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# The Influence of Work-Life Balance Directionality on Retirement Decisions

Joshua Craig

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THE INFLUENCE OF WORK-LIFE BALANCE DIRECTIONALITY ON  
RETIREMENT DECISIONS

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A Thesis  
Presented to the  
Faculty of  
California State University,  
San Bernardino

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In Partial Fulfillment  
of the Requirements for the Degree  
Master of Science  
in  
Industrial and Organizational Psychology

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by  
Joshua M. Craig  
August 2022

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Approved by:

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## ABSTRACT

The retirement landscape is ever shifting and has become a dual-decision process more so now than ever before. Employees consider retirement through a family lens and particularly so when there is conflict between life and work domains. Researchers have suggested that work-life directionality does influence work-related decisions (Wiktorowicz, 2018). The impact of work-life directionality, however, on retirement choices has not been substantially examined. Further, socioeconomic status (SES) has been found to influence retirement decisions to some degree (Dushi et al., 2017). Therefore, in the present study, data from a total of 17,146 participants were used from the 2018 wave of the Health and Retirement Study (HRS) to examine the influence of work-life directionality, as well as the moderating effects of income, on bridge employment and planned age to stop working permanently. The findings indicate that work-life and life-work conflict influence planned age to stop working permanently, as the presence of work-life conflict reduces the planned age and life-work conflict increases the planned age. Also, the interaction between work-life and life-work significantly influences planned age to stop working but not bridge employment. Implications of these finding for both theory and practice are discussed.

*Keywords:* work-life balance, life-work balance, conflict directionality, retirement, bridge employment.

## DEDICATION

This manuscript is dedicated to my Industrial and Organizational Psychology cohort of 2019 at California State University, San Bernardino. I would like to thank my committee members for their support and guidance throughout this process. Furthermore, this manuscript is dedicated to my beautiful partner who has supported me throughout my graduate career and beyond.

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## CHAPTER ONE: LITERATURE REVIEW

When one first begins their career, they will likely be more concerned with compensation, personal growth, or person organization fit than with retirement planning. Of course, all of these are important aspects of work and must be taken into consideration; however, not many people begin their career thinking about retirement, though maybe they should (Ekerdt, 2010). Retirement planning and preparation is a prominent part of employees' lives and warrants a great deal of research to promote appropriate, comfortable retirement when possible.

Employees generally have four retirement options (Beehr & Bennett, 2015; Bramble et al., 2019): they could retire "on time" (i.e., at approximately age 65), they can retire earlier, they can postpone their retirement, or they can engage in bridge employment (e.g., phased retirement). Each of those four proposed options have ramifications for the individual and organization. Likewise, all are influenced or predicted by certain factors; however, work-life balance appears to be one of the most salient factors in influencing employee retirement related behavior because it encompasses the entirety of their experience (Forma, 2009; Xue et al., 2020).

## Work-Life Directionality

Work-life directionality alludes to the idea that any side of an employee's experience can impede on the other; their work can interfere with their life (i.e., work-life conflict) or their life can interfere with their work (i.e., life-work conflict). The amplitude of interference can vary from person to person, and issues in either domain can exist at the same time as issues in the other. Directionality is often viewed as a spectrum between the work and family facets of an employee's life such that issues in one facet can interfere within the other. The current understanding of such a spectrum would place any one employee at any given location on the spectrum. For example, if conflict directionality was operationalized by a -10 to 10 spectrum (where -10 is work-life conflict and 10 is life-work conflict), employees could only fall at one point at a time. Instead, recognizing that employees can have both work-life conflict and life-work conflict at any given time allows us to better predict a wide range of employment outcomes such as job performance, employee engagement, job satisfaction, turnover intentions, and organizational citizenship behaviors (OCBs) among other things (Jones, 2006; Talukder, 2019). An interaction between both work-life and life-work conflict is an even greater potential predictor of performance, which suggest that there is a strong relationship between these experiences (Baker et al., 2019). Equally, conflict directionality could imply a type of rank ordering, where one side of the spectrum is instinctively better than the other; however, this varies depending on the preferences of each individual employee. It has

been supported that employees can favor certain facets of their lives over the others (Raymo & Sweeney, 2006); some employees may prefer 'work' so as to advance in their career while others may prefer 'life' to build personal relationships. Currently, the effects of work-life directionality are widely understudied, particularly regarding their effects on older employees.

### Changing Nature of Retirement

Before moving forward with any systematic research on retirement, it is important for us to first understand that the perceptions surrounding it are constantly evolving. While previously decisions regarding retirement timing have been focused primarily on physical and/or economic factors (i.e., those in poor health with sufficient financial status are more likely to retire), recent adjustments toward longer retirement stages emphasize the decision as a psychological one encompassing a wide variety of factors (Shultz & Wang, 2011). The psychological conceptualization of retirement allows its classification into three views: as a decision-making process, as an adjustment process, and as a career development stage (Wang & Shultz, 2010). Each of these classifications emphasizes different elements of retirement as important; thus, the research questions we attempt to answer will vary depending on which approach to retirement we adopt. Retirement as a decision-making process emphasizes the psychological foundations which influence retirement as a motivated choice behavior—it assumes that we make retirement decisions based on information

around us whether it be in a work or non-work setting. Alternatively, retirement as an adjustment process focuses primarily on behaviors that allow the retiree to adjust appropriately to non-working life (Wang & Shultz, 2010). Finally, retirement as a career development stage illustrates the advancement of a single individual to the conclusion of their working life—it is considered the final stage of one's career (Wang et al., 2009). For the current study, retirement was defined as a decision-making process because we sought to understand the impact that work-life directionality has on retirement decisions.

Further, the retirement process has become much more of a dual-decision process between partners rather than a singular decision (Wang & Shultz, 2010). Previously, individuals were much more likely to reach a retirement decision on their own; recently, however, retirement decisions have been increasingly influenced by partners. For example, a good indicator that an employee is likely to retire is whether their spouse has recently retired (Shultz & Wang, 2011). This transition to a dual-decision process highlights the influence that an employee's life/family may hold over the retirement decisions they make. This supports the further emphasis on work-life conflict as a criterion for modern retirement choices.

We also see more retirement decisions being based off the needs of other individuals (usually family) rather than the needs of the employee. First, having children later in life is likely to delay retirement (Wang & Shultz, 2010). This predictive relationship is likely due to a need for consistent and sufficient income



to provide for a child from newborn infant to independent adult (e.g., paying for college). Second, the caretaking of older parents or special need's children may either accelerate retirement or delay retirement depending on the individual's caregiver status (Wang & Shultz, 2010). An added pressure to provide and care for another influences the decision to retire or not. Again, this transition clearly articulates a relationship between work-life and retirement.

### Retirement Options

Having a wide array of retirement options provides numerous benefits for retirees, institutions, and society (Goldberg & Baldwin, 2018). Consequently, the retirement decision making process is often one that takes a tremendous amount of forethought. Retirement options include early retirement, on-time retirement, postponed retirement, and bridge employment. These options are not exhaustive, but rather make up a large bulk of the retirement choices (Wang & Shultz, 2010). Generally, the choices an employee makes are going to be dependent on several factors including health (Lindbohm et al., 2014), burnout (Dewa et al, 2014), and financial situation (Hovbrandt et al., 2019). Bridge employment is sometimes considered a form of partial retirement which acts as a transition from full time employment to full time retirement (Beehr & Bennett, 2015). Working beyond retirement may be facilitated through high work engagement, poor financial situations, and good physical health (de Wind et al., 2016), all of which impact work-life balance to some degree. Further, bridge

employment often mitigates feelings of boredom, idleness, or insignificance (Robinson et al., 2011).

### Work-Life Balance

Research into the interface of work and life is nothing new. It emerged in the 1970s to alleviate issues with working mothers (Allen & Martin, 2017). Over the decades, it has evolved to encompass issues for all workers, though research predominantly focuses on white collar, female workers (Allen & Martin, 2017). Many other groups have gone underrepresented in this type of research including minority ethnic groups (i.e., Black, Asian, Native Alaskan) and men, specifically single fathers. There is also limited research on the unique work and family issues faced by older workers (Bramble et al., 2019).

