant 17 discusses her frustration where dealing with work demand as there is a shortage of workers.

We talk about the money we get, it's nowhere near enough compared to what we do. You know this job because it's physically and mentally sometimes makes you very uncomfortable, we say that we are not paid enough. And also, mostly it's about the shortage and how there's not enough people to work on the floor because they don't have a budget for it. (58, PSW)

Every weekend we have to train them and then put them with an individual resident. It's our responsibility for that you know. But it should not be our responsibility. We are afraid if anything happens to them. And you know the residents they do not like knew people. They cry. And you know it makes us upset when we see that. So instead what we do is just work 2 apartments to not see them cry.

Participant 7 explains her frustration with extra responsibilities that were given to her in addition to her role. However, due to the nature of the position and working with vulnerable/fragile older adults, she is not able to solely carry out her role while training someone else.

Because the lady was there, she is new and half an hour is definitely not enough to train her, so instead I'm working both. So, in that case it is never better we leave message, we make appointments with [name of employer] to address this, but they do

not reply to us. And so, we are all just so tired, exhausted. Not only me but all of us working. It's getting worse and worse (55, EA/PSW).

She illustrates the difficulties that are placed upon her from the management without considering the nature of the position that she works in. Due to the extreme difficulty she did bring this forward, but workers' satisfaction and well-being were not seen as a priority within the organization.

Participant 2 illustrates the complexity with lack of available workers but also mentions how, due to his financial situation, he forces himself to work since his salary relies on gratuities and tips.

And I perform at work but what is speaking on my situation is that we cannot get off work even sometimes when needed because we need ourselves to work because we rely on the grats [gratuity/tips]), because if we don't work there is no body that will be replaced. (Participant 2; 56, Bellhop)

“Oh, like that no no. but we have a union but sometimes when someone books off you are there alone and you don't have somebody to replace the person that's off. And you know then I'm doing two persons job but yeah” (Participant 6; 55, Caretaker)

Four participants describe their struggles with having a shortage of workers in physically demanding occupations. They are often again forced to take on roles, responsibilities, and go back to work before they are completely ready to do so.

Marginalized Because of Position

Marginalization occurring in work environments due to hierarchical positions seems to be a systemic issue that in fact makes work more difficult for participants. This difficulty is a factor in deciding to retire as it contributes to a poor working environment. Participant 5 describes how this marginalization has affected her and her roles (among others) in the workplace.

“We were called noon hour assistants, but we're basically the same as an educational assistant. We do the same job, but we are paid less. And we're not included in the social kind of aspect. We're not we're not recognized for what we do. So that that part is kind of difficult because we are doing the same job. We do it for less money, less recognition. And we have no say.” (60, Noon Hour Assistant)

Here, she discusses her discontent about the lack of recognition for the work they do at the organization. This lack of recognition elucidates the issues with lower financial compensation, and lack of voice. She continues to describe how this lack of voice has a detrimental impact on the day to day work that they do.

“Other people are part of a team, and they have some input. But we don't typically have input... But it's sad because we should, because when we go in everyday, we're kind of fresh eyes, you know? we actually notice things, the normal staff don't notice. They're dealing with scenarios that are constantly changing and don't have an opportunity to, you know, take a fresh look when we look at something. We have a real wealth of information and if anybody was listening, everybody could benefit from but, you know, we don't have an opportunity to actually say anything.” (Participant 5; 60, Noon Hour Assistant)

Participant 5's experience in the workplace is unique as she has the same position as the full-time EA's in the institution however, her voice is not heard when making decisions and strategies for the children, despite having a fresh eye and valuable insights. Whereas others in the full-time positions are included in that process. This insight can be extremely beneficial to workers, especially older workers by improving the working environment for both employees and students. Similarly, Participant 4 feels as though he is also marginalized in his position as an educational assistant. Which is interesting to see as Participant 5 is a noon hour assistant and feels she is marginalized in her position.

“Oh, there's a bureaucracy in the in the school board but you know, our school was pretty big ward. So, our needs aren't always communicated or, or our get to the top management and when they do, they're not prioritized. They're not prioritize. They're not there. I don't know. It's hard to, it's hard to say I would say there's a lack of understanding. I sometimes feel as you know, with what, what we do and, and what they think we do. So, there's that mismatch.” (Participant 4; 63, EA)

This seems to reveal a hierarchy in positions, that values those in higher positions at the detriment of workers in lower positions. These illustrate how systemic and structural issues in the workplace can affect workers. As workers get older, it can contribute to a poor working environment where they are not able to give their suggestions and improvements to work that could potentially mitigate the impacts of the physical and mental demand of their job.

“Yeah. So that that part is kind of difficult because we are doing the same job. We do it for less money, less recognition. And we have no say. Where other people are part of a team, And they have some input. But we don't typically have input...We have a real wealth of information and if anybody was listening, everybody could benefit from but, you know, we don't, we don't have an opportunity to actually say anything....Not everybody would feel the same, but I feel having a voice. we don't have much of a voice there. So that's the biggest challenge there. Sorry, I was just gonna say because, you know, like, it gets back to it, you know, the fresh eyes and having being able to have input or whatever. And if you're if you're not part of the team, then you know. Yeah cant make things better.” (Participant 5; 60, EA)

“we are ageing right? The system the same thing is ageing. It's outdated. It's not accommodating or facilitating for us. They don't do good things for us or help us. Instead they ask us to do more stuff.” (Participant 7; 55, EA/PSW)

Category 4: Socio-demographic Background

Theme 1: Factors that lead to precarity or security

One important question posed by researchers of IEB in reference to the LidA framework were the ways in which personal characteristics are influential factors in workers' decisions to retire. More specifically, how men, women, and people from different backgrounds and sectors experience work, retirement, and later life differently. Having family members who are dependants, being an immigrant, lack of accumulated pension, education level, and having a partner that can provide, in this sample of participants are factors that either led to precarity or security. I will be exploring the

following section as each of the following factors interact with each other – immigration and integration, family, and choice and control.

Struggles with Immigrating and Integration

As it is widely known, immigrating to a new country comes with many difficulties and struggles. Among many participants that immigrated to Canada, many were educated in their respective fields beyond high school. However, once settling in this country, many found it difficult to continue in their fields, resulting in them looking for alternate career paths. Eventually this led them to work that is more physically demanding.

“Back home I was an accountant, when I came here, I didn’t go to school. Just I went to take a simple course like a PSW, and here as an immigrant it is so challenging to get a job here even if you are educated back home. Only I have an opportunity to grab whatever I can here, so to do that I have to have some certificate.” (Participant 12 ;60, EA/PSW)

“Before 65 no life will be tough you know as an immigrant. Yeah, I don’t. I have no plans to retire early.” (Participant 12; 60, EA/PSW)

“65 and still working. Life is hard in this country as an immigrant.” (Participant 11; 65, PSW)

“Yeah because you know so what, you work so hard, but the thing is when it comes to retirement, the money is not enough.” (Participant 11;65, PSW)

“Yeah, a lot of standing, a lot of lifting. When I start there, it was like that. When you come immigration, as an immigrant. It's hard to find job, whatever you get is what you get it. I finally realized that if you keep studying and there's no job” (Participant 3; 68, Production Engineer)

Family

Familial obligations are also influential factors in motivations for retirement. Having family as a social support network, as well are important factors. Besides age, family is central to many participants' retirement decisions, for example Participant 9 mentions that “my age, and family” as potential reason why she would either retire or continue working.

Participant 12 stated that their dependents still living with them:

Yes, I have 6 kids. And half of them are still living with me. The rest are living on their own. One is married, and the other two are living out for work. (60, EA/PSW)

Participant 6 reports how having dependents was an issue for her previously:

When my kids were younger it was an issue, but now they are all grown up so. When they were younger yes because of the shift work. And you have to put a roof over their head so there is nothing I could do. (55, Caretaker)

Participant 12 has familial obligations and providing responsibilities also feeds into the decision to retire later. Similarly, Participant 6 although is better with managing rotating shift work with

her children older, she still wants to retire later if possible. Unfortunately, due to physical injuries developed over time, she would not be able to.

Participants describe how family obligations can influence their decision to retire, however, family is also reported as a form of support which helps in distinctive ways to continue to work or retire.

Participant 7 reports:

No because we go and talk. When I'm mad I get mad. When I - but my husband is a good guy and he listens to me! So yeah, it does in a way. (55, EA/PSW)

Here Participant 7 describes how her husband is her social support so when things anger her at work, she has someone to talk to about it.

Well I think I am okay financially; I have my niece and nephew I think I will be good financially. Family is really good they support inside. (55, EA/PSW)

Participant 10 mentions how her father, as a dependant could be a reason to stop working:

If I do get injured or, you know, my father just ends up needing so much help that I really can't work a lot. (65, EA)

Lastly, participant 19 describes how his retirement mainly relies on his niece and nephew, as a form of support. He is mentions how he is fortunate enough to do so, so that when he does want to retire, he does not have to worry about financial issues. In conclusion, family can be a form of

support in retirement to ease the process for some participants, however for others can be the reason why they have to retire or continue working.

