

# Mental and Physical Health and Working at Older Ages

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# Mental Health

Mental health: critical for overall health and well-being

- Refers to emotional, psychological, and social well-being
  - Affects how we think, feel, and act
- 
- 50% of people in the U.S. will develop a mental illness in their lifetime
  - 20% report having a mental illness each year
  - Generally prevalence is increasing, particularly among younger adults

CDC, 2020

# Mental Health Prevalence

- 46.6 million adults aged 18 or older in the United States with any mental illness (AMI). (18.9% of all U.S. adults.)
- Prevalence of AMI was higher among women (22.3%) than men (15.1%).
- Young adults aged 18-25 years had the highest prevalence of AMI (25.8%) compared to adults aged 26-49 years (22.2%) and aged 50 and older (13.8%).
- Prevalence of AMI was highest among the adults reporting two or more races (28.6%), followed by White adults (20.4%). The prevalence of AMI was lowest among Asian adults (14.5%).

National Institute of Mental Health (2017)

## Antecedents

### Macroeconomic

Housing and stock market changes  
Labor market opportunities

### Family

Marital status  
Relationship quality  
Spouse/partner's work status  
Spouse/partner's support for retirement  
Caregiving responsibilities

### Work-related

HR policies and practices  
Employer-provided pension plans  
Training / Skill development opportunities  
Workplace age and retirement norms  
Age stereotypes, diversity, & discrimination  
Job characteristics

### Person-Job Factors

Work ability  
Work attitudes  
Employment history

### Individual

#### **Physical, Cognitive, and Mental Health**

Economic status  
Pensions  
Social Security eligibility  
Wealth and income  
Health insurance  
Demographic characteristics  
Psychological factors  
Motivation, needs and values  
Preferred-expected retirement age  
Attitudes toward aging & retirement  
Subjective life expectancy  
Role identity  
Personality

## Moderators

### Context of Retirement Transition

Country / Nation  
Worker and occupation characteristics  
Expected vs. unexpected retirement  
Voluntary vs. Involuntary retirement

### Retirement Planning

Financial planning  
Psychological planning

### Form of Retirement

Bridge employment  
Phased or gradual retirement

## Consequences

### Macroeconomic

Labor supply  
Government pensions and programs

### Family

Retirement satisfaction  
Marital quality  
Caregiving

### Work-related

Organizational staffing  
Loss of experienced workers  
Succession planning  
Cost of employee and retiree benefits

### Individual

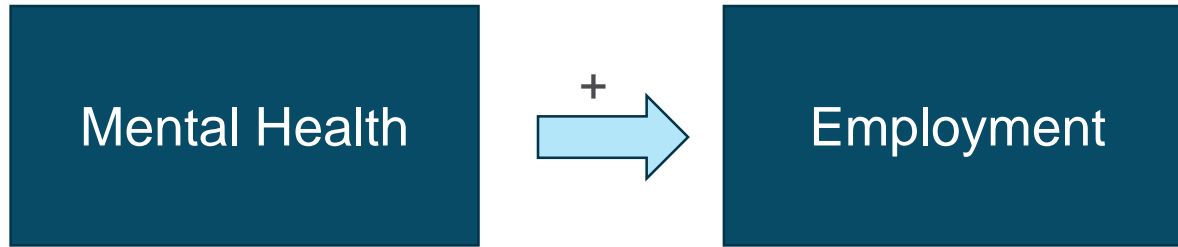
#### **Physical, Cognitive, and Mental Health**

Economic status  
Psychological adjustment / well-being  
Social engagement  
Leisure activity participation

## Timing of Retirement Process:

**Early, On-time, Later**

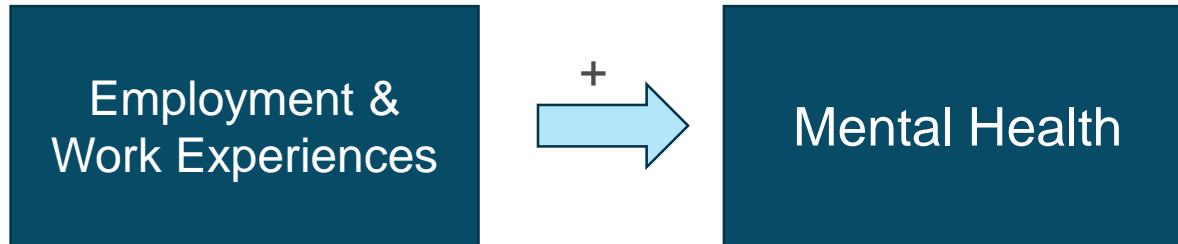
# Mental Health & Work



Depression & poor mental health is a common cause of:

- Absenteeism
- Short & Long-term Disability
- Retirement (especially early retirement)
- Low Work Ability (job-related functional capacity)

# Mental Health & Work



Early retirement, and particularly involuntary retirement and job loss at older ages, is associated with worse mental health (Fisher et al., 2016)