Work-life balance has garnered more interest recently because of its implications for both job satisfaction and performance (Dorenkamp & Ruhle, 2019; Khan et al., 2015; Townsend & Bugg, 2020). Generally, if an employee can manifest a sustainable and comfortable work-life balance, they will enjoy more comprehensive work and life satisfaction (Noda, 2020). This balance alone is predictive of counter productive work behaviors and employment decisions such as quitting or relocating. Most of the research on work-life balance predominantly focuses on a subset of the workforce, mainly focusing on middle class workers (Warren, 2015). More relevant to the current study, it also appears to steer away from employees who are in their late career, instead opting to concentrate

primarily on younger employees (Bramble et al., 2019; Wang et al., 2013). Those workers in the older demographic groups have displayed differing results in terms of work-life balance when compared to younger employees, an important distinction that will be covered in the next section. Aside from a more diverse expectation of work, many employees now believe that work is intended to be a distraction from challenges at home, such as idleness (Robinson et al., 2011). This expectation of work is directly related to work-life balance as the work is balancing out potential issues at home.

Inevitably, employees of an organization will one day leave; the way they choose to do so varies from person to person and includes: retirement, quitting, and termination. Quitting one's job is a significant decision that usually involves a lot of planning and thinking (Nguyen et al., 2014). In this respect, quitting and retirement are very similar, albeit with somewhat different time horizons (Adams & Beehr, 1998). With that said, a general trend has emerged which suggests that employees often consider their balance when determining turnover intentions (Peng Fan, 2018). Employees will base their decision to quit, at least in part, on the level of their current work-life balance which may allude to a similar process occurring when determining retirement.

## Factors That Impact Work-Life Balance

With an extensive list of what work-life balance can influence, it is also important to understand what can impact work-life balance. More appropriately, we may want to delve into what alters employees' perceptions of their balance. For example, when examining dual jobholders, stress became a major predictor of work-life satisfaction (Webster et al., 2019). As employees became more stressed, their satisfaction with their work-life balance began to diminish. Retirement can be a stressful situation as well, especially if it is unplanned. This stress may inevitably alter retirement decisions and, consequently, postretirement life-satisfaction (Shultz et al., 1998).

One of the most prominent differences we can observe in work-life balance patterns appears to deal with age. The number of work-life challenges seem to follow a reverse parabolic pattern, where the peak of work-life balance issues occurs at an employee's midlife (Bramble et al., 2019). This is likely the period where people might be getting married, starting a family, buying their first house, earning a significant promotion, or taking on more projects and prominent roles at work. On the other hand, work-life issues appear to be equivalent towards the beginning and ends of an employee's career (Bramble et al., 2019). Despite this, when affected by work-life imbalance, older employees are more likely to quit their jobs than younger employees (Clark et al., 2019). With this in mind, we anticipate that the directionality of these issues may also sway older

employees when deciding which retirement option to endorse (e.g., early retirement, postponed retirement, bridge employment).

### Directionality of Work-Life Balance

It is not sufficient to refer to this balance and its accompanying issues simply as work-life balance. The directionality of balance refers to which facet impedes the satisfaction of the other. Work-life balance, or more appropriately imbalance, suggests that the employee feels that work is interfering with the success of their life relationships. The flow of the balance, whether it be work to life or life to work, does not appear to influence performance alone (Bakker et al., 2019; Bramble et al., 2019). That is, the performance of the employee is not dependent on whether they place a greater influence on work or life. Additionally, a model including both work and life satisfaction has been found to be more predictive of performance than a model including only one of those measures (Jones, 2006), thus reinforcing the idea that directionality does not influence performance, which is itself a major component of employee satisfaction and employment decisions. Balance directionality does not impact performance, but perhaps there are other facets of work that it does have an impact on.

Adapting back and forth between different balance directions (i.e., placing a greater emphasis on one half in certain scenarios) appears to increase satisfaction (Dave & Purohit, 2016). Therefore, we can determine two things:

first, that those who have control over their work-life balance tend to be more satisfied with their work. Ultimately, having control over your balance appears to be enough to increase satisfaction and reduce stress, despite the level of balance remaining relatively stressful (Hsu et al., 2019). Specifically, Hsu et al. (2019) found that the occupational stress of working long hours was reduced significantly simply by allowing employees to choose which shifts they worked. Regardless of these findings, it is common to find that if an employee has control over their balance, but the overall level of the balance is low, they will not be as satisfied as an employee who has no control over a high-level balance. The second concept we can glean from Dave and Purohit (2016) is that perception about work-life balance, in fact, influences the conflict between the two. An employee's ability to perceive work and family not as complete opposites but, rather, as two sides of a spectrum allows for a more sustainable balance between the two. The two sides of this spectrum do not always carry conflicting values.

#### Directionality of Work-Life Balance on Retirement Decisions

Work-life balance is the level of stability between an employee's work and home life. This equilibrium influences performance and satisfaction, and the directionality of this balance appears to have a variety of impacts on employees. That is, the direction of the imbalance predicts different employment outcomes

and decisions (Dorenkamp & Ruhle, 2019). For example, if an employee's life interferes with their work, it becomes difficult to perform well at work (e.g., the stressors of raising a new child may impede on important work projects). If this directionality occurs, employees may decide to take a leave of absence or quit. This is because the overwhelming necessity to take care of the child would impede this individual's ability to perform regardless of what job they hold. On the other hand, if that same employee's work interferes with their life, making it difficult to contribute to meaningful relationships (e.g., strict deadlines for numerous projects) they may decide to reposition either with a new job role or at an entirely new organization. This is because the job itself was causing the imbalance—perhaps another position would not be as demanding, thus allowing one to establish a new work-life balance.

If an employee prioritizes life, they are much more likely to quit than those who prioritize work (Junker & van Dick, 2020). Those who prioritize work are likely to switch positions rather than quit altogether. Additionally, this prioritization is malleable; it fluctuates. In times of economic crisis, people may be much more likely to prioritize work out of fear of unemployment (Guerrina, 2015); therefore, it is important to take context into consideration when talking about these issues. Turnover intentions were observed to have a statistically significant negative relationship with work-life balance, going both directions (Balmforth & Gardner, 2006). Interestingly, work-family or family-work facilitation had this negative interaction with turnover intention; however, work-family or family-work conflict

did *not* produce any type of relationship with turnover intentions (Balmforth & Gardner, 2006). This might suggest that only when employees are satisfied with their balance, when they feel facilitated by it, does it have any true influence on turnover decisions—that decision being against turnover. Despite these results, high levels of work-family conflict increase the intention to leave the organization (Ahmad & Omar, 2013).

### Work-Life Balance and Retirement

Work-life balance can influence retirement decisions in many ways, some of which are indirectly. For example, the balance between work and life will impact both job satisfaction and performance; these two variables are often intertwined within retirement decisions (Wiktorowicz, 2018). More directly, a satisfactory work-life balance can often indicate that employees will retire on time or postpone their retirement (Blamforth & Gardener, 2006). If work-life balance can impact retirement decisions, and directionality has been observed to impact facets of work, such as performance and satisfaction, perhaps directionality will also influence retirement decisions.

It has been observed that work-life balance does influence retirement decisions (Wiktorowicz, 2018). Likewise, we know that directionality can influence employment decisions, such as turnover intentions. Directionality in work-family conflict also appears to have an influence on retirement decisions.



For example, higher levels of work-life conflict were associated with higher odds of preferring either partial or full-time retirement, as opposed to full time employment (Raymo & Sweeney, 2006). On the other hand, life-work conflict was only observed to influence a greater preference in partial retirement, as opposed to full time employment (Raymo & Sweeney, 2006). While these results indicate there may be a relationship between work-life directionality and retirement, there is an insufficient amount of current research to definitively claim so. Additionally, while Raymo and Sweeney (2006) include several control variables, they do not account for socio-economic status (SES) which has been observed to have a large impact on retirement decisions (Dushi et al., 2017).

Further, the preferences highlighted by Raymo and Sweeney (2006) are directly comparative to continued, full-time employment. No analysis has been conducted to determine the preference of one type of retirement (e.g., early, on-time, bridge employment) compared to a different type of retirement. For example, will work-life directionality predict one retirement outcome while life-work directionality predicts another? We might expect that employees engaged in a *work-life* directionality will be more likely to retire early compared to those engaged in a *life-work* directionality because work-life indicated the disturbance of life due to work challenges—thus, employees would choose to forego work entirely to focus on those life issues.