Choice and Control

Participants like Participant 12 and Participant 15 who have ongoing responsibilities and lack of accumulated wealth are uncertain of their retirement decisions and physical abilities. Therefore, lacking a choice and control mechanism coming to retirement.

Participant 12 reports:

No, I have no choice. Choice is if you have enough benefit you know for your survival then yes, it is possible to retire early. You know the condition of my retirement - I mean my benefit I don't think I can manage with that. So, until I finish my energy I have to work. (60, EA/PSW)

Participant 15 reports:

No, I don't think I have a choice. Until now I don't know what is really going to happen really. (57, PSW)

Participants who did not have familial obligations and responsibilities found that they were able to have choice in their decision to retire. For example, Participant 19 was able to rely on his family for having security in retirement. Similarly, Participant 10 seems to be better off in terms of securing her retirement due to reliance on family and accumulated wealth.

Participant 19 reports:

I feel like I have a choice in that everyone has a choice right...Yes, I feel that I do because I don't take jobs that I feel are risky. I don't go into classrooms that I feel are

risky for me. I feel that I sort of mitigated my risk of injury. You know, if it's too much or I'm too tired, I don't work (64, PSW)

Participant 10 reports:

No, I mean, I feel I'm in a very enviable position that, you know, I can really just work when I want to work. So, I'm glad that that's how it's worked out for me. And thankfully, I enjoy what I do, or I wouldn't be doing it. (65, EA)

Participant 10 is in a more fortunate position and recognizes that not everyone can have that choice and control that she does.

Participant 6 reports:

And what I have gone through I can't go and get a low paying job because I would be collecting the company pension and now I am having these kinds of pains like working at this place and working [name of employer] where you are standing and all that so I cannot do that. (Participant 6; 55, Caretaker)

Although Participant 6 works in the same institution as the other Educational Assistants, the educational assistants have the privilege of the option to partially retire (part-time transition), whereas caretakers are not able to do so. She mentions how it would be challenging for her to also change jobs at this time due to her educational background and age, she would only be able to get a job in a fast food restaurant and physically would not be able to do that at a low wage especially.

Category 5: Personal Aspects

Theme 1: Challenges and coping mechanisms

Many participants outlined self-adjustment strategies to cope with working physically demanding jobs. Many of these came about when discussing other aspects.

Strategies (Mental and Physical)

Many participants try to stay active in order to mitigate physical injuries on the job. They understand the importance of physical movement. Although some mentioned that they may not have time, a lot engage in activities such as stretching or walking before or after going to work.

You know so I think, like for myself I do stretches every morning when I get up. so that you know, I don't hurt my back when I go to work. You know and like I've learned that specifically through the job how important that is? Because of all the lifting we have to do.”(Participant 5; 60, EA)

A few participants mentioned some unique strategies that they undertook while at work showcasing how being proactive helped keep them healthy while carrying out their duties.

When I work when I take out the glasses cup, I take out one sometimes one by one. They say what are you doing? Take everything all at once. And I tell them no I am getting exercise! I like to walk. So that's the thing, so I find out the different way, like the other thinking don't look just you do your best if I look negative and say why am I doing all this and we are getting paid the same then I look at this and say 1-2, I don't want to continue and I want to go higher and continue. (Participant 19; 64, PSW)

I'm aware of my body. I'm aware of what I can and can't do. You will never see me rushing to do anything. I, I eat well, I sleep I'm in bed right now. I'm I sleep and so I'm aware of you know those things. I'm also aware of what I can and cannot do and I will ask for help if I need it. Yeah. So, I'm very careful with my own body. And I've not really had a lot of injuries...So that's just basically myself care. Yeah, my wellness is very important. It's very key to staying healthy. that I that I do. (Participant 9; 67, EA)

Religion - Spirituality

Religion and a sense of spirituality have been established as ways of improving mental health and wellbeing. It's an outlook on life and can be used as a coping mechanism. Participant 3 and Participant 9 describe the ways in which they use religion and spirituality throughout his day to keep themselves busy and healthy.

I just get lazy now. I do exercise but sometimes not. Going to masjid, go home, watch some news and go to masjid [mosque/place of worship] 4 times a day, my time passes. (Participant 3; 68, Production Engineer)

I believe spiritually to helps you to be healthy. So, it's holistic. So, for me it's holistic. (Participant 9; 67, EA)

Participants in this study explained aspects of their life and work life that help better understand what factors have influenced these individuals' motivation to retire. The categories developed from the lidA framework were in line with the data that was present in the interviews. The lidA

framework recognizes the impact each of these categories have in individual retirement intentions or continued workforce participation directly and indirectly. Retirement is complex and multifaceted and as a result no one category is more important than another in understanding the experiences of these workers as they approach retirement. It is important to understand this complexity and develop a further understanding as retirement is impacted by events throughout the life course leading up to later life. More importantly, experiences and difficulties in later life help further understand what factors motivates individuals to retire or continue working. Table 5 provides a summary of the findings that outlines the way the data was organized into the lidA framework. Here, the themes that emerged through the data are characterized according to the category and objectives of this study. One quote was chosen from the data that is representative of each theme.

Category	Themes	Quotes
Ability to work	Challenges with Work Demands and Structures	“And I always say that this is my last year last year, but it doesn’t happen. I just keep getting more irritated. Because the thing is - we are ageing right? The system the same thing is ageing. It’s outdated. It’s not accommodating or facilitating for us. They don’t do good things for us or help us. Instead they ask us to do more stuff. Like training stuff that I told you. Before we never had to train people, but now we have to. They put that on us. Every Saturday and Sunday we cry. Like last Saturday I told you I wanted to just go home. I don’t want to be responsible for anything that happens. I don’t want to be responsible. These things are irritating. It’s not about me, the job itself, the requirements and demand push you out.”
	Mentally demanding jobs affecting physical health	"Your brain is switching back and forth as to is this child using ASL or depending on the classroom, and if you're in an open area where all the students are, you're actually interacting with different abilities and communication styles and So yeah, it's mentally and physically. you are going all the time."
Motivation to work	Work and identity	"What satisfies me is making a difference in the world... I'm there committed to them to support, and when I see little changes satisfaction them. And knowing I am making a difference in their life. That is a greatest joy for me. as time goes by, but there is no limit [to working]."
	Limitations to retirement	“I have a financial physical but at the end of the day I still have to do it. My limit, when I reach 65, I’m going to have to retire.”
Allowed to work	Systemic and organizational structures as a barrier to retirement	" She told us that she does not hire older people full time, so I don’t work full time. I am a supply even though I have been working as lunch hour and have seniority."
Socio-demographic Background	Factors that lead to precarity	“No, I have no choice. Choice is if you have enough benefit you know for your survival then yes, it is possible to retire early. You know the condition of my retirement - I mean my benefit I don’t think I can manage with that. So, until I finish my energy I have to work.”
Personal Aspects	Challenges and coping mechanism: Social networks and Individual Strategies	“I believe spiritually to helps you to be healthy. So, it's holistic. So, for me it's holistic.”

Table 5 Summary of findings using themes that emerged from the qualitative interviews and categorized by the domains of the LidA conceptual framework.

Chapter 5: Discussion

Research Rationale and Findings

As illustrated throughout the literature review, research scholars argued that structural determinants such as organizational and/or government policies are extremely important in helping to extend the working lives of older workers and facilitate retirement. Contrary to this opinion, other scholars illustrate that individual level strategies such as increased physical activity and educating workers on better strategies to save and invest into their retirement is important. However, the findings from this study demonstrated that both levels of strategies are required to improve the working lives, and retirement goals of older workers in physically demanding occupations. This study revealed the complexity of challenges older workers in physically demanding occupations face and calls for better and improved strategies to be implemented at the individual, organizational and governmental level to improve the health, wellbeing, and retirement of older people. The lidA cohort study determined two mediating factors in understanding work participations of older workers. That is, work ability and motivations to retirement (Ebener & Hasslehorn, 2015; Hasselhorn et al., (2014). In addition, the psychosocial factors are also listed as important factors since mental job demands also lead to physical strain.

This study fills the gap of research by using an analytical focus on physically demanding work amongst older workers, through qualitative research. Based on the information above, I was interested in focusing on the experiences of older workers in physically demanding occupations that impact their decisions and feeling about retirement. In accordance with the two major research questions above, there are six key findings to illustrate concepts that go beyond what has been

already discovered through research studies that have used quantitative techniques. The following are the six key themes that emerged:

1. Older workers' sociodemographic backgrounds are factors in precarity and insecurity
2. Systemic and organizational structures contribute to barriers in considering retirement and work participation for older workers.
3. Older workers face challenges with work demands and structures.
4. Older workers' identity contributes to motivations of work participation.
5. Social networks and individual strategies improve older workers' outlook on work and retirement.
6. Mentally demanding aspects of work affect older workers physical health.