Job loss / unemployment is worse for older workers (Wanberg et al., 2016)

# Physical Health

- 6 in 10 adults in the U.S. have a chronic disease
- 4 in 10 adults have 2 or more chronic diseases



- Older age is a risk factor for declining health and health shocks
  - But there is heterogeneity; many remain healthy into old, old age

CDC (2020)

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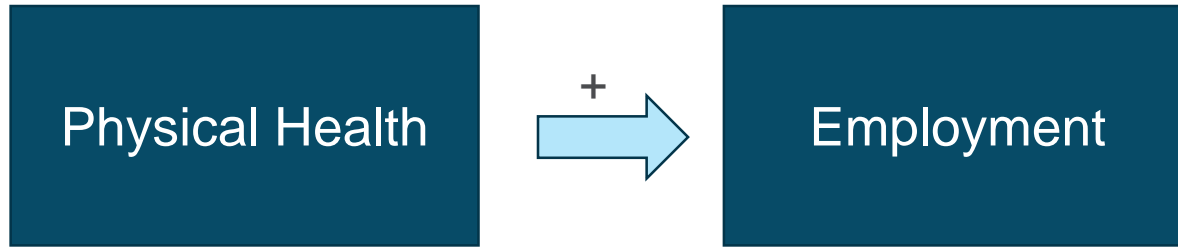
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# Physical Health & Work

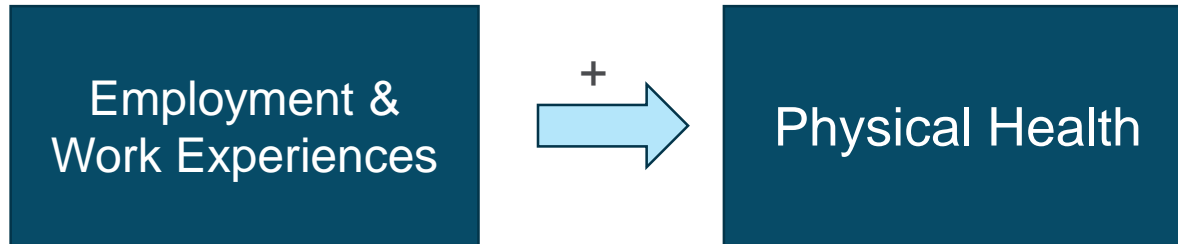


Poor physical health is a common cause of:

- Absenteeism
- Disability
- Early and Involuntary Retirement
- Low work ability (job-related functional capacity)

Fisher et al. (2016); McGonagle et al. (2015)

# Physical Health & Work



- Early retirement, and particularly involuntary retirement and job loss at older ages, is associated with worse physical health
- Early retirement is a risk factor for mortality (Wu, Odden, Fisher, & Stawski, 2016)
- Job loss / unemployment is associated with poor physical health

# Employer Accommodations of Mental and Physical Health Limitations

- Americans with Disabilities Act (ADA)
  - Must provide *reasonable* accommodation
- Requires disclosure to obtain accommodations
  - Some fear disclosure: stigma, discrimination
- Flexibility & changes in work design are effective and desired by workers
- Some employers accommodate better than others
- Organizational and supervisor support are critical

# Attractiveness of Older Workers & Perceptions of Healthcare Costs

- Age discrimination is alive and well (Lahey, 2008; Neumark, 2016)
- 60% of adults age 18-64 obtained employer-provided health insurance
- Health care expenditures increase with age

However,

- Individuals with highest health care costs likely are not working
- Older workers less likely to have as many dependents, which may offset higher individual costs

(Burtless, 2017)

# Workers' Motivation to Continue Working

- Economic factors (wages, employer-provided health insurance, defined contribution retirement/pension benefits)
- Increased longevity
  - High subjective expectations
- Marital/family reasons
  - Time retirement with spouse
- Sense of purpose / meaningfulness of work
  - Generativity, can be fostered through mentoring
- Social connection
- Cognitive engagement

Fisher et al. (2016)

# Voluntary vs. Involuntary Retirement

- Voluntary retirement is associated with more positive outcomes
  - Sense of control is critically important
- Involuntary retirement is associated with many negative outcomes:
  - Poor mental health
  - Poor physical health
  - Physical disability
  - Poor retirement adjustment and well-being
  - Negative health behaviors (smoking, alcohol consumption, low physical activity)
  - Poor financial status

# Predictors of Voluntary Early Retirement

- Poor self-rated health
- More depressive symptoms (worse mental health)
- More physically demanding job
- Lower job satisfaction
- Lower influence at work (lower job level)

Fisher et al. (2016); Sewdas et al., (2020)