The primary research question addressed was, “Can we significantly predict planned age to stop working permanently from Work-Life and Life-Work

Conflict?” Work-life issues in general have been found to alter perceptions of retirement and, equally, directionality has influenced retention decisions; therefore, it logically follows to evaluate whether directionality also impacts decisions to retire and the ultimate form such retirement takes (we are interested primarily in bridge employment here). Additionally, the current literature suggests that wealth, socio-economic status (SES), and income all guide retirement decisions, so including wealth/income as a moderating variable helped to shed further light on this relationship. We began with the presence of work-life and life-work conflict and its influence on retirement. The previous literature suggests that there is an influence; accordingly, we predicted the following:

**H<sub>1</sub>:** *We predict that Work-Life Conflict will influence planned age to stop working permanently in such a way that an increase in Work-Life Conflict will reduce planned age to stop working permanently.*

Equally, we predicted a similar trend for life-work conflict:

**H<sub>2</sub>:** *We predict that Life-Work Conflict will influence planned age to stop working permanently in such a way that an increase in Life-Work Conflict will reduce planned age to stop working permanently.*

These hypotheses were made based on what the current literature tells us regarding retirement attitudes and conflict. The hypotheses follow a presumption that when conflict exists, enjoyment of work will be reduced which leads to earlier retirement. Primarily we were interested in whether conflict directionality would influence an employee's planned age to stop working permanently. The current literature suggests that conflict existence influences retirement; however, not much research exists pertaining to its directionality. Based on previous literature regarding older employees' preference of 'life' over 'work', we predicted the following:

**H<sub>3a</sub>:** *We predict the inclusion of work-life and life-work conflict interaction effects in a model including age, education, work-life and life-work conflict will significantly predict planned age to stop working permanently above and beyond a model which does not include the interaction effects.*

**H<sub>3b</sub>:** *Concurrently, we predict that the interactive effects will influence planned age to stop working permanently in such a way that, at low levels of life-work conflict, an increase in work-life conflict will reduce the planned age to stop working permanently. Likewise, we predict that the interactive effects will influence planned age to stop working permanently in such a way that, at high levels of life-work conflict, an increase in work-life conflict will increase the planned age to stop working permanently.*

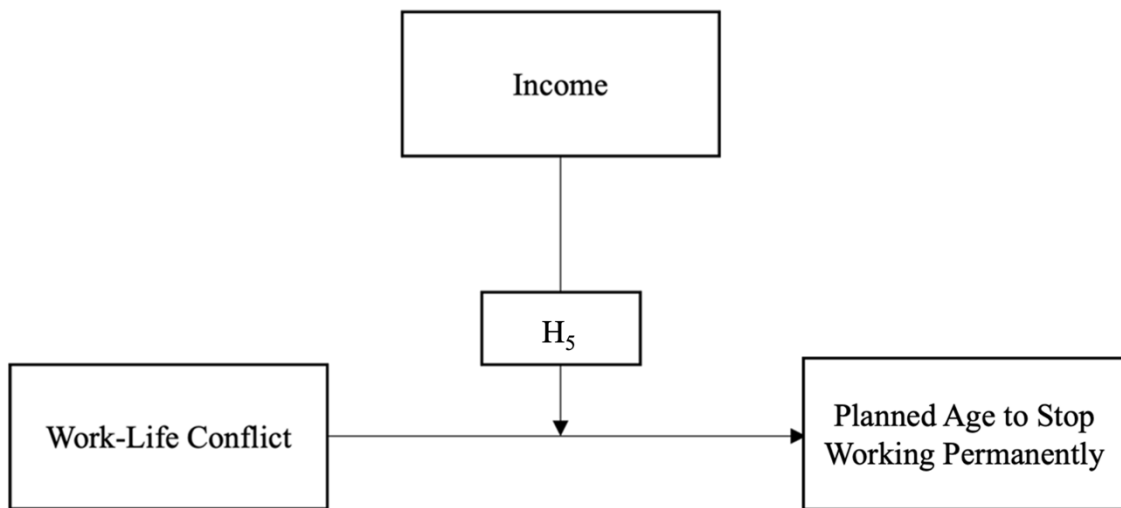
We reached this assumption because older employees have been observed to put a greater emphasis on their families than their work (Raymo & Sweeney, 2006). It seems reasonable to predict that this would transfer over to retirement—when work interferes with their ability to engage with their family, they may choose to retire sooner than when family interferes with work responsibilities. If this hypothesis is supported, it would imply that conflict directionality does influence retirement—that being the work-life direction has more of an influence.

We were also interested in bridge employment and the implications conflict has on it. As was discussed previously, bridge employment is a transitional method to retirement; thus, we predict that findings will be like directionality on retirement—those who report life-work conflict will be more likely to engage in bridge employment than those reporting work-life conflict.

**H4:** *We predict the inclusion of work-life and life-work conflict interaction effects in a model including age, education, work-life and life-work conflict will significantly predict bridge employment above and beyond a model which does not include the interaction effects.*

Additionally, the moderating variable of SES has been addressed (see Figure 1). It was hypothesized that there would be an interaction effect between work-life conflict and income on retirement decisions. Namely, employees who make less

would be more likely to postpone retirement and engage in bridge employment than those who make more, because those with less money will have a greater need to earn more to provide for their families. Those who earn more are likely to have accumulated a greater amount of wealth to help provide for their families post retirement.



*Figure 1. Proposed Conceptual Model for Moderating Relationship Between Work-Life Conflict and Planned Age to Stop Working.*

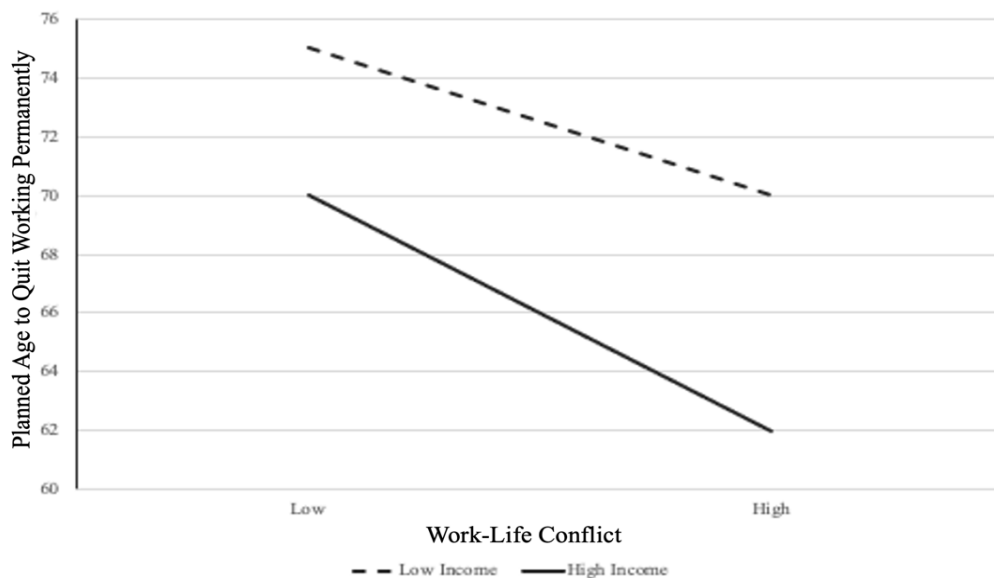
#### Socio-Economic Status Influencing Work-Life Conflict and Retirement Decisions

We were interested in the moderating effects income has on the direct relationship between work-life balance directionality and retirement decisions.

Wealth, socio-economic status (SES), and income all guide retirement decisions

(Chen et al., 2018). In addition, it has been observed that income does have a hand in determining the perceived work-life direction (Dushi et al., 2017). Thus, we hypothesized that income would moderate the relationship between work-life directionality and retirement decisions; namely, we expected that employees who earn less, regardless of the directionality of their work-life conflict, would be more likely to postpone their retirement than employees who earn more.

