

2013-14 UBC Faculty Retirement Study: Literature Review of faculty retirement studies reporting by gender breakdown

Research on retirement among university faculty is limited and within this literature, the influence of gender on retirement rates and experiences is relatively understudied while other intersections of marginalization are largely absent (i.e. race, class, sexuality, disability). Moreover, in the North American literature, most is written from a US perspective with few studies conducted on Canadian institutions. According to retirement scholars, this lack of research depth is largely due to a lack of suitable data (Worswick, 2005; Tizard and Owen 2001). Research on faculty attitudes towards retirement and post-retirement activity are characterized by low response rates, small sample sizes, and are often limited to single US schools (Tizard and Owen, 2001) making the study of exit behavior across gender lines difficult. Broadly speaking, research on North American university retirement can be separated into two categories: 1) research on the impact of low retirement rates on Universities in a post-mandatory retirement era; and 2) research examining the *experiences* and perceptions of university faculty who are preparing for retirement, are already retired, or who have chosen not to retire from tenured faculty positions. Again, while few of these studies explicitly examine gender as a variable shaping retirement decisions, a number produce results that point to gender specific differences in the data.

Among this literature the key findings are 1) retirement and early retirement rates of women are higher than for men (Tizard and Owen, 2001); 2) mandatory retirement has had less impact on women's retirement rates than men's (women continue to demonstrate a higher rate) (Worswick, 2005); and 3) gender is confounded by age and rank in the data that produces differences in the factors influencing women's retirement (Tizard and Owen, 2001). These factors include policy, sometimes difficult working climates, negative interactions with coworkers, lack of support for research, administrative pressures, a greater likelihood of caring for a spouse or parent, and other interests. While in some studies, this combination of gender, age, and rank is observed for certain factors, Lozier and Dooris (1991) and Sugar, Pruitt, Anstee and Harris (2005) give significant results focusing on gender. Several studies (Dorfman, 2002; Sugar et al., 2005; Worswick & Warman 2010) also found that women who continue to work are more likely to be single and to have no children. Lozier and Dooris further state, "The results of this study clearly showed that, perhaps as expected, money, as a factor in the retirement decision, matters to nearly everyone" and that "... even when there were statistically significant differences by either discipline or gender, financial considerations were still the predominant factors in the retirement decision."

Research on the impact of low retirement rates on universities in the post-mandatory retirement context reveals some interesting trends. In the US, Clarke and d'Ambrosio (2005) explore the main challenges universities are facing, namely recruitment, retirement, and retention. More specifically, they examine low retirement rates, limited hiring opportunities; erosion of research faculty due to cost saving shifts towards non-tenure track and part-time positions (greater than 60% of faculty at some institutions); increased cost of employment and health insurance; and a reduction in endowments and annual budgets. They note how low retirement rates are affecting the academic pipeline where doctoral graduates are more likely to move onto post-doctorate positions than faculty positions and that the length of post-doctorate positions has increased.

Using data from Statistics Canada, Worswick (2005) examines retirement rates across Canadian universities comparing universities with mandatory retirement to those without. Worswick's analysis shows what would appear obvious, that over time, the age distribution at universities with mandatory retirement compared to those without have diverged and that universities without mandatory retirement have a higher population of professors aged 65 or older. What is most compelling about Worswick's analysis is that he found that the magnitude of difference in retirement rates between faculty at universities with and without mandatory retirement varied by gender and were of a considerably larger magnitude for men than for women. While Worswick does not attempt to answer why, he does point out that contrary to the common argument that mandatory retirement constrains the retirement decisions of women, his data suggests this is not the case: mandatory retirement has a smaller impact on the exit behavior of women than assumed, a point confirmed in Worswick's article, co-authored with Casey Warman, published in 2010 (Warman, 2010).

There are a number of studies that begin to generate explanations of the observed differences in male and female retirement patterns. These studies combine quantitative and qualitative data to explore the factors affecting individual retirement decisions and experiences of university faculty. Again, few explicitly examine gender as a variable shaping retirement decisions; however, many produce results that allow us to infer likely areas of gender specific differences in the data. One of the first studies of faculty retirement, written prior to the removal of mandatory retirement in the US (1994), investigates the factors affecting the retirement decisions of faculty members and compares these findings to research from other work sectors. Authors G. Gregory Losier and Michael J. Dooris (1991) use data from a national survey of 35,000 faculty members from 101 US universities of various kinds (including doctoral, comprehensive and general baccalaureate), as well as a survey of 747 faculty members from the same institutions. Compared to research conducted in other employment sectors, which determined the major shaping factors in choosing retirement to include financial considerations alongside health, workplace climate and the retirement of a spouse, Losier and Dooris found

that overall financial status and access to full retirement benefits were the most salient factors shaping retirement in the educational sector.

Moreover, they found differences in retirement factors by both discipline and gender. Statistically significant relationships between retirement factors and disciplines were found for four factors: desire for more personal/family time, working conditions and policies, state of the economy, and cutbacks. For example, Education faculty members were more likely to report a need for more personal/family time and the state of the economy as retirement factors while those in the Agricultural Sciences were more concerned with working conditions & policy and budget cutbacks. When the data was analyzed by gender, Losier and Dooris found statistically significant differences for the following factors: working conditions and policies, other interests, administrative pressure, and interaction with coworkers. For women, working conditions and policies, administrative pressure, and negative interactions with co-workers were reported more often as factors shaping their retirement decisions than by their male colleagues. Despite these differences, financial considerations remained a substantial factor shaping retirement decisions for both men and women.