Through the data analysis, a few major themes became evident that help to answer the research questions of how older workers experience ageing and retirement, their motivations and how workers feel their work affects their health and how their health affects their work. Through this I was able to examine older workers work ability, and health status; their retirement/work motivations; and systemic restrictions to work or retirement such as ageism, discrimination, labour market regulations/restrictions; More specifically the data demonstrated the importance of understanding physical and financial barriers, social conditions/circumstances, and systemic and structural barriers at work to get a better understanding of the motivations to retire.

I will demonstrate the ways in which each of these key findings/themes contribute to the understanding of work participation of older adults through an account of their experiences. Furthermore, I will demonstrate the ways in which each of these themes help explain what

specifically is important in forming the decisions of these participants to retire early, at the age of 65 or continue working. As previously mentioned, I will be approaching data analysis through the constructivist lens and looking at health as a human right.

Theme 1: Older Workers' Sociodemographic Backgrounds Are Factors in Precarity and Insecurity

Precarity and Intersectionality

The concept of precarity refers to insecurities and unwanted risks as a result of declined social protections (Grenier & Phillipson, 2018). Grenier & Phillipson (2018) argue that precarity has been widely used in other fields and is relatively new to the application of ageing and later life, with a particular emphasis on changing labour markets. They also argue that positive frameworks and discourses around ageing neglect the fact that older people in different population groups can carry disadvantage into later life and further experience poor health (Grenier & Phillipson, 2018). Using precarity as a way of understanding experiences of vulnerable older workers can provide insight to the very nature of how participants in my study experience work, health and retirement. Using precarity as a lens of understanding forms of insecurity that affect older workers in later life, and is important to address it as such.

Grenier & Phillipson (2018) argue key scholars, such as Guy Standing, provide an understanding of risk and insecurity in later life. They explain how Standing illustrates the ways in which extended periods of precarity in individual life can result in a reduction of basic human civil, political, economic, social, and cultural rights (Grenier & Phillipson, 2018; Standing, 2016). They also argue how Standing emphasizes the ways structural inequalities are reinforced through

differential options and choices at work (Grenier & Phillipson, 2018; Standing, 2016). In addition, Butler (2009) argues that the definition of precarity is centred around how it can be politically induced where marginalized populations suffer as a result of it., it is “a result of failing social and economic networks of support and become differentially exposed to injury, violence, and death” (p.25). As argued by Grenier et al., (2019, 2017), precarity can be conceptualized and positioned in three ways:

1. “precarity is formed and experienced in relation to locations such as labour and migration,...and aging.”
2. “precarity is used to describe shared and/or intersecting forms of inequality, disadvantage and potential suffering”
3. “precarity is not only a social critique but a point of action”

Using this definition provides better context to which the workers in this study workers understand the extent to which workers in this study were vulnerable and in precarious status and use this information to further suggest recommendations that will best alleviate precarities and insecurities of older workers.

Literature around precarious status and risk have examined at how neoliberal policies contribute to producing precariousness in vulnerable workers (Grenier et al., 2017, 2019, Standing, 2010; Grundy and Laliberte Rudman, 2016; Porter, 2015). In addition, scholars have looked at the ways in which the intersection between insecure labour and migration perpetuate inequality (Grenier et al., 2017, 2019). In my study, participants mentioned how they face uncertainty in their plans to retire due to factors such as, organization, financial, and physical barriers and limitations. These barriers intersect with each other and describe the ways in which precarity can be experienced in

life, and in this case, in terms of retirement. Furthermore, looking at this from an intersectional lens will improve understanding and further demonstrate the ways in which participants in my study face precarity and vulnerability when approaching retirement.

The term intersectionality, coined by legal scholar Kimberle' Crenshaw is defined as "interconnected nature of social categorization of race, class, gender, and other political identities as they apply to a given group regarded as creating overlapping and interdependent systems of discrimination or disadvantage" (Nash, 2008). Understanding that participants of this study come from many facets of disadvantage through the lens of both precarity and intersectionality allowed for a deeper analysis and connection to its systems that also affect and shape the experiences of vulnerable older workers. As outlined through the thematic analysis, their identity markers force them into positions of disadvantage as a result of their physically demanding work. More specifically, being an immigrant can cause these older workers to become more vulnerable, directly leading to precarity and lack of security. This is especially seen with participants 2, 6, 8, and 14. Contrary to these participants, Participant 10, who is native born Canadian, is currently retired and working part-time. She considers the part-time work she does to be her transition period into her retirement. She recognizes she is fortunate to be in a position that allows her to be more advantaged in a sense that where her motivations to continue working (or not) have not been compromised because of her identity and positionality. Therefore, factoring in identity social categorizations and political identities in the findings of this study will help in understanding how and when motivations to retire or continue working are compromised.

Immigrants

Immigrants face distinct challenges in later life in comparison to the Canadian-born population. Although older immigrant workers were not the major focus of this study, it was a significant

factor to address in understanding later life circumstances, and how that influences motivations to retire. Due to immigrants making up a large proportion of the population, it is estimated that by 2060, 40% of the population over 65 will be immigrants (Belanger, 2016). It is imperative to explore a comprehensive understanding of the later life circumstances of this population to improve health outcomes, wellbeing, and facilitate a smooth retirement transition as much as possible. Research conducted in the Canadian context outlining adversities that immigrants face in later life illustrate that they accumulate less pension and wealth, plan to retire later, are more likely to retire involuntarily, and are more likely to be financially vulnerable after retirement (Belanger, 2016). Working in physically demanding occupations further exacerbates these issues and puts them in vulnerable and precarious circumstances.

As previous research has shown, the lack of accumulated wealth and pension benefits are directly correlated to the age at which these individuals migrated to Canada (Bélanger, 2016). Due to financial limitations in earlier life in Canada, they are less likely to contribute to private pension plans, thus lacking another means of accumulated pension income (Bélanger, 2016). Similarly, this was a major concern of participants in this research study.

Research participants also reported that as a result of financial constraints, they will not be able to retire at the age of 65. However, these same older workers mentioned that they might be forced into earlier retirement based on physical abilities, health issues, and/or injuries. This reveals an interesting paradox of workers that wanted to retire later to support their livelihood in retirement and ease the transition later on but cannot. Workers forced into these positions causes a great deal of stress and precarity as to when they would have to retire. Participants mentioned that they do

not know if they will be able to continue to work because of physical injuries being exacerbated by the work they do and also the additional stress of added responsibilities that have been placed on them further into their working lives. This precarity of work, pushes workers into involuntary retirement, or working involuntarily, leading to economic and physical insecurity. This uncertainty influences the most vulnerable of subpopulations, and in this case, this is prevalent among immigrant older workers and workers in physically demanding jobs.

Similar to findings from the study conducted by De Castro, Fujishiro, Sweitzer, & Oliva (2006) they address matters of termination and hiring based on immigration status. One participant in their study noted that he requested a 2 week vacation to take care of his wife who had cancer, and soon after returning to work he was terminated for not being able to work full time and was not a “good worker”. This strongly echoes sentiments that participants in my study noted such as management threatening to fire them as a result of taking sick leave for illness and/or injury. Specifically, participant 14 noted that after working 15 years in the industry she got into a car accident and was unable to work for approximately 2 years. When she was attempting to return, they terminated her employment.

Furthermore, Coloma & Pino (2016) conducted a research study discussing the economic insecurity among older Filipino immigrants in Canada. They argued poverty is one of the major determinants of precarity and vulnerability among older Filipino immigrants. This study found that seven out of ten Filipino older adults live in poverty and illustrated the ways in which factors contribute to poverty as well as its outcomes. Difficulty accessing pension benefits, barriers to social and health conditions, and most importantly workplace discrimination are factors that lead

and contributed to poverty in these older adults (Coloma & Pino, 2016). Similarly, participants in my study corroborate the claim that economic insecurity leads to precarity and insecurity in retirement plans.

Choice and Control

Study data revealed an element of choice and control that is heavily determined by workers' demographic backgrounds. Many participants felt as though they did not have a choice in their retirement. Choice was determined by participants' physical ability and financial status, as both those are precarious to some participants, they are unsure of how to plan for retirement. The data demonstrated that participants that indicated they had a choice in this decision, were more secure and stable financially. However, when integrating various domains of later life into the picture, retirement motivations and workforce participation becomes less of a choice. The conceptualization of choice heavily relies upon a multitude of factors. Research has elucidated the choice and control mechanisms involved in retirement decisions, and how older workers who do not have choice or control in their decision to retire experience strong negative predictors of health and well-being outcomes (Quine, Wells, De Vaus & Kendig, 2007). Choice and control mechanisms entail push-pull factors, where push factors are negative traits such as poor health and injury, and pull factors are positive such as wanting time to travel or relax (Nilsson et al., 2016; Quine et al., 2007). Individuals with lower education and SES are mostly at risk for push factors (Nilsson et al., 2016; Quine et al., 2007). This study revealed that choice and control in retirement decisions are rooted in demographic profiles. Immigrants and other workers found that being financially insecure led to precarity in retirement plans and motivations. Despite negative push factors such as poor health and injury, 11 participants identified this as an issue and explained that they would still not be able to retire.