**H<sub>5</sub>:** *Income will moderate the relationship between Work-Life Conflict and Planned Age to Stop Working Permanently such that employees who earn less will be more likely to postpone stopping work than employees who earn more.*



*Figure 2. The Hypothesized Moderating Effect of SES on the Relationship Between Work-Life Conflict and Planned Age to Stop Working Permanently.*



## CHAPTER TWO:

### METHOD

#### Participants

Participants for the present analyses were from the Health and Retirement Study (HRS) which consisted of retirees and their spouses. HRS first interviewed respondents aged 50-60 in 1992 and, after this initial interview, participants were re-interviewed every other year (Carr et al., 2021). In later waves, additional cohorts of participants have been added. Participants vary wildly in demographic characteristics and career pursuits (Aschwanden et al., 2019). Specifically, data from the 2018 RAND HRS Fat File (based on data from the 2018 wave of HRS data collection) was used in the current study. This file contains raw variables collected at the respondent or household-level. This version of the HRS data set was developed by the RAND Center for the Study of Aging which creates data products under subcontract from HRS (<https://hrsdata.isr.umich.edu/data-products/rand?>). Overall, the average age for participants was 68 years of age (see Table 1).



Table 1. Age of Participants at Levels of Work-Life and Life-Work Conflict

	3	4	5	6	7	8	9	10	11	12	Total
Age at level of WLC	69.6	69.5	68.5	67.7	68.3	68.1	66.5	67.0	65.1	67.1	68.0
Age at level of LWC	69.4	69.0	70.0	67.5	67.5	68.0	68.1	66.5	65.8	73.7	68.0

\*WLC = Work-Life Conflict; LWC = Life-Work Conflict

### Measures

The current study consisted of three predictor variables that were measured based off several items chosen from the HRS (see Table 2 for inter-correlations and descriptive statistics).

Table 2. Descriptive Statistics

Variables	1	2	3	4	5	6	7
<b>Predictor Variables</b>							
1.Work-Life Conflict*	-						
2.Life-Work Conflict*	.683	-					
<b>Criterion Variables</b>							

3.Bridge Employment**	-0.172	-0.310	-				
4.Planned Age to Stop Working Permanently***	-0.071	-0.104	0.088	-			
<b>Moderator Variable</b>							
5.Income***	0.088	0.134	-0.116	-0.107	-		
<b>Control Variable</b>							
6.Gender†	0.053	0.071	-0.033	-0.138	-0.099	-	
7.Education††	0.116	0.129	-0.076	-0.081	0.333	0.061	-
Mean	7.30	7.70	4.04	75.63	61,634.0	1.53	14.0
SD	1.75	1.68	1.73	11.54	49603.1	0.49	2.85

---

\* Based on three-item scale, 1 (rarely) and 4 (most of the time)

\*\*0 = No; 1 = Yes

\*\*\*Continuous Variable in Years

††Continuous Variable in Years of Education, measured from 0 to 17

†0 = Female; 1 = Male

*Hypothesis 1* evaluated the difference in planned age to stop working permanently for those employee's reporting work-life conflict. Work-Life conflict was measured from a three-item scale where all three items used a Likert-like response scale. Participants were asked to reflect on their experience during the last year and rated each item on a 4-point scale ranging from 1 (rarely) and 4

(most of the time) (see Appendix A for exact wording of predictor variables). The three items were summed into a single scale score. Similarly, *Hypothesis 2* evaluated the difference in planned age to stop working permanently for those employee's reporting life-work conflict. Life-work conflict was also measured via a three-item scale comprised of Likert-like response options. Participants were asked to reflect on their experience during the last year and rated each item on a 4-point scale ranging from 1 (rarely) and 4 (most of the time) (see Appendix A for exact wording of predictor variables). The three items were summed into a single scale score. Both composite variables were used when measuring conflict directionality for *Hypothesis 3*.

Control variables included gender and education level. Both variables were measured from demographic questions administered at the beginning of the survey (see Appendix B for specific wording of each of these demographic variables).

Criterion variables for each hypothesis deal with retirement choices. For Hypothesis 1 and 2, the criterion variable, planned age to stop working permanently, was measured as a continuous variable (see Appendix C for exact wording of the items). We also were interested in bridge employment as a criterion variable. This variable is measured dichotomously and asks respondents about reduced hours of work towards retirement (see Appendix C for exact wording of the items).

Income was included as a moderator variable for *Hypothesis 3*. Income was measured from an item which asks how much the respondent earned before taxes and other deductions the previous year. Respondents could place any monetary value into the blank space available to answer this question (see Appendix D for specific wording of the moderator variable).

### Procedure

In 1992, the HRS started and has been distributed to cohorts of up to 26,000 Americans on a biennial basis. Depending on how many new participants are interviewed at each wave, and how many existing participants dropped out, this figure varies. The HRS measure is distributed every two years to those aged 51 and older, with each administration recognized as its own unique wave. Data is gathered from participants during in person interviews that typically last several hours. From wave to wave, the same core interview is conducted with all participants to produce longitudinal data which extensively examines retirement-related factors. Although, occasional shorter supplemental data is also collected (e.g., biomarkers). The HRS is conducted by the University of Michigan with support from the U.S. National Institute on Aging (NIA). Visit the HRS official website for a more detailed description of the initial data collection procedures (<https://hrs.isr.umich.edu/about>), as well as subsequent cohorts added to the study. For this thesis project, I focused on information gathered from 2018 (the

most recent data available) focusing primarily on work-life balance, its directionality, and retirement decisions. Demographic variables, finance (involving income and wealth), and wellbeing are among the variables assessed by the HRS; all of which were useful for this study, whether they were used as a criterion or control variable.

A total of 17,146 participants were polled for this wave of the HRS; however, participants were screened for missing data—all analyses were conducted using pairwise elimination. After all relevant missing data was removed from the current analyses, 7,648 participants remained. A missing values analysis was conducted where we found that data could be classified as missing completely at random (MCAR), Little's MCAR test  $X^2(14) = 13.38, p > .05$ . Data classified as MCAR has no discernable pattern; thus, using deletion methods are generally considered a best practice (Buhi et al., 2008).

Univariate outliers were identified through scrutinizing their z-scores for each variable against the critical value of the absolute value of 3.33. No univariate outliers were identified for the variables work-life conflict, life-work conflict, planned age to stop working permanently, education, nor income. Accordingly, no outliers were removed for the present analyses.

The variables planned age to stop working permanently, education, work-life conflict, life-work conflict, and SES were each tested for normality. The assumption of normality was violated for all these variables. The observed z-scores for skewness for Work-Life conflict ( $z = -4.97$ ), for life-work conflict ( $z$

=10.82), education ( $z = -9.72$ ), age ( $z = 13.21$ ), and SES ( $z = 42.87$ ) fell beyond the critical value of 3.3 indicating skewness. Also, the observed kurtosis z-scores for work-life conflict ( $z = 8.50$ ), life-work conflict ( $z = 9.54$ ), age ( $z = -5.23$ ), and SES ( $z = 47.08$ ) also violated the normality assumption; the z-kurtosis score for education, however, did not ( $z = 2.66$ ). The violation of normality was corrected via bootstrapping per analysis. The assumption of independence was not violated because of the study design; all participants completed their survey independent from one another.

Reliability estimates were conducted for both the work-life and life-work conflict scales. The Cronbach's Alpha for the work-life conflict scale was measured at .749, which is beyond the suitable range of .70 for reliability measures. The Cronbach's Alpha for the life-work conflict scale was measured at .744, which also lies beyond the suitable range of .70 for reliability measures (Shultz et al, 2021).

## CHAPTER THREE: RESULTS

For all current analyses, both gender and education were controlled.

### Hypothesis One

A linear regression was conducted to test the relationship between work-life conflict ( $M = 4.67$ ;  $SD = 1.94$ ) and planned age to stop working permanently ( $M = 75.98$ ;  $SD = 11.64$ ). After pairwise deletion of missing data, 7,648 participants were included in this analysis. Results indicated that we can significantly predict planned age to stop working permanently from work-life conflict when controlling for both gender and education,  $R = .137$ ,  $R^2 = .019$ ,  $R_{adj}^2 = 0.018$ ,  $F(3, 7645) = 48.41$ ,  $p < .05$ . 1.9% of the variance in planned age to stop working permanently can be explained by work-life conflict. Specifically, for every 1-unit increase in work-life conflict, we can significantly predict that planned age to stop working permanently will decrease by .309 years,  $\beta = -.052$ ,  $b = -.309$ ,  $t(7645) = -4.518$ ,  $p < .05$ . Accordingly, these results supported our first hypothesis. Both the sex of the respondent and the education level of the respondent appear to influence the planned age to stop working permanently (see Table 3).