# Predictors of Involuntary Early Retirement

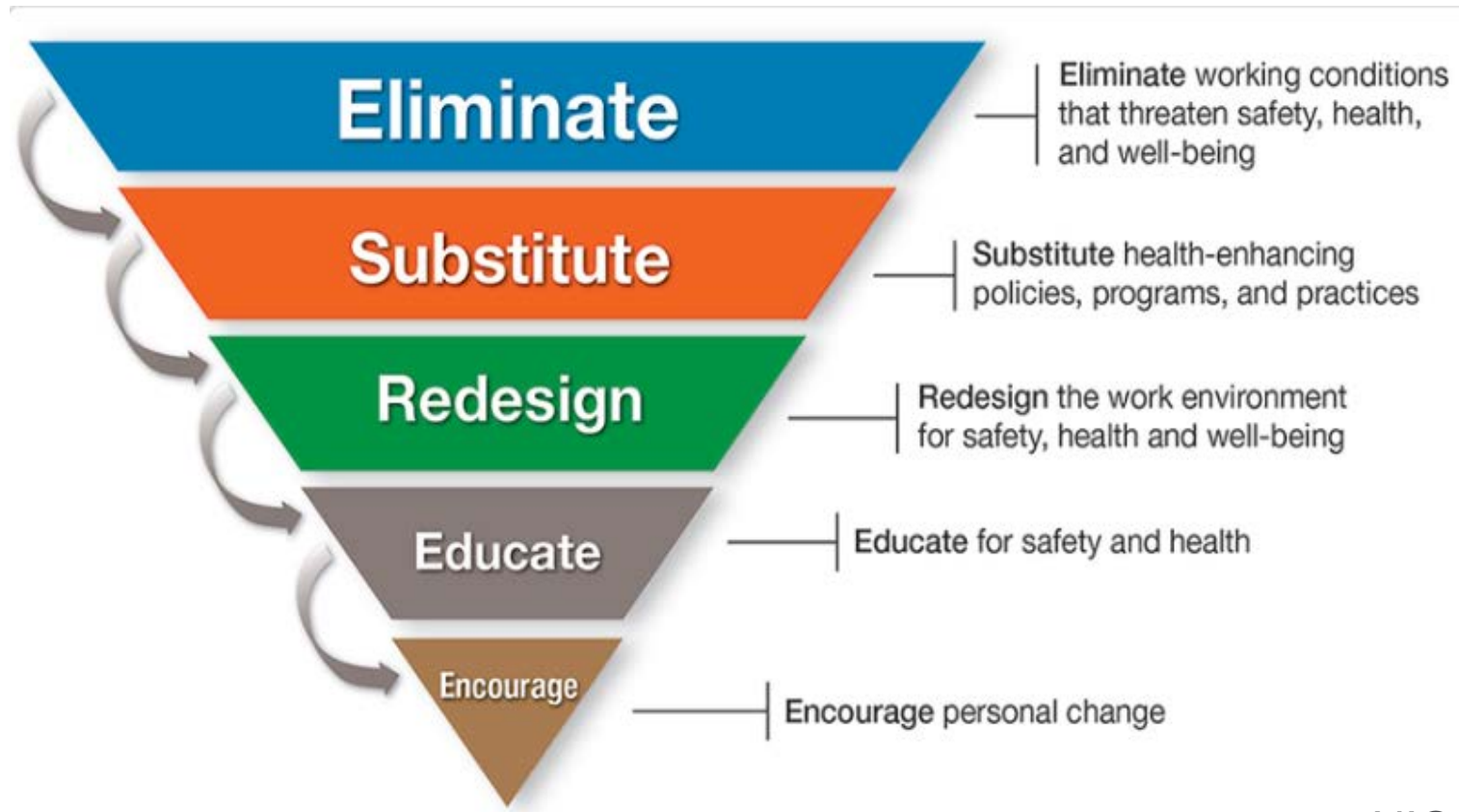
- Poor health
  - Cardiovascular health
  - Musculoskeletal conditions
  - Mental illness
- Negative health event (e.g., heart attack, stroke, back injury)
- Decline in family member's health
- Job loss / unemployment



# Who are Vulnerable Older Workers?

- Low income workers
- Individuals in poor health
  - Low work ability
  - High risk for involuntary retirement
  - Job locked workers
- Workers in physically demanding jobs
- Workers in hazardous occupations
  - Construction
  - Transportation
  - Agriculture
- Racial/ethnic minorities
- Divorced or widowed women who lack retirement assets

# Occupational Health Approach to Addressing Worker Health and Well-being



NIOSH

# Need for Additional Research

- Need for more evaluation of HR policies and organizational interventions
- Need longitudinal multilevel research
  - Multi-organization samples with workers nested within organizations
  - Panel study over time
- Need to investigate precarious work arrangements
  - Jobs without retirement and health insurance benefits
  - Part-time workers
  - Contract workers
- Need for accurate estimates of employment discrimination

# Need for Additional Research

- Prevention and management of poor mental health at work
  - What can and should organizations do to accommodate workers?
  - Will become increasingly important due to increasing prevalence of poor mental health

# Thank you!

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