In relation to choice and control mechanisms, some participants identified retirement transitions such as part-time retirement as an option, however depending on the type of job and organization they worked in, it may or may not be an choice. Depending on the job position, the organization they work in, and level of education, changing careers does not seem to be an option. In addition, the de-skilling and de-professionalization of older workers can also inhibit older workers' ability to use alternative pathways to transition to retirement through less strenuous work. Having strategies in place for older workers in physically demanding work that would allow for a better transition into retirement is of increased importance. Therefore, this will improve workforce participation of individuals who want to continue working out of their own choice, or for financial reasons. The literature around retirement transitions discusses how it is important for workplaces to offer different pathways to retire, rather than having organizational policies that hinder workers ability to choose. This thereby removes the choice element in their retirement transition. The ways in which systemic and organizational structures ranging from policies and regulations to worker programs that impact their choices in retirement will be further discussed in the following section.

The chart below describes the ways in which each participant's profile has unique motivations and outcomes in retirement planning and work participation in later life. It demonstrates the relationship and intersectionality between workers' demographic characteristics and their motivations to retirement (perceived vs reality). When asked whether individuals felt like they wanted to or needed to retire early, 3 participants mentioned that they do, however will continue working past the age of 65 (highlighted in green). In addition, participants who are continuing to work past the age of 65, almost half the participants believed they did not have a choice in

retirement (highlighted in purple). In addition, more than half of the respondents do not feel like they have a choice in their retirement decisions.

Table 6 Participant Profile

	Gender	Race/Ethnicity	Occupation	Unionized	Retire Early?	Work 65+?	Choice in retiring?
Participant 1	M	Ethiopian	Personal Support Worker	Yes	No	Yes	Yes
Participant 2	M	Lebanese	Bellhop	Yes	No	Yes	No
Participant 3	M	Pakistani	Production Engineer	No	Yes	Yes	Yes
Participant 4	M	Indigenous	Educational Assistant	Yes	No	Unsure	/
Participant 5	F	Indigenous	Noon Hour Assistant	Yes	No	Yes	Yes
Participant 6	F	Ghana	Caretaker	Yes	No	Yes	No
Participant 7	F	Ethiopian	Educational Assistant/PSW	Yes	No	No	No
Participant 8	M	Ethiopian	Bellhop	Yes	Yes	Yes	No
Participant 9	F	Jamaican	Educational Assistant	Yes	No	Yes	No
Participant 10	F	Israeli	Educational Assistant	Yes	Yes	Yes	Yes
Participant 11	F	Filipino	Personal Support Worker	Yes	No	Yes	No
Participant 12	F	Ethiopian	Educational Assistant/PSW	Yes	No	Yes	No
Participant 13	M	Filipino	Bellhop	Yes	No	Yes	No
Participant 14	F	Ethiopian	Educational Assistant/PSW	Yes	No	Yes	No
Participant 15	F	Yemeni/Ethiopian	Personal Support Worker	Yes	No	No	No
Participant 16	F	Bengali	Personal Support Worker	Yes	No	No	No
Participant 17	F	Ethiopian	Personal Support Worker	Yes	Yes	No	Yes
Participant 18	F	Filipino	Educational Assistant	Yes	Yes	No	No
Participant 19	M	Sri Lankan	Personal Support Worker	Yes	Yes	No	Yes

Green Highlights: Workers intending to work past the age of 65.

Purple Highlights: Workers have no choice in their retirement.

Theme 2: Systemic and organizational structures contribute to barriers in considering retirement and work participation for older workers

Systemic and organizational structures play a huge role in an individual's decision to retire. In this section, organizational structures refer to regulations and policies at the workplace level that impacts workers' work environment, health, and retirement. Literature including the lidA conceptual framework draw upon important topics that illustrate the ways factors such as discrimination in the workplace impact motivations to retirement. They emphasize the strong importance of the structural component of retirement as one that is heavily associated with retirement motivations. In this study, participants discussed how discrimination directly impacted their job security. Precarious job security led to ambivalent motivations to retirement. Organizational barriers such as work structures, lack of manpower, marginalization and difficulties with management not prioritizing workers satisfaction, led participants to hold ambivalent feelings about retirement. These issues can also feed into perceived job insecurity when workers unwillingly stay or leave due to the aforementioned reasons. Raphael argues that perceived job insecurity caused a consistent impact on self-reported morbidity, and workplace injuries, accidents, and musculoskeletal disorders (Raphael, 2009). These impacts are lessened when there are other employment opportunities available for workers (Raphael, 2009). When factoring in older age, and close proximity to retirement, the difficulties faced by older workers pose greater issues for them.

Many of the barriers to retirement that arise in later life circumstances are interconnected and coexist with one another. They are directly influenced by their demographic profile/characteristics. Most challenges that participants face related to systemic barriers make their decision to work or retire difficult. Workplaces that have environments that are more flexible in terms of hours worked

had participants that are more likely to work part time into retirement age as they need the added financial gain in addition to not letting go of something they loved.

Discrimination on the basis of ethnicity and age was discussed by a combined total of nine participants in this study. Implicit discrimination affected the work environment, wellbeing and potentially longevity of work. The data illustrated the impact discrimination had on older immigrant workers' lives implicitly through their employers' actions towards them. As a result of workplace behaviors and attitudes, the data from this study revealed how this can affect the longevity at work, and potentially impacting the job security as well as security in retirement plans.

Participants in my study also mentioned how their institution's management and policies are not equipped or effectively follow through with protective measures to deal with implicit and explicit discrimination. For example, the data revealed the ways in which management dealt with ongoing harassment and bullying on the basis of age and ethnicity, between employees was insufficient and dismissive. They suggested to move this participant to another location rather than dealing and addressing the issue to move her to a different work location. Solutions such as this caused discomfort and emotional unrest among employees. In an effort to provide a solution to the issue, this affects the participants' wellbeing, psychosocial work environment, and security in the workplace.

With regards to ageism in the workplace, two participants identified that ageism had restricted them from securing permanent positions in the workplace despite years of being in part-time non-permanent positions in the same organization. Both discriminated on the basis of ethnicity

[immigrant] and age affect older workers' longevity at work, social and mental wellbeing, and security.

Workplace organizational structures can make working and retiring a difficult process. For example, many professions may allow for flexible work hours, and value the role of transitioning into retirement. Research by Silver (2018), Silver & Williams and Silver (2018), and Pang & Williams (2018), discusses how physicians struggle with the idea behind retiring abruptly, and often think about retirement in terms of transitions into more flexible work like part-time, research, or academia. Unfortunately, workers in less prominent work positions are not always afforded the opportunity for such retirement transitions due to the existing work structure of certain positions. A few participants in my study mentioned how they cannot necessarily transition into part-time work in their roles. They are not necessarily able to switch into a different position, as most jobs that they are able to obtain based on their educational and work experiences are also physically demanding, and less pay. When factoring physically demanding work into this equation it adds an additional layer of difficulty when deciding to retire.

On the other hand, one participant had a complex case to illustrate the ways challenges with navigating workplaces structures can either mitigate or exacerbate their conditions. Participant 14 was employed in two organizations simultaneously. After being involved in a major car accident, she was not able to work and was in critical condition for a long time, and her recovery time lasted approximately 1.5 years. This participant worked in the educational sector and was treated with care and given the compensation and benefits necessary to facilitate her recovery and transition back into work. However, while she was also employed as a PSW, she was subsequently fired

after about a year of not being able to come to work on doctors' orders. She provided documents to illustrate the ways in which this had occurred, how the process was handled, the union's involvement and tribunal trials. In her email conversations where she let the management know she cleared to return to work on January 8th, 2018, multiple times, she finally received a response from the union representative that stated she is no longer employed as a PSW in that agency. She was let go without proper notice. She requested several meetings with the union representative where they did not show up. Ultimately, she attempted to resolve the issue by taking it to the labour board where, due to lack of education, knowledge, legal costs and language barriers, she was not able to continue with it. It would be naive to say that this does not have anything to do with her being an immigrant and poor management that left her in such a position after years of work. As a result, her retirement plans have been compromised by way of not having an additional job, lack of accumulated pension, and decreased savings.