Table 3. Planned Age to Stop Working Permanently Coefficients as a Function of Work-Life Conflict, Sex of Respondent, and Education.

Variable	Planned age to stop working permanently	
	Unstandardized Coefficients	Standardized Coefficients
Work-life conflict	-.309*	-.052*
Sex of Respondent <sup>†</sup>	-2.607*	-.112*
Education	-.235*	-.053*

\*Coefficient significant at  $p < .001$

<sup>†</sup>0 = female, 1 = male

Based on standardized coefficients, we can observe that each variable significantly reduces the planned age to stop working permanently and that sex of respondent has the largest effect, while work-life conflict had the weakest effect (see Table 3). Unstandardized coefficients indicate that work-life conflict, sex of the respondent, and education all decrease the planned age to stop working permanently (see Table 3).

### Hypothesis Two

Another linear regression was conducted to test the relationship between life-work conflict ( $M = 3.47$ ;  $SD = 1.09$ ) and planned age to stop working permanently ( $M = 75.98$ ;  $SD = 11.64$ ). After pairwise deletion of missing data, 7,647 participants were included in this analysis. Results indicated that we can



statistically significantly predict planned age to stop working permanently from life-work conflict when controlling for both gender and education,  $R = .131$ ,  $R^2 = .017$ ,  $R_{adj}^2 = 0.017$ ,  $F(3, 7642) = 44.31$ ,  $p < .05$ . 1.7% of the variance in planned age to stop working permanently can be explained by life-work conflict. For every 1-unit increase in life-work conflict, we can significantly predict that planned age to stop working permanently will increase by .351 years,  $b = .351$ ,  $\beta = .033$ ,  $t(7642) = .288$ ,  $p < .05$ . While we did find statistically significant results, they were not in the direction we had expected; therefore, these results do not support our second hypothesis (see Table 4). Again, sex of the respondent and education level have a sizeable influence on planned age to stop working permanently.

Table 4. Planned Age to Stop Working Permanently Coefficients as a Function of Life-Work Conflict, Sex of Respondent, and Education.

Variable	Planned age to stop working permanently	
	Unstandardized Coefficients	Standardized Coefficients
Life-work conflict	.351*	.033*
Sex of Respondent	-2.534*	-.109*
Education	-.276*	-.062*

\*Coefficient significant at  $p < .001$

†0 = female, 1 = male

Life-work conflict significantly increases the planned age to stop working permanently by .351 years (see Table 4). The standardized coefficients indicate that life-work conflict has the weakest effect on planned age to stop working permanently at .033 compared to -.109 (sex of the respondent) and -.062 (education).

### Hypothesis Three

A hierarchical linear regression analysis was conducted to test the interactive effects between work-life conflict ( $M = 4.54$ ,  $SD = 1.93$ ) and life-work conflict ( $M = 3.47$ ,  $SD = 1.09$ ) on planned age to stop working permanently ( $M = 75.98$ ,  $SD = 11.64$ ). Namely, we sought to determine whether including an interaction between work-life and life-work conflict we could predict planned age to stop working permanently above and beyond a model including only work-life conflict, life-work conflict, respondents' sex, and respondent education. The two variables, work-life conflict and life-work conflict were mean centered before creating the interaction variable. Results indicated that we can statistically significantly predict planned age to stop working permanently from a model including an interaction between work-life conflict and life-work conflict, age, education, and work-life and life-work conflict,  $R = .172$ ,  $R^2 = .03$ ,  $R_{adj}^2 = 0.27$ ,  $F_{change} = 4.683$ ,  $p < .05$ . Based on the significance of the F change, we can also determine that we can conclude that the model including work-life conflict, life-work conflict, their interaction, age, and income predicts the outcome of bridge

employment above and beyond the model not including the interactive effects (see Table 5). The interactive effects between work-life and life-work conflict are not extraordinarily strong (see Figure 3). In fact, when observing high levels of conflict for both scales, we observe around a seven-year difference between planned ages depending on conflict directionality, but this difference decreases significantly when observing the lower end of the conflict spectrum. Despite this, our results support Hypothesis 3a. The interaction effects are relatively high, especially when compared to the coefficients we observe for work-life conflict, sex of the respondents, and education level of these respondents (see Table 5).

Table 5. Estimated Coefficients and Odds Ratios for Planned Age to Stop Working Permanently in Linear Hierarchical Regression for the Interaction Between Work-Life and Life-Work Conflict

	df	$R^2$	Adjusted $R^2$	$R^2$ Change	Planned age to stop working permanently				
					Unstandardized Beta	Standardized Beta	SE	F	F Change
Step 1	1,592 (2)	.01	.013	.014				11.192*	11.192*
Sex†					-2.555	-.110	.582	-4.153**	
Education					-.252	-.06	.097	-2.021*	
Step 2	1,590 (4)	.03	.024	.013				10.979*	10.63**

WL					-0.881	-0.147	.232	-0.953	
LW					.159	.015	.241	-2.655*	
Step 3	1,589 (5)	.03	.027	.003				9.74*	4.683*
WL x LW					.115	.104	.082	2.164*	

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\* $p < .05$

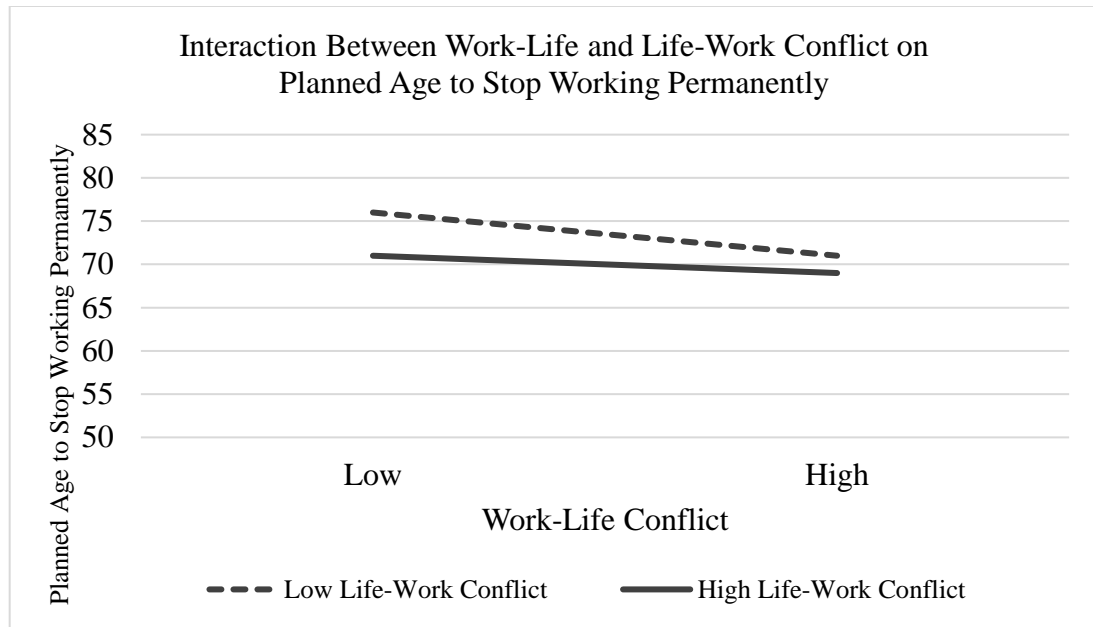
\*\* $p < .001$

†0 = female, 1 = male

WL = work life

LW = life work

As we can see in Figure 3, the interaction effects are relatively small. We can see that as work-life conflict increases, planned age to stop working permanently also increases. On the other hand, as life-work conflict increases, planned age to stop working permanently decreases.



*Figure 3. The Interaction Effect Between Work-Life and Life-Work Conflict on Planned Age to Stop Working Permanently.*

Figure 3 illustrates the interaction between work-life and life-work conflict on planned age to stop working permanently. Hypothesis 3<sub>b</sub> was not supported, as the interactive effects did not behave in the ways in which we expected them to. There is a significant interaction, but as we can see, planned age to stop working permanently will decrease regardless of the level of life-work conflict.