Losier and Dooris also chose to consider whether the type of pension benefit plan is related to age of retirement; they looked at defined-benefit versus defined-contribution plans at both public and private institutions. They found that the average age of retirement at public institutions that utilize defined-benefit programs was younger (63.1yrs) than at public and private institutions that offer defined-contribution programs (where the average age of retirement was 65.4yrs). However, they conclude that given the many diverse factors contributing to an individual's decisions to retire, their evidence was not sufficient to substantiate a link between rates of retirement and retirement plans.

Noting the paucity of research on British university faculty retirement and the small sample sizes of most US studies, Tizard and Owen (2001) set out to examine the reasons why UK academics tend to retire early and to parse out the effects age, rank and gender have on retirement decisions. Their study is based on a large national survey of faculty (n=1662) who retired at varying ages (before turning 60, between 60 and 64 and 65+) during a three-year period (1993-1995). Twelve percent of their academic sample was female. The survey examined faculty's experiences of and attitudes towards retirement as well as their post-retirement activities, including the extent to which they had re-entered employment and the academic resources available to them in their retirement. To test if any of these factors were specific to academics, they compared them to a sample of university staff such as senior administrators, career advisors, and librarians whose duties did not include teaching or research.

Tizard and Owen's results show that gender, age and rank were all related with women likelier to retire early and at lower ranks (lecturer and senior lecturer) than men. Consistent with other studies (Dorfman 2000) those at the rank of full professor had the greatest career longevity and were found to be the most advantaged in terms of finances, resources, and support for their work. There was a much smaller number of female full professors in the sample (n=30) compared with male (n=480) inadvertently revealing the underrepresentation of female academics at these higher ranks. Gender differences were also evident in the survey responses—women selected 'stress and illness' more often than males as a reason for taking early retirement (34% vs 21%) and were less likely than men to classify themselves as having a "favourable financial situation" (25% vs 46%). Lower ratings of financial security were attributed to a combination of having retired at a lower rank, being more likely to work part-time prior to retirement, and having later starting dates or interrupted careers because of family, all of which contributed to a smaller pension for women. The survey also confirmed that women are more likely to be caring for a spouse or parent than their male counterparts.

In addition to gender differences, another interesting finding from Tizard and Owen's study was that a relatively high percentage of retirees, 62%, sought re-employment either at other academic institutions or in other employment sectors. The authors do not attribute this to financial reasons, instead hypothesizing this is due to the extensive opportunities available to older people with academic skills (i.e. editing, faculty positions, administrative, industry, teaching etc.). These findings motivated us to include questions for the UBC interviews and online survey about plans for employment, academic activity, and other plans post-retirement."

Dorfman (2000) contributes some gendered analysis to the literature on retirement and aging faculty by studying the oldest working university faculty members, those aged 70 or older. Conducting her study at the University of Iowa, a major US public research university, Dorfman used open-ended interviews and questionnaires to explore the personal, professional, and institutional factors shaping their decision to, and experiences of, continuing to work. Dorfman's sample consisted of tenured professors aged 70-74 (she interviewed 17/18 of the available professors over 70), 76% (13/17) of whom were male and 24% female (4/17). Overall, Dorfman found that most professors continued to work because they enjoyed it, they felt it was important to continue their work, they had positive perceptions of both their department and university, and did not feel pressure to retire. Compared to other studies of faculty retirement and to that of other employment sectors, she found that economic factors played only a small role in these academics' choice to continue working. Interestingly, the respondents had lower teaching commitments and strong research programs suggesting that faculty with higher research productivity were more likely to work longer than their less-productive, less-research-oriented colleagues.

In a follow up study, Dorfman (2002) compared the experiences of employed professors aged 70 or older with retired faculty over the age of 70 to see if there were differences in their personal and professional characteristics, in order to compare their reasons for deciding to continue working or to retire and their satisfaction with these decisions. Dorfman grouped these factors into three main categories: personal, professional and institutional. She found that among retired faculty, the most oft-cited personal reasons for retiring included finances, health, and a desire for more leisure time. Under professional factors, Dorfman found that highly productive, research-oriented faculty remained employed longer than faculty with heavier teaching and service loads. She further notes that dissatisfaction with teaching assignments and students often correlated with early retirement. At the level of institutional factors, Dorfman notes that those who retired cited a poor fit with their department and climate issues.

Overall, Dorfman found that the largest distinction between those who choose to retire and those who continue to work related to their assessment of their working environments. 82% of employed faculty described their department in positive terms while only 50% of retired faculty viewed their departments this way. Dorfman did not explicitly explore gender differences specifically; however, she points to Losier and Dooris' (2005) study to suggest how her findings may relate to gender. First, the sample of women was very small (24% 4/13, employed, 9% (5/49) retired) given that she was able to interview almost all of the faculty aged 70 or older employed on campus indicating that a very small number of female academics continue to work beyond age 70. Second, she found that among the women who were still working, only half were married and none had children or grandchildren compared to the women in the retired sample, all of whom were married and all of whom had children and grandchildren. The study by Sugar et al. (2005) echoes this finding, showing that female faculty are likelier to be single than their male colleagues, a factor related to delayed retirement. Sugar et al. also supports the findings of Losier and Dooris' 1991 study which showed that women who retire earlier were also likelier to experience a chilly climate and lack of support for their research.

While these studies are somewhat dated, they remain relevant and representative of the small body of work that reveals gender differences in faculty retirement. Moreover, they provide some useful suggestions, directions, and comparisons that helped to shape the retirement study that UBC has undertaken.

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