Moreover, the presence of unions does not seem to address major concerns workers face. Eighteen participants in this study indicated they are union members. The data from this study illustrated how the lack of sufficient staffing was particularly an issue; i.e. when other workers call in sick, they have to do double the work. The data also demonstrated that despite the presence of a union workers were not accommodated for when dealing with injuries and health issues, they felt threatened and essentially "forced" to go back to work as a result of being easily replaceable due to the nature of work.

Lastly to highlight the issues with poor management continue to contribute to the ambivalence found in retirement motivations amongst participants. Matters that are out of the workers' control,

for example, the lack of available workers, leaves them with increased work demands and pressures to return to work without taking the time off that they truly need. The lidA conceptual framework touches on this aspect, and how support and quality of management and social networks impacts workforce participation in older workers. This will be further demonstrated in the following section. These findings demonstrate that workplace policies and regulations should be in place to help older workers remain healthy at work, consequently improving the process of retiring, especially those in traditionally “low skilled” work, and physically demanding jobs.

Theme 3: Older workers face challenges with work demands and structures

The Ottawa Charter for Health Promotion has been widely recognized as an important reference point in tackling poor health. It identified important prerequisites for health such as peace, shelter, education, a stable ecosystem, sustainable resources, social justice, and equity. Raphael (2009) argues that there is an underlying factor that underpins all these prerequisites for health which is poverty. With that, poverty affects social structures that govern life, and thereby impacts health. Poverty has long been associated with poor health; a lot is known on how low SES impacts individuals, specifically how it impacts the burden of chronic disease. It is also known that low SES and poverty lead to a paradoxical vicious cycle of poor health where poor health and poverty are inextricably bound to each other, thereby reproducing each other (Feachem, 2000). This is due to systemic and organizational structures and social environments that continue to perpetuate the cycle of ill health, and do not address the underlying root causes appropriately. Furthermore, these difficulties do not minimize with increased age and leave workers more vulnerable to further ill health as their physical resilience declines, and accumulated factors throughout their life course impact their wellbeing (at work or outside it) (Barcena-Martin & Perez-Moreno 2017).

The poverty gap describes how poverty impacts individuals that are native born populations as opposed to immigrants. Among OECD countries, those with higher economic development, and lower income inequality have a greater native born – immigrant, poverty gap (Barcena-Martin & Perez-Moreno 2017; Raphael, 2009). This finding indicates that despite overall lower income inequality in some OECD countries, immigrants are still at greater risk for poverty. This study also suggests that governments need to improve effective social integration and employability policies for immigrants (Barcena-Martin & Perez-Moreno 2017; Raphael, 2009). Especially in Canada, employability of immigrant workers is complex as there are a number of factors such as the de-professionalisation and deskilling of trained individuals and lack of recognition of that leading to poor job outcomes. In this study, participants mostly had higher education but are in physically demanding jobs, or jobs that are not in their area of expertise. In essence, the findings from this parallel the importance found in my study, and further demonstrates how it exacerbates the intensity and seriousness of researching effective policies geared to older immigrant workers in physically demanding occupations.

Immigrants face barriers to healthcare in terms of access, as well as health behaviours. Immigrants constantly struggle more than native born individuals on access, for example to physiotherapy and chiropractic as well as implementing and upholding positive health behaviours. This can be attributed to low SES, and being in jobs where benefits are low and therefore are not able to access services, not being able to take up time to do so. Participants in my study that had access to benefits such as physiotherapy were able to utilize these services, but oftentimes found that it did not completely alleviate health issues and injuries. This is attributed to the fact that they continue

working before fully recovering. These participants were also amongst those who mentioned that they have to force themselves back to work for financial reasons, or job security. Studies have demonstrated the impact of this cycle of disadvantage that vulnerable and marginalized populations exhibit. They are consistently subject to this due to unemployment, discrimination poor skills, low income, and poor housing, to name a few (McLachlan, Gilfillan, & Gordon, 2013). These disadvantages are mutually reinforcing and when not addressed, continue the cycle of disadvantage leading to poor health. The complexity of being an immigrant in a physically demanding job thus elucidates the importance of especially looking at older workers within this demographic as they become more vulnerable and susceptible to poorer health outcomes (Campbell, Ronksley, Manns, Tonelli, Sanmartin, Weaver, 2014).

There is an abundance of research that focuses on immigrant health inequalities in Canada. Through my research, retirement choices and motivations are a determinant of health, especially for immigrant workers. There is a great deal of variability and heterogeneity between the health status and predictors of health status between foreign born individuals and Canadian born individuals (Wang, 2014).

To contextualize the impact level of lack of financial means is illuminated through identifying income brackets of workers using the NOC classification of workers in their respectful fields. Homecare workers, personal support workers, and educational assistants fall under the NOC 4412 and are reported to have a median income of \$21847 and an average income of \$24366. The median income of hotel bellman with the NOC classification of 6721 have a median income of \$21679 and an average income of \$25594. Caretakers with a NOC classification 6733 had a

median income of \$29673 and \$32635 (Government of Canada, 2016). Although these numbers may vary from the actual earnings of study participants, this reveals the fact that the majority of these workers work within the low-income threshold or just above it. Each of these participants also had at least a family of three. The low-income cut off (LICO) measures the household income at which families will share a significant portion of their earnings on necessities and is measured by family size and population region (Government of Canada, 2015, 2019). Based on the profile of my study participants, their applicable LICO would be from approximately \$32,600 to \$56,000 before taxes (Government of Canada, 2019).

Many studies have found that physically demanding work is a determinant for early retirement due to the nature of the work. Workers in these occupations are more likely to experience occupational injuries and retire early as a result of declining work ability. As their injuries and declining health progress, the physical exertion at work remains the same and therefore makes working more difficult (Schreurs et al., 2011; Dorn & Sousa-Poza, 2010; Lund & Villadsen, 2005; Szubert & Sobala, 2005). The literature cited around this is consistent with the findings from my study. Participants reported that having injuries made working more difficult for them. Participants that worked in workplaces that had good benefits in terms of offering time off, had workers to replace them, physiotherapy and alternative benefits took the time they needed to recover and illustrated that they had minimal issues after that. Some participants however did mention that the injuries they incurred as a result of the job did not go away after time off and had to come back to work due to financial restraints.

Drawing upon literature that has described health inequities and inequalities stemming from disadvantaged positions politically and socially is a direct result of ill health at disproportionate levels. Furthermore, this contributes to a “vicious cycle of sickness” that also pertains to older workers (Campbell, et al., 2014; Feachem, 2000). It is important to view this from the vantage point of how it impacts older workers in physically demanding positions as this makes them more vulnerable to the vicious cycle. Accounts from participants of this study point to underlying issues pertaining to constant cycles of ill health. As individuals get older and the level of physical ability decreases, what is illustrated by the participants in this study point to a cycle caused by more complex structural issues. Data in this study revealed how participants faced several health problems, and workplace injuries however they continue to “work through the pain”, because they “have to do it”. This frame of thinking contributes to perpetuating dangerous discourses around work as individuals push the limits of their physical abilities. Participants that mentioned similar discourses feel as though they have no other option due to financial constraints than to continue working. The difference between these experiences of older workers, specifically immigrant older workers and those in less physically taxing jobs, is rooted in the nature of their work being in combination with getting older. As extensively studied academic literature has pointed to many issues regarding poverty and poor health as a constant cycle when individuals are present in low SES, and visibly marginalized communities. Further examination at the intersectionality of social categorizations can offer a better understanding to challenges older workers face.

Theme 4: Older Workers’ Identity Contribute to Motivations of Work Participation

A topic widely discussed and attributed to when discussing older workers' later life is how identity plays a role in retirement motivations and workforce participation. Immigrants are most commonly found in occupations that are unrelated to their trained or educational background, known as deprofessionalization and deskilling of work (Coloma, & Pino, 2016; Kelly, Astorga-Garcia, & Esguerra, 2009). Many come from diverse backgrounds but often have to forsake their passions, and work in occupations that are physically demanding. In Canada, if an individual has been educated and trained in institutions outside of Canada, it is difficult to acquire jobs in those fields and is not recognized. Deprofessionalisation and deskilling, racial and gender discrimination are barriers that immigrants face in terms of financial compensation for the work they do (Coloma, & Pino, 2016; Kelly, Astorga-Garcia, & Esguerra, 2009). Immigrants find it difficult to find jobs in their desired occupation. However, my study revealed the resilience of immigrants in these occupations and how they found purpose in the work they do. Specifically, with regards participants being highly educated and have been de-skilled or faced deprofessionalization for the mere fact of being an immigrant in Canada. My study found that these participants found what they do embedded in their identity. They have been able to create an environment at work with their co-workers and feel like when they retire, they are forfeiting a part of themselves that they have built and accepted over their working years. Many participants that discussed their physical limitations in their jobs and potential reasons why they might retire early. Participants also have feelings of sadness when talking about the work they do and the social networks they have built around them.