#### Hypothesis Four

A hierarchical logistic regression analysis was conducted to evaluate the predictive value of the interactive effects between work-life conflict and life-work conflict on bridge employment. 7,510 participants were used for this analysis. We can conclude that the model including work-life conflict, life-work conflict, their interaction, age, and income predicts the outcome of bridge employment above and beyond the model not including these variables, model  $X^2(5) = 183.89$ ,  $p < .05$ ; however, we were particularly interested in whether including the interaction between work-life and life-work conflict would improve our accuracy of classification for bridge employment above and beyond a model including gender, income, work-life conflict, and life-work conflict. This regression analysis shows that in step one, age and income significantly predicted bridge employment,  $X^2(2) = 4.59$ ,  $p < .05$ , Nagelkerke Pseudo  $R^2 = .002$ . Despite significant results, the effect size was extremely small at only .002. Our second block of the hierarchical regression which added work-life and life-work conflict to the model, predicted bridge employment above and beyond the demographic variables, step  $X^2(2) = 183.23$ ,  $p < .05$ , Nagelkerke Pseudo  $R^2 = .094$ . Our pseudo  $R^2$  increased exponentially from .002 to .094. Finally, our third block included the interactive effects between work-life and life-work conflict. This third block did not predict bridge employment above and beyond the model including demographic variables and work-life and life-work conflict, step  $X^2(1) = .663$ ,  $p = .416$ , Nagelkerke Pseudo  $R^2 = .095$ . You'll notice that the pseudo  $R^2$  does not

increase by any substantial amount in-between steps two and three. Thus, these results do not support our fourth hypothesis because the inclusion of interactive effects between work-life and life-work conflict did not predict bridge employment beyond a model including demographic variables, life-work, and work-life conflict.

Table 6. Estimated coefficients, odds ratios, and confidence intervals (CI) for odds ratios for bridge employment in logistic regression for the interaction between work-life and life-work conflict

	<i>n</i> = 7,510	<i>X</i> <sup>2</sup> (df)	-2 log likelihood	Nagelkerk <i>e R</i> <sup>2</sup>	Bridge employment			
					Coefficient estimates	SE	Odds ratio	95 percent CI for odds ratio
Step 1	Block	4.59 (2)						
	Model	4.59 (2)	2932.40	.002*				
	Sex†				.199	.094	1.22	1.014 – 1.468
	Education				-.007	.011	.953	.933 - .975
Step 2	Block	178.63 (2)						
	Model	183.23 (4)	2753.78	.094*				
	WL conflict				-.087	.040	.917	.847 - .993
	LW conflict				.459	.043	1.58	1.46 – 1.72 3
Step 3	Block	.663 (1)						
	Model	183.89 (5)	2753.11	.095*				
	WL x LW				-.013	.016	.987	.957 – 1.02

---

\* $p < .05$

†0 = female, 1 = male

WL = work life

LW = life work

### Hypothesis Five

Finally, a moderation analysis was conducted to evaluate whether income moderates the relationship between work-life conflict and planned age to stop working permanently. Work-life conflict is used at this point in the analysis because we predicted that work-life conflict would have a significant impact on planned age to stop working permanently. This hypothesis was tested through the Hayes PROCESS command Model 1 (Hayes, 2012). The results indicated that neither the main effect of Income,  $t(7646) = 1.92, p > .05$ , nor the moderating effects are significant,  $t(7646) = -1.38, p > .05$ . Specifically, the influence that work-life conflict has on planned age to stop working permanently is not dependent on the respondents Income. We can confidently conclude that income does not act as a moderating variable in the relationship between work-life conflict and planned age to stop working permanently (see Figure 4). These results do not support our fifth and final hypothesis.



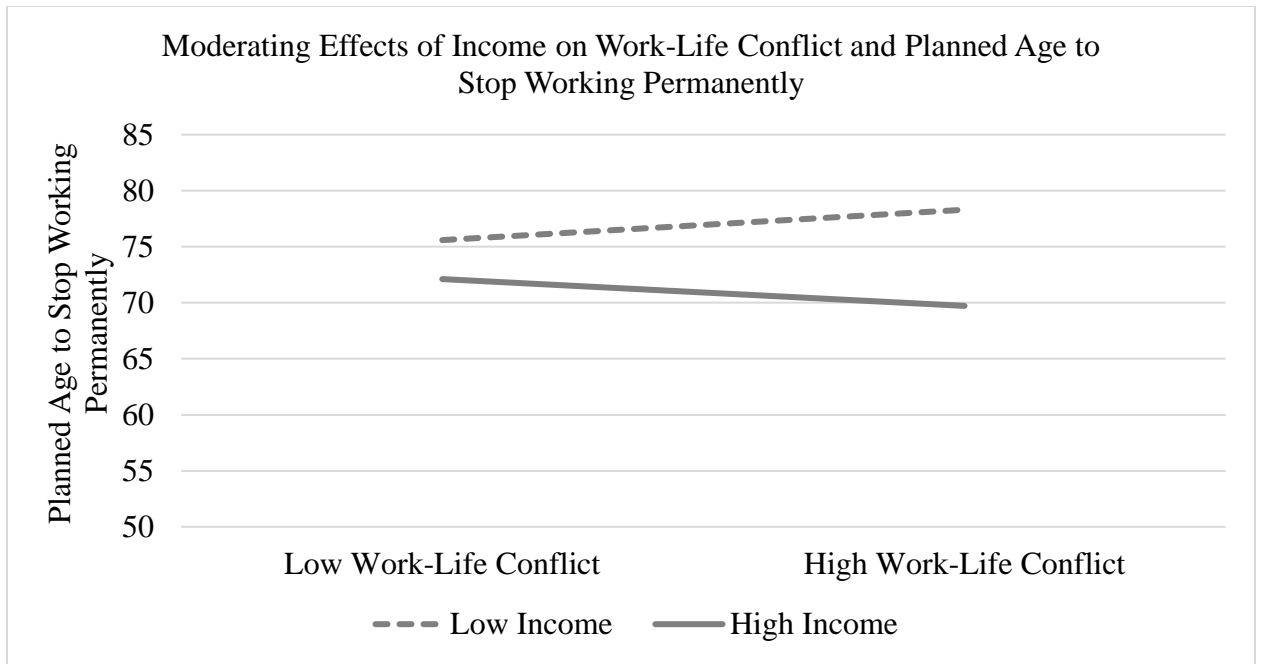


Figure 4. Moderation Effects of Income on Work-Life Conflict and Planned age to Stop Working Permanently

## CHAPTER FOUR: DISCUSSION

The purpose of the present study was to gain a better understanding of the relationship between work and family conflict directionality, retirement decisions, and bridge employment. The results of the present study supported *Hypothesis 1* and *Hypothesis 3*. Specifically, we found that there was a significant influence on planned age to stop working permanently across levels of conflict, including an interaction between work-life and life-work conflict, however the effect sizes were relatively small. Our first hypothesis examined work-life conflict's predictive relationship with planned age to stop working permanently and found that it does act as a statistically significant predictor. Our third hypothesis examined whether including an interaction between work-life and life-work as a predictor of planned age to stop working permanently could significantly increase the predictive ability of our model. We did observe a significant F change from our model without the interaction effect to the one which do include it. In addition, we acknowledge the minimal amount of literature which focuses on work-life directionality and its influence on retirement age; yet, that which has been conducted is supported by the present study (Talukder, 2019).

*Hypothesis 2*, *Hypothesis 4*, and *Hypothesis 5* were not supported by the present study. While we did observe a statistically significant influence on planned age to stop working permanently based on life-work conflict (*Hypothesis*

2), the direction was not what we predicted. The presence of work-life conflict increased the planned age to stop working rather than reducing it, therefore, not supporting our initial hypothesis. Our fourth hypothesis examined the model fit of an interaction between work-life and life-work conflict in predicting bridge employment, where we did not find a significant increase in the odds of successfully predicting bridge employment in a model containing the interaction between work-life and life-work conflict. Finally, *Hypothesis 5* predicted there would be a moderation between income and work-life conflict on planned age to stop working permanently. These results are particularly perplexing, as there is an abundance of evidence to suggest that 1) conflict impacts employment decisions and 2) income does moderate the relationship between conflict and retirement. We propose that our present study failed to support these findings as participants responding to the question, “when do you plan to stop working permanently” may have already retired but continued to work part-time; respondents to the question indicated when they planned to stop working rather than when they plan to retire. This is also indicated by the relatively high average age respondents planned to stop working permanently (i.e., high 70s). Perhaps these averages are indicative of pessimistic ideology towards working and retirement or a grandiose optimism about their health and abilities in the future.

