



Gender, mental health, physical health and retirement: A prospective study of 21,608 Australians aged 55–69 years

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ABSTRACT

Objectives: We examined retirement transitions by gender, and different associations between retirement, physical function and mental health.

Methods: Data for 21,608 participants aged 55–69 from the 45 and Up Study were used. Generalised estimating equations were used to investigate longitudinal associations between retirement with psychological distress (Kessler score, K10) and physical dysfunction across two time points, by gender separately.

Results: Retirement in men was associated with a 25% relative increase in mean physical dysfunction score ($p < 0.001$) and a 2% relative increase in mean K10 score ($p = 0.004$), although men with high physical dysfunction score had a 6% increase in mean K10 score ($p = 0.005$) if retired. For women, retirement was associated with a 17% increase in mean physical dysfunction score ($p < 0.001$), with no association observed with the K10 score. Results were adjusted for demographic and health covariates.

Conclusion: Retirement is associated with physical dysfunction over time. Retirement is not associated with psychological distress among women, but retirement is associated with psychological distress among men who have a high level of physical dysfunction. The findings point to the importance of attending to the physical and mental health needs, around the retirement period, particularly for men with poor physical health.

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1. Introduction

Retirement can be seen as a positive life transition, a time of reinvention and greater freedom and choice, or as a negative life event, depending on socio-economic position, life stage, health, and other social and economic circumstances [1–6]. Likewise, retirement may be a period of well being, or a time of poor physical and mental health.

For men, retirement has traditionally represented a gateway between working life and a life of leisure. This traditional construct is closely tied to meanings of work embedded in the male breadwin-

ner model of social organisation [7]. The transition to retirement may have a negative impact on self worth, leading to anxiety and psychological distress [4] particularly for men who leave the workforce prematurely [8]. Many men retire from work before reaching the traditional retirement age. In Australia, the average retirement age for men aged 45 years and over is 58.5 years [9], which is six and a half years earlier than the traditional retirement age of 65.

For women, retirement may have different meanings and arises through different influences [10]. Traditionally, work has had less primacy in the lives and identities of women, with many women leaving the workforce to care for children, and either not returning to paid work, or balancing part-time work and domestic responsibilities [11]. Retired women are engaged in a multitude of social, community, religious, leisure and caring activities, and may not feel that retirement from paid work means retiring from active life [10]. Among the Australian population aged 45 years and over, a

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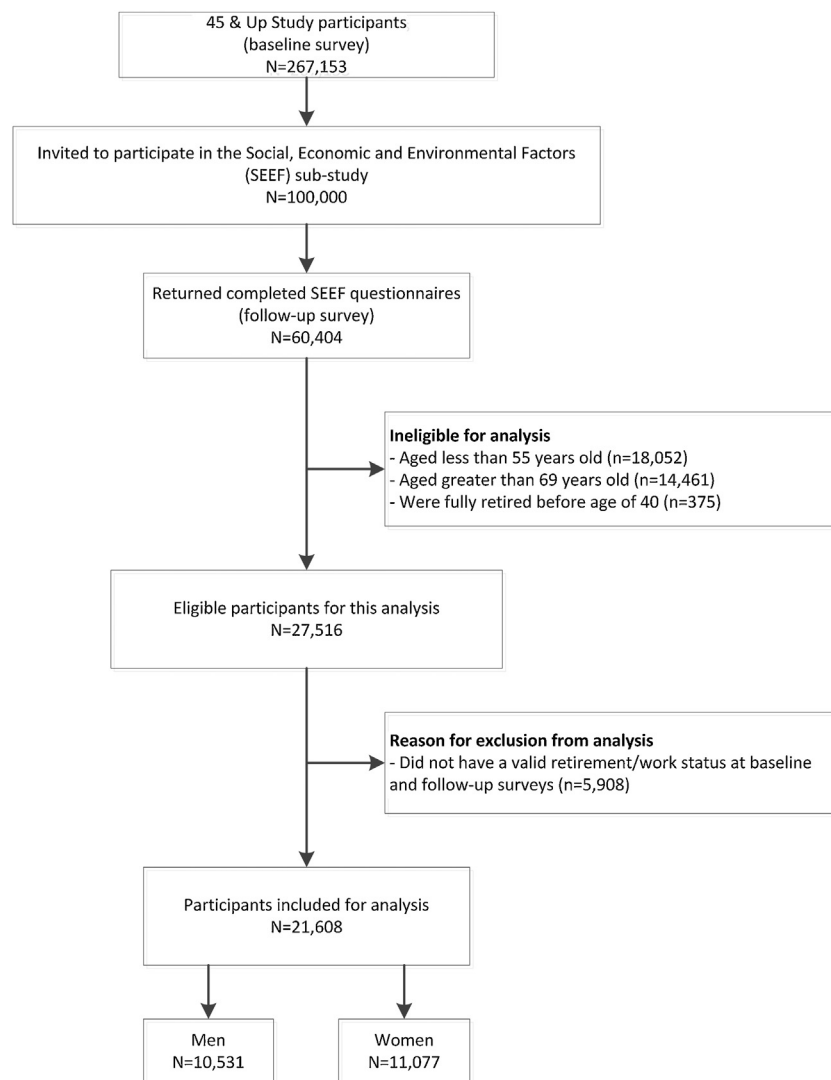


Fig. 1. Derivation of the sample for analysis, as selected from the 45 & Up Study participant group.

Table 1

Distribution of retirement status at baseline and follow up, according to gender and baseline age.

Gender	Baseline age (years)	N	Retirement status at baseline and follow up			
			Not retired-Not retired (%)	Not retired-Retired (%)	Retired-Not retired (%)	Retired-Retired (%)
Men	55–59	3623	76.3	11.0	0.8	11.9
	60–64	3337	39.9	16.8	1.2	42.1
	65–69	3571	17.6	8.7	1.4	72.3
Women	55–59	4151	69.5	10.1	1.4	19.0
	60–64	3730	27.6	14.5	1.4	56.5
	65–69	3196	10.6	7.0	1.5	80.9

smaller percentage of women than men are in the labour force (47% compared to 61%, respectively) [9]. The average retirement age for women aged 45 and over in Australia is 50 years.

Given the gender differences in nature of work and retirement, it is of interest to determine whether retirement is associated with different changes in health for men and women. Longitudinal studies have shown that retirement can have negative effects on mental and physical health (particularly where retirement is involuntary or at younger ages), or positive effects, depending on the timing and circumstances surrounding retirement [1,12–14]. However these findings seem to apply particularly to men, who have a more traditional workforce attachment, and for whom retirement may have

a greater negative effect on well being. Few studies have examined the separate effects for men and women. The aims of this analysis were to examine retirement transitions among a large cohort of men and women, and to identify gender differences in associations between retirement status and mental and physical health.

2. Method

2.1. Participants

The 45 and Up Study is a large scale study conducted by the Sax Institute (<http://www.45andup.org.au>) which recruited 267,151

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