Furthermore, these individuals understand the importance of human interaction in later life. They understand how retiring may not be that beneficial for them physically and mentally. Studies have

demonstrated increasing importance in community programs to reduce the negative health effects of senior isolation in later life (Bedney & Goldberg & Josephson, 2010; Um et al., 2018). Senior isolation is a major determinant of poor health (Um et al., 2018). Reducing isolation through socializing with others, participating in community programs can protect against adverse health outcomes as a result (Um et al., 2018). It contributes to a variety of negative wellness indicators resulting in a decline of good health in older adults. In this study, participants were unsure of their retirement plans when recounting moments with co-workers. This demonstrates the importance of possible strategies workplaces can have where workers can ease through the retirement process through part time transitions out of work rather than abruptly stopping work.

As the nature and demands of work change in a rapidly evolving society, work is a major part of individual life. Silver (2018), Silver & Williams (2018) and Silver, Pang & Williams (2015) have identified how older workers struggle with the transition to retirement for those with strong work identities. Specifically, academics, physicians, CEOs, elite athletes, and homeworkers were central to these studies' focuses. Work identity as a sense of being is central to the role that these individuals take and build throughout their life. As a result, workers become reluctant to retire. They see retirement as a way of losing a part of their identity. Although the work done by participants in this study are not positions that are traditionally known to be connected with identity, many participants identified that their work is an integral part of their life and identity in terms of the work they do and the people around them (co-workers).

Research on older workers in studies on work identity in retirement is extremely limited. However, they provide extremely interesting insight that is paralleled with the findings of this research study.

For instance, physicians in Silver's studies identify guilt and uncertainty when thinking about retirement and the amount of leisure time they have. This sentiment was strongly echoed amongst participants of my study despite having physical difficulties as they got older. In addition, workers in Silver's (2018; Silver & Williams, 2018; Silver, Pang & Williams, 2015) study identify the importance of how they have built their identity through the work they do and how they could further contribute to the field of medicine. Similarly, workers, specifically Educational Assistants, identified that they will miss spending time with their students, helping them, and being a source of happiness. This in turn will leave them unfilled. Social interaction at work is a sentiment that is significant in motivations to not want to retire.

Theme 5: Social Networks and Individual Strategies Improve Older Workers' Outlook on Work and Retirement

Social networks and social capital offer insight into the ways in which connections with other individuals and communities help support each other and adopt strategies to improve overall health and wellbeing. To preface this concept, Putnam's social capital theory argues that there is a positive association between social capital and good health, and certain groups are more at risk of ill health due to lack of social capital. Research on this has also illustrated how the accumulation of risk factors throughout one's life over various domains is also a contributor to social capital and health (Borgonovi, 2010; Putnam, 2000). In addition, Kawachi argues that social capital can occur horizontally and vertically. Individuals with horizontal social capital results from connections between individuals from groups that are equal, and vertical links individuals in various social standings and power (Borgonovi, 2010). Borgonovi (2010) argues that social capital can affect the wellbeing of individuals behaviour, psychosocial support, and ability to organise in order to request more and better resources for their community. This author argues that horizontal social

capital is important in offering individual and community support; however vertical social capital can affect individuals' life and health through improving mobilization in various areas politically and institutionally through gaining trust. My study uncovered some importance of social networks and capital through discrimination in the workplace, and job security. For example, as mentioned in the previous sections, job security was an issue amongst my participants in terms of securing full time positions, and keeping the positions they have without threat of it being taken away. When a participant described the ways in which social groups in their organization mobilized, they explained that being a part of this network was detrimental for their longevity at the organization by means of discrimination. These social groups were vertically connected to individuals that allowed for mobilization within the organization. This loss of vertical network demonstrates in some way how social capital is important and certain groups are more susceptible to the lack of cohesion and suffer as a result. The findings from this study demonstrate the need for vertical social capital to thrive and acquired job security in the workplace however certain groups are victim to the lack of social capital and cohesion as a result of social identities.

Putnam's social capital theory offers great insight into the ways in which social capital and cohesion differ on the spectrum of SES and inequality. Kawachi & Kennedy (1997) and Kawachi & Berkman (2000) argue that social cohesion is affected by the level of income inequality and in turn affects overall health. Social capital and cohesion are of utmost importance in tackling rising issues that stem from income inequality, especially with regards to immigrants.

In the final section of the results, participants have identified different strategies to help cope with the physical and mental demands in later life associated with their work. These strategies are used

to help achieve a more successful retirement. Many participants identified coping mechanisms that keep them going and improve their health to prepare them to continue working through their retirement or early retirement years. One of the powerful strategies that were used involved religion and spirituality. Many participants mentioned how keeping god in mind when faced with adversity in the workplace, helped them cope and manage with the stresses. They keep reminders of god or reflect on situations such as “karma” to help keep them grounded and to get through the challenges. One participant mentioned how this continued with him into his retirement where he spent the majority of his time at the mosque when he did not know what else to do with his time. He found a network of people there and maintained the connections with them.

One of the most important factors that influenced the outlook on retirement and influenced their motivation to continue working was particularly rooted in the relationships that they have formed a community with their co-workers. In addition, the lidA conceptual framework illustrated how support, quality of leadership and social network affect the psychosocial aspect (using COPSOQ) of motivations to retirement. They discovered that these psychosocial factors are strong determinants in retirement decisions. Many participants in my study identified strategies that they use on the job to prevent injuries and strengthen their physical ability such as adding small exercises such as walking more in the workplace, knowing their physical limitations, and using religion as a way to stay grounded. These are strategies that they found to be most helpful.

Theme 6: Mentally Demanding Aspects of Work Affect Older Workers’ Physical Health

One of the key findings that researchers discovered that conducted various studies determined that work stress was as much reported as physical work exposure was (Riedel, Müller & Ebener, 2015;

Costa & Sartori's, 2007; Padula, et al., 2013; Ilmarinen & Tuomi, 1992). This was a consistent finding amongst most of the participants in this study. Many mentioned that the “mentally demanding” aspects of the job were as difficult as the physical aspects were. For example, oftentimes participants that were PSWs mentioned how mentally demanding aspects of their jobs are in fact physical as well. The data illustrated different ways in which mentally demanding work can turn into something that inherently impacts their physical work ability. PSWs were at risk of physical injuries, as well as physical fatigue and exhaustion due to constant arguments with clients because of the nature of their cognitive function. Many research studies demonstrate the ways in which stress and mental demands can manifest into physical limitations. For example, when determining work ability index (as mentioned in the literature review) as an important method of determining the ability of workers to continue working up to retirement age is extremely important to address. In this regard, adding the psychosocial demands is imperative as it is known the mental demand can negatively impact overall health and wellbeing. The lidA conceptual framework also addresses this in the workability of workers in understanding retirement motivations and workforce participation. The findings of this study are in agreement with research that identifies the importance of understanding how the connection of mental and psychosocial demands from the work itself, such as discrimination and workplace environment and harassment play a role in determining workplace participation and motivations to retire (Riedel, Müller & Ebener, 2015; Costa & Sartori's, 2007; Padula, et al., 2013; Ilmarinen & Tuomi, 1992).

Conclusions from the lidA conceptual framework point towards retirement as individual complexity. It has been determined that not only does health play a role, but it actually plays a less significant role in determining employment participation as opposed to traditional thought. Rather

work ability and qualifications (can work), motivation to want to work (personal choice-want to work), and labour market and organizational factors (allowed to work) are most important in understanding work participation of older adults and reasons to transition to retirement. These findings are consistent with the findings of this study and point to more research being needed on ways to improve work participation of older adults and improve the retirement transition by placing regulations and policies that afford that option to workers is of heavy importance.

Chapter 6: Future Considerations and Recommendations

Through the analysis of the experiences of older workers in physically demanding occupations, this study sought to illustrate how these workers experience ageing and retirement as they approach retirement. This was done through examining their motivations to retirement or to continue working. Secondly, this study sought to dissect how workers feel their work affects their health, and how their health affects their work. This study provides unique contributions to the area of work and health by identifying the ways in which workers feel their work demands impact their financial and health security in retirement. This study demonstrates how different occupations vastly differ in experience and how the intersectionality of various aspects of life can impact security. This study also provides unique accounts of difficulties and barriers, specifically ageism and discrimination in workplaces and how this has impacted the health and financial security of many workers approaching retirement. Lastly, this study brought to light important organizational and structural policies in the workplace that are rigid and do not prioritize workers health and wellbeing leading individuals to involuntarily retire or continue working.

Although this study provides insight to older workers and how they exhibit precarity and insecurity in retirement and/or work motivations, there is a need to further understand long term retirement patterns, similar to the lidA cohort study.