When we closely examine the results of *Hypothesis 1* and *Hypothesis 2*, we begin to realize that they are consistent with the results presented by Raymo and Sweeney (2006); it was concluded that older employees place a higher

preference over family than they do work. When looking at slope changes, our results for *Hypothesis 2* ( $b = .351$ ) present a slope-increase, as opposed to *Hypothesis 1* ( $b = -.309$ ) where we observe a slope-decrease. Despite not garnering support for our initial second hypothesis, the results fall in line with what we would have expected based off the findings of Raymo and Sweeney (2006). Specifically, older employees tend to place a greater emphasis on family than they do work, meaning that we would have expected them to leave the workforce earlier when they have difficulty engaging with their family because of work as opposed to when life presented challenges at work—we ultimately found that people plan to leave work sooner when work interferes with life as opposed to life interfering with work. It is likely that older employees no longer concern themselves with work issues so long as they do not impede with their ability to engage at home. Equally, it is possible that maintaining employment will make it easier to deal with family issues by providing a steady stream of income. With this said, the results of both hypotheses, independent from one another, do not find equal support in the existing literature (Junker & van Dick, 2020).

*Hypothesis 1* focused on the impact that work-life conflict alone has on planned age to stop working permanently. The analysis found that work-life conflict does significantly predict planned age to stop working permanently. This pattern remains consistent with the current literature which suggests that work-life conflict, firstly, influences employment decisions (Ahmad & Omar, 2013; Dorenkamp & Ruhle, 2019). Dorenkamp and Ruhle (2019) specifically examined

work-life influences on academic job satisfaction and professional commitment. It was concluded that an increase in conflicts reduced professional commitment which, in turn, led to certain employment decisions such as turnover (Dorenkamp & Ruhle, 2019). As was previously mentioned, research regarding retirement and conflict is scarce, but what has been reported tends to support that work-life conflict plays at least a minor role in retirement decisions (Wiktorowicz, 2018). Wiktorowicz (2018) discovered that life-work conflict, despite the directionality, is likely to expedite retirement. This study (Wiktorowicz, 2018) cited some predictive factors that may moderate this relationship: job satisfaction, work stress, and career growth were just some of the many examples. These are a particularly interesting set of variables, as all of them appear to be directed towards younger employees. Raymo and Sweeney (2006) discovered that older employees tend to place a lesser emphasis on work issues than they do life issues, which begs the question if these would act as moderating variables for older employees as well. While our analyses do not examine retirement specifically (instead opting to measure planned age to stop working permanently), many employees plan to forego working permanently once they do retire (Adams & Beehr, 1998).

The same cannot be said for *Hypothesis 2*. While the current literature does support the idea that life-work conflict impacts retirement and employment decisions (Balmforth & Gardner, 2006; Wiktorowicz, 2018; Bakker et al., 2019; Cui et al., 2022), there appears to be disagreement amongst researchers

regarding what we would expect employees to do when life-work conflict arises. Bakker et al. (2019) examined extensively the conflicts rising from home and their effects on work performance, discovering that life-work issues lead to a decrease in work performance. This harkens back to the Paradox of Beneficial Retirement—decreased performance leads to decisions for early retirement after feeling obligated to make room for younger, better performers (Lang, 2014). Cui et al. (2022) additionally observed the impact that work-life conflict has on early retirement decisions—ultimately using emotional exhaustion as a mediator in this relationship. On the other hand, Balmforth and Gardner (2006) found a significantly negative correlation between life-work conflict and turnover intentions—the greater their life-work conflict, the less likely they are to turnover. It is possible that employees will look to retain their current job to earn funds to deal with these life issues. We also, however, observe that other family-related issues influence the decision to retire such as health and care-taking responsibilities (Wilinska et al., 2019). Raymo and Sweeney (2006) would argue that older employees weigh these family-related issues higher than work-related issues (e.g., unpaid work responsibilities, work conditions); therefore, when life-work conflict arises, they would choose to focus primarily on family and leave work altogether.

Our third hypothesis was partially supported. With *Hypothesis 3*, we discovered significant interactive effects between work-life and life-work conflict on planned age to stop working permanently. We additionally found that including

the interactive effects between work-life and life-work conflict in a model originally including work-life conflict, life-work conflict, sex of the respondent, and education level significantly increase its predictive ability; however, the interaction effects did not behave in the way we expected them to. Firstly, it has been reported that work-life directionality influences employment decisions (i.e., quitting, replacement) (Balmforth & Gardner, 2006); the direction to which conflict spills over determines whether employees will quit, relocate, or take vacation days; however, the outcome of conflict directionality will not look the same for all employees. This means that, similar to what Raymo and Sweeney (2006) have reported, if all employees have work-life conflict, younger employees may choose simply to take vacation time to destress, whereas older employees may choose to outright retire or quit. Retirement is depicted as the final employment decision and has been found in the current study to also be influenced by conflict directionality. Further, while there is minimal data on conflict directionality and its effects on retirement decisions, that which has been reported is reinforced by the current study. For example, higher levels of work-life conflict were associated with higher odds of preferring full-time retirement over deferred retirement (Raymo & Sweeney, 2006). On the other hand, life-work conflict was only observed to influence a greater preference in partial retirement over deferred retirement (Raymo & Sweeney, 2006); our third hypothesis alludes to these effects also. The current literature suggests that employees who lie on different

ends of the work-life spectrum will prefer different retirement situations from one another.

For the present study, work-life directionality is operationalized by the interactive effects between work-life and life-work conflict. This is because the interactive effect implies the simultaneous effect of two or more independent variables on at least one dependent variable. The existence of interaction effects is also consistent with the current literature which frequently reports conflict directionality as two concrete issues rather than a spectrum (Jones, 2006). It is argued that employees constantly have issues deriving from both sectors which battle for priority. The priority ranking of issues is likely determined from several factors including salience, preference, valence, and difficulty. Also, Jones (2006) concludes that work-life conflict (life-work conflict) occurs when an individual experiences incompatible demands between work and family roles, causing participation to become more difficult in *both* roles. While certain employees may report life-work conflict (determining life issue spillover into work), this does not mean that only participation in work roles become more difficult; rather, participation within family roles becomes more difficult as well because of the strain these issues place onto the individual.

*Hypothesis 4*, which evaluated the predictive ability of work-life and life-work interactive effects on bridge employment, was not supported. Whereas past researchers have found that conflict impacts employment decisions (Guerrina, 2015), the rejection of *Hypothesis 4* goes against this assertion. Bridge



employment can be considered an employment decision to an even greater extent than full retirement as bridge employment can be something as simple as reducing hours to something as complex as relocating to an entirely new work sector; however, we did not find support that included an interaction between work-life and life-work conflict to a model predicting bridge employment adds any additional predictive ability above and beyond a model not including the interaction. Perhaps this distinction was found because we are observing an interaction between both directions of conflict. Despite this, Jones (2006) found that the ability to predict employment decisions is higher with a model including both work-life and life-work conflict—in fact, it went above and beyond the predictive ability of models including only one of the conflict directions. During our hierarchical regression, we also found this to be true. Work-life and life-work conflict not only acted as significant individual predictors but including them in the model significantly increased its predictive ability relative to a model including only demographic variables. From these results, we can safely assume that the effect of work-life conflict on bridge employment is in no way dependent on the level of life-work conflict (and vice versa).