Recommendations

Although further research is needed which includes participants from a wider diversity of backgrounds in physically demanding jobs to gauge similarities between groups, this study provides insight to the struggles and demands of older workers as they approach retirement, where their retirement plans were often jeopardized by extraneous issues. Based on the information and data presented by participants in this study, a few recommendations can be made to combat or mitigate these struggles at the individual, organizational and governmental level.

Individual Level

Participants in this study mentioned strategies that they implement in their working days to help keep them active and improve physical movement through actions at work. Intentionally implementing strategies to promote physical activity at work such as walking more helped workers maintain physical demands. Moving forward, questions that need to be asked in relation to these findings are; how can we operationalize and identify these strategies based on different groups' needs, to ensure they are retiring in a way where it is based on their health, ability, and their mental willingness to work is prioritized and valued should be further researched and addressed appropriately. Participants outline some coping mechanisms such as using social circles to alleviate stress as great strategies to maintain their social and emotional health. Participants also mentioned that having a sense of religiosity or spirituality improved the way they coped with their day to day stresses both financial and physical. Therefore, older workers should be encouraged to participate in such activities to enhance their health and well being as they approach retirement.

Organizational Level

Participants identified challenges and struggles in the workplace. As a result, a few recommendations tackling this is of great importance. These strategies are best implemented at the organizational level; however, they could also be a governmentally mandated regulation to protect older workers in physically demanding jobs. Workplace level regulations that allow older workers to have flexible hours based on their ability is essential facilitating transition to retirement. This could be by allowing workers to switch into part-time work or reduced number of working days which is ideal. This is a strategy that many educational assistants in this study planned on doing or have already done in order to allow them to work a fewer number of days without giving up their status as a fulltime worker. However, in most workplaces, the reduction of days worked results in part-time status and therefore, does not accommodate older workers given such a transition results in a reduction of benefits, seniority and limited yearly sick days despite working for over 15 years. Therefore, having regulations in place to facilitate the transition of older workers to less strenuous tasks, as well as preserving benefits (as there is an increased risk of ill health as workers get older) is important and ideal.

With regards to reports from participants of discrimination in acquiring promotions due to their age and race despite seniority, this issue needs to be a priority to address within organizations. Participants mentioned that this is done locally, however having a central hiring process to improve workplace fairness and seniority should be more accessible for those willing and qualified to work. In addition, an issue with PSW work was the lack of staff having a certain number of people employed for each resident home to relieve mental and physical burden on individuals is extremely important as this will improve the safety and wellbeing of residents and workers.

A common strategy that organizations can use is through utilizing grassroots approaches such as speaking with employees on the frontline to listen to their concerns in the workplace. Through this, organizations have an understanding of common issues in the work environment and can therefore work with employees to implement strategies to improve efficiency in their day to day work. The lack of having upper management compromise and allow employees to have a voice was an issue that arose in a few interviews. This concern can be mitigated by management speaking formally or informally with employees. This effort in and of itself can improve the workplace environment, further leading to improvement of work satisfaction in later life and potentially decrease negative health outcomes. As shown throughout the study findings, vertical and social capital are critical for employee wellbeing, so organizations should try to incorporate activities or encourage social activities among workers at all levels. If organizations put more emphasis on improving culture in a workplace through inclusivity and diversity for all workers, it will improve the well-being of older workers.

Governmental Level

Based on the findings in this study, financial barriers played a significant role in motivations to retire for older workers in physically demanding jobs. Therefore, to improve the health and wellbeing of individuals who fall under a certain level of income (low income/minimum wage) workers should not be penalized for being in such positions when they near retirement age. Therefore, by eliminating the reduction of pension benefits for individuals in physically demanding work that are receiving benefits before the age of 65, and for individuals who are considered low income. Improving pension schemes and regulations for individuals in financial precarity as they approach retirement that rely solely on their income to meet daily needs and find it difficult to save for retirement should be considered. For example, participants indicated that

they would want to retire early due to physical demands and declining physical abilities. However, due to the financial penalties in place that restrict them from retiring early, they are not able to.

Parallel to findings from Curtis et al. (2017), participants in this study mention uncertainty on how pension systems work and the process of eligibility for benefits. While most did have an understanding, a few participants mention confusion regarding this. It is possible that lack of awareness around broader policy concerns, especially due to its changing nature can contribute to this misunderstanding. Therefore, providing services to educate and have knowledge around this accessible culturally and linguistically is of increased importance.

In addition, having an overall understanding that issues facing older workers as they approach retirement is extremely complex, and factors such as race and age-based discrimination severely impact the security of older workers to retire or continue working in physically demanding positions.

To summarize, individual level strategies include:

- Implementing better physical activity and movement in the work and in leisure to maintain physical abilities.
- Improving and encouraging social activities at work amongst all groups of employees.
- Encouraging the use holistic methods of wellbeing such as religious and spiritual outlets as a form of coping and maintaining social connections with others in the community.

Organizational level strategies include:

- Accommodating transition to retirement, including transition to part time, without forgoing benefits based on the number of years of work.
- Regulating the promotion process through formal mechanisms to mitigate discrimination based on race and age.
- Facilitating discussions between employees and management on strategies to improve day to day work and improve efficiency and ensure older workers' physical abilities meet physical work demands.

Organizational level strategies include:

- Elimination of pension penalties for opting to receive pension benefits before the age of 65, for individuals with low income, or minimum wage salaries.
- Elimination of reduced pension benefits (e.g., CPP, OAS, GIS, or private pension plans) for individuals who work in physically demanding work and want to retire early because of physical demands or poor health.
- Have linguistic and culturally appropriate programs and online services available to disseminate knowledge around retirement and pension schemes in Canada and eligibility requirements to improve uptake in benefits.
- Understanding that individuals who have worked minimum wage their entire lives typically are not be able to contribute a sufficient amount to CPP and therefore other sources of funds should be made available to improve retirement outcomes, decrease poverty amongst seniors, and maintain health of older and retired individuals in Canada.

Moving forward, more research needs to be completed in order to have a better understanding of these challenges and how they impact different kinds of workers across Canada in order to implement appropriate recommendations. Adopting the lidA cohort study framework and applying it to Canada would be beneficial in understanding retirement motivation related barriers and issues that older workers in Canada face, especially those in physically demanding occupations and workers from marginalized groups. Topics that were revealed and analyzed in this study should be further examined in both quantitative and qualitative contexts to understand the burden of barriers faced among Canadians. In conclusion, to implement the above recommendations further research is needed in each of these areas to provide a more thorough understanding of these experiences within various workplaces.

Chapter 7: Strengths, Limitations, and Conclusions

This study provides unique contributions to the area of work and health by identifying the ways in which workers feel their work demands impact their financial and health security in retirement. This study demonstrates how different occupations vastly differ in experience and how the intersectionality of various aspects of life can impact security. This study also provides unique accounts of difficulties and barriers, specifically ageism and discrimination in workplaces and how this has impacted the health and financial security of many workers approaching retirement. Lastly, this study brought to light important organizational and structural policies in the workplace that are rigid and do not prioritize workers health and wellbeing leading individuals to involuntarily retire or continue working.

This study poses some limitations in terms of lack of diversity in participants in terms of occupation i.e. those in occupational groups and settings. The issues individual workers face in

their occupation may vary depending on what kind of work they are doing. For example, construction workers may experience these issues differently than factory workers. A more in-depth understanding of workers in each organization would have provided greater insight into the workplace environment. In addition, through the interview and analysis process, themes that could have been further developed such as family life and obligations and the role of social networks and workplace environment in retirement could have resulted in additional insights.

Most participants in this study were union members and thus this study's findings cannot be generalized to workers without unions, which make up a large proportion of workers in Canada, specifically Ontario. To mitigate for these differences, I collected demographic information, along with occupational status and other identifiers such as union and non-union status. The methodology of this study potentially limits generalizability, as the nature of this study and the fact that a selection of workers from various occupational backgrounds experience the same things serves to validate findings of other studies conducted on this topic. Nonetheless, the small sample size will still allow for transferability and could inform future research in this area as there is a lack of understanding of these issues in the Canadian context. However, the data can uncover information and themes that could be transferrable to other populations regardless of limitations to generalizability and the relatively small sample size.

Other limitations of this study could be that there are biases or self interest in the matter as previously stated how my positionality and social location influence the research design and have an understanding positionality. Participants were recruited from my personal social circle and although various social media outlets were used, including contacting union groups, I received no

response. As a result, the analysis of this interview data is my representation of the study participants perceptions and opinions of their lived experiences. In addition, due to the method of data collection was convenience sampling, the participants are all connected and share similar experiences with each other in daily life.

To conclude, this study offered insight in understanding how older workers in physically demanding occupations are left vulnerable due to health and financial limitations, systemic structures such as organizational policies, their sociodemographic profile, and the intersection of these factors. In addition, this study also examined the interrelationship between work and health. The findings of this study demonstrated how health limitations are often ignored or worked through due to financial limitations, often leading to declining health status. These include injuries and health limitations that were occupational and those that occurred outside of work. These also depend on organizational structure and policies that either prioritize workers health and rehabilitation or neglect and force workers back to work. Further research on the relationship between work and health in older workers in physically demanding occupations is essential to provide solutions and facilitate in a holistic and healthy retirement.