Finally, *Hypothesis 5* was not supported which is also inconsistent with the current literature. SES has been supported as a predictor for retirement decisions (Chen et al., 2018), yet income was rejected as a moderating variable in the relation between work-life conflict and planned age to stop working permanently. SES was defined as a conglomeration between income, wealth, and status

(Chen et al., 2018); therefore, we may have found a nonsignificant interactive effect because we only looked at income. Additionally, Raymo and Sweeney (2006) argued that one reason that older employees prefer 'family' over 'work' is because they have already accumulated enough wealth and have already advanced enough into their careers. This would stand to reason that income would not moderate the relationship between work-life conflict and retirement—perhaps income would moderate the relationship between life-work conflict and retirement. Additionally, there is a chance that income would moderate the relationship between conflict and retirement for younger employees. Guerrina (2015) also discovered that income became more salient for employees when there was economic crisis. It is presumed that this moderation would garner more importance for the years 2019, 2020, and 2021 as the COVID-19 pandemic caused nationwide economic hardships as it has been strongly supported that such a pandemic would alter the workplace (Kniffin et al., 2021; Rudolph et al., 2021). It is important to note that while our findings were limited in terms of the interactive effects of income, we do still see similar patterns in our present study as we do across much of the current literature. That is, income appears to be important in determining retirement decisions regardless of conflict directionality. The amount of income or wealth stability will continue to influence retirement decisions despite work-life or life-work issues (Chen et al., 2018).

## Practical Implications

Our findings from the present study have far reaching implications for elder employees particularly as they reach their retirement. Individuals are advised to pay close, honest attention to their conflict situation and recognize that it may impact the age at which they retire. If work-life conflict is pervasive enough, it could lead to retiring sooner. On the other hand, if life-work conflict is pervasive enough, it could lead to retiring later. It is important that all individuals are financially prepared, particularly if they retire sooner than anticipated.

Business leaders may also take note, as an employee's level and direction of conflict influences their tenure. Depending on the nature of the work, leaders might prefer for their employees to either retire sooner or late than the national average. Retiring earlier means more work down the line for them hiring replacements, but it also means less experienced works who have not had the time to develop useful skills for their working environment. While this may not cause too drastic a change, leaders should still be mindful, perhaps reducing potential issues at work to limit the work-life conflict endured by their employees.

Additionally, recognizing your financial situation is important in terms of retirement. Income plays a role in the decision-making process regardless of your conflict directionality, so the weight it holds is powerful. Being aware of this and saving accordingly may ultimately allow you to more easily justify retiring when you desire to. We found that the more income someone has, the more

likely it is that they are to retire (which is consistent with much of the current literature).

### Theoretical Implications

The results of the proposed study strongly imply that older employees truly place a higher emphasis on 'family' or 'life' sectors over 'work'. Younger employees have been found to place a higher emphasis on work to ensure upward mobility and secure a future in any given company (Raymo & Sweeney, 2006). These findings also indicate that during the retirement period, retirees do not follow a standardized adjustment plan. Rather, the issues around them influence their decision to remain in the workforce or not. Additionally, the direction of conflict does appear to determine the influence on retirement. The present study builds on the existing literature by finding a significant main effect for work-life conflict and a significant interactive effect between work-life conflict and life-work conflict on planned age to stop working permanently.

The results of the present study also support that gender and education can influence retirement decisions even when work-life conflict or life-work conflict are present. On average, women appear to retire sooner than men (Vo et al., 2015) which may allude to some type of gender proxy for work-life balance. Women reported higher perceived stress levels when dealing with life-sector challenges than men do (Gómez-Urrutia & Royo, 2017). Many life responsibilities

have historically been assigned to women and, therefore, life-work issues may be more pertinent to them (Allen & Martin, 2017).

### Limitations

There are at least two major potential limitations concerning the results of this study. One limitation to the study is the sample profile. The HRS samples individuals above the age of 50. This means that younger employees' future retirement decisions cannot be taken into consideration. Some of the newer respondents of the HRS have not yet retired either, meaning that data on retirement decisions have not occurred and remain prospective. Perhaps the inclusion of these newer younger employees will allow us to gauge the changing retirement decisions through the years. We observe differences in work-life sector preference between older and younger employees, so perhaps this may have led to some interesting discoveries.

Additionally, data used for this study was primarily from the year 2018; therefore, while they may accurately represent the sentiment toward retirement at the time, many things have changed-especially in the wake of the current global crisis. We fail to encapsulate how a global, health related epidemic may influence participants responses (Rudolph et al, 2021). Guerrina (2015) supports the idea that times of crises will influence retirement decisions, thus we cannot assume that the current epidemic would not do the same.

Further, the depth of measures is sacrificed to cover the breadth of content that makes the HRS so rich. Some measures lack excellent psychometric properties like high internal consistency reliability and construct validity, which are desired and often required for publishing academic research. Some measurements may be content valid but criteria deficient, meaning they don't capture the entire construct.

#### Directions for Future Research

Little research currently exists on work-life conflict directionality and retirement decisions; however, that which does exist specifies conflict directionality's potential to influence retirement timing and, inevitably, retirement satisfaction. I would recommend developing a survey specifically focused on conflict directionality and retirement prospects—the HRS had a myriad of items, but it was difficult to pinpoint items which operationalized the exact concepts needed for the current study. Additionally, as we all continue to cope with the COVID-19 pandemic, it may be of interest to see how crises events might influence retirement. We already have a decent understanding about work-related behaviors and such events (Guerrina, 2015), but we do not yet know how they will affect retirement. It is presumed that the moderation between income and conflict directionality would garner more importance for the years 2019,

2020, and 2021 as the COVID-19 pandemic caused nationwide economic hardships (Rudolph et al., 2021).

I would also recommend evaluating attitudes towards retirement for young workers. Much of the literature only delves into older employees and retirement because they are the ones who are closest to that point; however, gaining insight into how or why retirement attitudes shift throughout someone's work life may be interesting. An interesting development would be to examine traditionally young factors (e.g., work development, work stress) and determine if they are also moderating factors between conflict and employment decisions among older employees; preferably, examine if these factors moderate between conflict and retirement.

Further, our results for hypothesis five indicated that people were planning to stop working permanently a lot sooner than we had originally anticipated. This can either be tied to pessimistic ideology towards retirement or maybe even wishful thinking regarding their own health. Either way, I think it might be interesting to focus on employee perceptions about retirement and see if that will have any influence on their planned age to stop working.

## Conclusion

Currently, the effects of work-life directionality are widely understudied, particularly regarding their effects on older employees. Retirement alone is

constantly changing, and the current literature focused on the influences of work-life directionality upon it are extraordinarily limited. However, we produced results which are supportive of the claims that the current literature makes: work-life conflict and life-work conflict are predictive of planned age to stop working permanently—however, we found that life-work conflict increases the planned age to stop working permanently rather than reducing it. Equally, an interaction between work-life and life-work conflict are also predictive of planned age to stop working permanently, but not predictive of bridge employment. Much of the current literature dives into conflict and other work-related factors like stress, performance, absenteeism, and job satisfaction which then is used to explain possible connections to retirement, bridge employment, and turnover.



APPENDIX A  
PREDICTOR VARIABLES

**Respondents were asked to rate the degree to which they agree with the comments below from 1 (rarely) to 4 (most of the time).**

**Work-to-family conflict:**

My work makes personal responsibilities difficult (LLB048A)

Because of my job, I don't have the energy to do things with my family or other important people in my life (LLB048B)

Job worries or problems distract me when I am not at work (LLB048C)

**Family-to-work conflict:**

My home life keeps me from getting work done on time on my job  
(LLB048D)

My family or personal life drained me of the energy I needed to do my job  
(LLB048E)

I was preoccupied with personal responsibilities while I was at work (LLB048F)

APPENDIX B  
CONTROL VARIABLES

What gender do you most identify with? (QX060\_R)

1. Female
2. Male

R HIGHEST LEVEL OF EDUCATION (QZ216)

What is the highest grade of school or year of college you completed?

APPENDIX C  
CRITERION VARIABLES

STOP WORKING PERMANENTLY-AGE (QJ3959)

At what age do you think you will stop working permanently/retire?

25-94 years of age

95 Never

96 Year given

BRIDGE EMPLOYMENT (QJ235)

Would you consider bridging employment into retirement? Would you consider working part-time once you retire?

1. YES

5. NO

8. DK (Don't Know); NA (Not Ascertained)

APPENDIX D  
MODERATOR VARIABLES

R AMOUNT FROM WAGES AND SALARY (QQ020)

About how much wage and salary income did you receive in [Last Calendar Year],  
before taxes and other deductions?

Amount:



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