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Appendices

Appendix 1

Table 1 Recent trends in the retirement pattern of Workers in Arduous or Hazardous Jobs in selected countries (Natali et al., 2016;pg. 48-49)

Country	WAHJ Retirement Benefits
Belgium	Unemployment benefit with employer supplement (RCC) Time credit for WAHJ (part-time employment) Reduced weekly working hours for older workers, maintaining income in the large sector of health and social care
Switzerland	Invalidity insurance
Czech Republic	Early retirement scheme Early retirement benefit (from the voluntary individual funded schemes “third pillar”)
Denmark	Disability pension Flexi job Voluntary early retirement pay scheme (VERP)
Germany	Early retirement pension Reduced earnings capacity pension Sickness and injury benefits
Estonia	Work incapacity pensions (until 2015) Work ability allowance (from 2016)
Finland	Disability pensions
Hungary	Disability pensions
Ireland	Illness benefits Disability pensions Occupational injury benefits
Iceland	Disability pensions Part-time jobs
Liechtenstein	Early Retirement
Lithuania	Compensation for lost capacity of work Early retirement
Luxembourg	Pre-retirement (unemployment scheme)
Latvia	General Old age pensions (special rules) Disability pensions Combination of retirement (with full pension) and employment (full salary)
Malta	Early exit through a loophole initially intended for persons working in “manual” jobs, an escape clause is being used by persons who by that age would have paid enough social security contributions to qualify for a full pension.
Netherlands	Flexible leave arrangements and part-time retirement Early retirement (set through sectoral collective agreements)
Norway	Ordinary old age pensions

	Disability pensions Special schemes (with earlier pensionable age) for specific groups
Romania	Disability pensions
Sweden	Work-accident and sickness insurance programmes Early retirement
Slovenia	Disability pension
Turkey	Disability pension
United Kingdom	Jobseeker's Allowance Employment Support Allowance

Appendix 2

Interview Guide and Probes

I would like to audio record the interview so I can go back and review the interview to make sure I have captured what is most important to you. Is that alright with you? (*Thank you*).

I just want to remind you that if there are any questions that they do not wish to answer just let me know and we can move on to the next question. Is that okay?

I am studying the experiences of older workers in physically intensive occupations as they approach retirement. Ageing is complex and multifaceted. It is influenced by various factors. Specifically, I want to know how workers feel their work affects their health and how their work affects health. I would be particularly interested in what the motivations are for people when transitioning into retirement. In line with this, understanding what has influenced these motivations to either retire or to continue working would be valuable in my understanding of this issue. I am also interested in understanding the work environment and if you have had supports (or did not) from individuals in upper management or supervisory roles when facing challenges at work or the overall process of planning for retirement. Finally, we would like to touch on how your work environment, factors and motivations to retirement, and health combined played a role in your decision to retire or continue working.

The objective of this project is to understand the experiences of older workers in physically intensive occupations. Older workers face issues physically, mentally, and within the labour market. Specifically, when approaching retirement, workers face barriers that may not allow them to retire early or force them to retire early.

I'd like to talk about your experiences in each of the three areas of work, motivations, and health. First, we will start with some basic information about you.

Part 1: Demographic information

What gender do you identify with?

What is your Race/ethnicity?

What is your level of education?

What is your age? That would mean you were born in what year?

Are you married? Have you ever been married?

Do you have any children or step-children? Are they living with you?

What is your occupation?

Are you currently working for pay? If so, what are you working at?

How long were you in the workforce?

Are you unionized or non-unionized?

Do you have a pension?

Do you have a retirement plan?

Do you want to retire early? If yes, do you think you can keep working past the age of 65?

Do you wish to continue working past the age of 65?

Do you feel like you have a choice of retiring early/late?

Have you experienced any occupational injuries?

Have you experienced any health issues that are making work more difficult for you?

Have you been off work for a period of time due to an injury, disability, or health issue?

Do you experience any difficulties in the workplace?

Part 2: Work Environment

To start, I'd like for us to discuss your work environment in more detail to get a better idea of the physical demands at work, how long you've been working and any challenges you may have.

1. Tell me about your role in your current job or the job you had before you retired

(Probes)

- a) Find out about the person's "main occupation" – was there a change in occupation approaching retirement?
 - b) Job titles and industry/sector of main occupation and current occupation
 - c) Any role of union or association in this job?
 - d) Skills required in job
 - e) Physical effort required in job – has this changed for you over time?
 - f) Type of employment contract? Shift work or set hours?
 - g) What type of pension do you have – is it tied to your union, your company, or you administer it yourself?
2. How long have you been working in this industry?
3. Are you currently working full time?
4. What do you do in a typical day?
- a) Description of the tasks that are performed
 - b) Standing? Sitting? Conditions such as cold or heat? Working in a bending, squatting or kneeling position, lying down or above your head?
 - c) Lifting and/or carrying heavy loads
 - d) One-sided movements, in the sense of one-sided physical activity
5. What are some of the biggest challenges you face at work?
- a) Have challenges changed over your time in the job?
 - a) Physical / cognitive / emotional
 - b) What are the easiest?
6. What are the things that satisfy you most about your job? (Effort reward imbalance/job demand control questions)
- a) Sense of accomplishment? Personal growth? Learning and development?
 - b) Have control over work?
 - c) Not overly demanding?
 - d) Support of supervisors and colleagues?
 - e) Do you believe you are treated fairly at work? receive recognition and respect when warranted?
 - f) Good financial compensation; good holidays and time off?

7. What are the things that make you feel dissatisfied about your job? (Effort reward imbalance: how is the support system at work when you face difficulties?)
 - a) Respond to points raised in Q6 and ask about systems in place to address concerns.
8. How is the management at your work?
 - a) are they accommodating? Prioritize workers satisfaction etc?
 - b) what is the climate of safety at the job; what is the climate for aging workers?
9. What were you doing prior to this job?
10. Have you had multiple jobs in the last 5 years or so?

→ **if they have, go through questions 1-8 in part 2 again. If not continue to the next section.*

Part 3: Worker motivations to retirement and work

Now I would like to get into more retirement related questions. This section is to get a better understanding of your motivations, i.e. what makes you continue working, or what made you stop and if outside factors play a role in your decision.

1. How long do you expect to stay working in your industry and in your job?
 - a) Are you thinking about changing employers or changing jobs?
 - b) Are you thinking about working longer?
2. How do you feel about working in general as you approach retirement?
 - a) Have your levels of satisfaction with your job changed as you think about retirement?
 - b) Are people you work with encouraging or discouraging you from retirement (or ambivalent)?
 - c) Has your worked changed in its impact on your social life?
3. How long do you plan on working for?
 - a) Are you thinking about retirement? Early? On time? Late? (ask them to compare to their peers and get typical ages of retirement)
 - What factors have influenced you or led you to this decision?
 - Pension, others?
 - b) What age do you think you will be able to work until? What age do you think you want to work to?
4. What are your limitations when considering retirement?
 - a) Financial?
 - b) Ability physically/mentally? Others?

5. How do you feel about your work in general?
 - a) Is it meaningful work to you? Personal satisfaction?
6. Are there any times where you felt that you are treated unfairly because of your age?
 - a) Ageism and discrimination?
 - b) How has that had an impact on you?

Part 4: Workers previous and current health status

In this last section, I'd just like to touch on your physical and emotional health. I want to get a better understanding of if your health has impacted your work in any way.

1. Have you been off work for a period of time due to an injury, disability, or health issue?
 - a) How has your workplace treated you in this process?
 - b) Do/did you have social and financial support? (ask about WSIB; insurance etc.)
2. Have you experienced any health issues that are making work more difficult for you?
 - a) How has your workplace treated you in this process?
 - b) Do you have social and financial support?
3. How is your health in general?
 - a) Is it affecting your work in any way?
4. Have you at any time been prevented from doing your normal work because of the pain?
5. Are there any ways in which you are trying to improve your overall health?
 - a) Exercises and lifestyle related behaviors on your free time?
 - b) Coping mechanisms?
6. How does experiencing any physical issues in your life affect your work, if it does at all.

Part 5: Conclusion

We discussed the key areas of this research study that are your work environment, your motivations to retirement and your health. Is there anything else that you feel is important or relevant that you may wish to add that we did not touch on?

Thank you very much for your time. I appreciate you taking the time and being open to discussing this topic with you. Your experience is integral to the research project. If there are any missed areas or questions and/or clarifications I need, do you mind if I contact you? Also, feel free to contact me if you have any questions at all. Thank you again for sharing your story with me.