

## Original Paper

# Are Women Willing to Delay Their Retirement? A Research on 270 Female Teachers in Inner Mongolia of China

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### **Abstract**

*Women's retirement age is earlier than men in China, which has a negative effect on the problem-solving of aging society and the protection of women's rights and interests. Therefore, prolonging the retirement age for women has become an important policy choice to alleviate the above problems. But are women themselves willing to delay their retirement? What factors effect women's intention to delay their retirement? Those should be an important basis for the decision-making of a new retirement policy. This paper explores female delayed retirement intention by selecting the group of female teachers which is an important category of professional women in China. Taking 270 female teachers in Inner Mongolia of China as samples, this paper analyzes the effect of personal, occupational, and policy factors on female teachers' delayed retirement intention. The results show that the health, children, monthly income, cumulative length of working, professional title and work units have a statistically significant impact on female teachers' delayed retirement intention. Accordingly, this article puts forward policy implications on gender equity including eliminating the gender difference of retirement age, making flexible retirement policy and protecting women's occupational interests.*

### **Keywords**

*female teachers, delayed retirement intention, influencing factors*

### **1. Introduction**

It has become an unavoidable fact that China has been facing entering the aging society, and "aging before getting rich". Population aging not only leads to the important change in the labor force structure, but also challenges the national old-age security system and the old-age pension cost in China. Whether the setting of retirement age of professional female which accounts for 30% of China's whole population

is reasonable or not will have an important impact on China's response to the population aging and the change of labor force structure. So it has become the focus of the academic and the practice in recent years. At present, women's retirement age for women in China is 5-10 years earlier than men. Some scholars argue that the phenomenon of "retirement without rest" caused by the earlier retirement age for women under the current system will destroy the order of labor force market (Gao & Deng, 2009). Compared with men, the earlier retirement age for women also undermines the women's equal rights, especially economic interests, and hinders the further development of women's career (Wu, 2009). As the expectancy of average life, the level of education and the percentage of human capital of women increases, more and more voices have been advocating that women should retire at the same age as men in China (Jing & Xie, 2010). It is believed that raising the retirement age for women may enable women to enjoy more benefits such as working wages and adequate pensions (Guo & Yu, 2006). Meanwhile, delaying the retirement age for women can also save the cost of education, improve the efficiency of human resources, and reduce the pressure of social pension (Dong, 2010). In view of this, the scientific and reasonable extension policy of retirement age for women based on their intention is bound to be of great significance to protect women's rights and interests in all aspects and to relieve the pressure of the population aging.

## 2. Literature Review

Western scholars have explored the influencing factors of delayed retirement intention to a certain extent. It is believed that, in terms of the intention of delayed retirement, young employees are more influenced by their dreams, but older ones by taking more practical factors into account (Ron, Benedict, & Bas, 2015). The degree of job satisfaction, organizational commitment, and post-retirement income expectations all influence the retirement age, and these factors interact with each other as well (Schwerhaa & Ritterb, 2011). But older employees are reluctant to extend their working hours in order to spend more time with their families (Beehr, Glazer, Nielson, & Farmer, 2000). Career value is also one of the influencing factors, and employees choose to continue to work if they think the job is important to life (Schmidt & Lee, 2008).

There are two schools of Chinese scholars in this field. The first school focuses on discussing the advantages and disadvantages of the delayed retirement system for women. It is believed that the current retirement system has institutional defects which has caused both economic and spiritual damage to women, so it should be reformed from the principle of law (Wang, 2013). Promoting the same retirement age for men and women in the cultural sector has become a breakthrough in reforming the retirement system (Suo, Xiao, & Luo, 2015). The elimination of all forms of discrimination against women is a joint responsibility of the Chinese government and the judiciary (Wang & Wu, 2007). There are also studies argue that delayed retirement exacerbates the inherent contradiction between women and family care and requires both government and society to establish and implement family policies, in order to secure greater operational space for delayed retirement (Yang & Wu, 2017).

The second school discusses the influencing factors of women's delayed retirement. The difference in the income of different groups of women of all ages has an important influence on drawing down the retirement age of men and women (Yue, 2017). Health status, marital status, work occupation and monthly income are important factors that affect women's intention to delay retirement (Dong & Jiang, 2015). The higher the cultural level is, the stronger the intention to delay retirement becomes; the older the age is, the weaker the intention to delay retirement becomes; the higher the income level, the lower the intention to delay retirement (Liu & Liu, 2012). Furthermore, the empirical studies also find that the individual and occupational factors have a statistically significant positive impact on the employees' intention to delayed retirement, but the effect of family and unit factors is significantly negative (Huang, 2013). In addition, the more knowledgeable women with a strong sense of gender awareness and self-efficacy are more willing to choose late retirement and vice versa (Suo & Xiao, 2014). For female civil servants, the final education level, monthly income, the consciousness of equality between men and women, self-efficacy all have a significant role in promoting the degree of peer retirement support for men and women (Zhang & Li, 2011).

To sum up, existing studies have shown that gender, age, occupation, self-efficacy and so on have a significant impact on women's intention of delayed retirement, but it still needs more refined and deepened research to explore the intention of delayed retirement in a certain industry, a certain gender group, or even a certain age group to delayed retirement, so as to provide more targeted reference and basis for policy formulation and improvement. Therefore, this paper selects the important categories of female teachers among professional women in China as sample, to explore what factors affect women's intention of delayed retirement, and tries to put forward corresponding policy implication.

### 3. Data Collection

The article selects Inner Mongolia Hohhot, Baotou and other areas in China as sample, and authors carried out deep investigation in kindergartens, middle schools, universities and other schools. A total of 270 questionnaires were distributed in which 254 were actually recovered, 7 missing and wrong questionnaires were eliminated, and 247 were actually valid questionnaires. The effective questionnaire recovery rate was 91.48%, which researches the validity of the questionnaire recovery.

In terms of age composition of the sample, the number of female teachers aged 30-39 is the highest (accounting for 35.6% of all cases), followed by aged 40-49 (accounting for 34.8%), aged 50-59 (accounting for 19.4%) and then aged 20-29 (accounting for 10.1%) is the smallest. In terms of education level, the proportion of undergraduate students and above is the largest, and accounts for 86.7%; the number of junior college and high school, secondary school and below is relatively small, accounting for 12.1% and 1.2% respectively. The monthly salary income of female teachers is in the range of \$285-571, and their proportions are 34.8% and 46.2% respectively. The surveyed teachers are composed of kindergarten teachers, primary school teachers, junior high school teachers, senior high school teachers,

vocational and technical secondary school teachers, junior college teachers and university teachers, accounting for 12.6%, 13.4%, 26.7%, 11.7, 1.6%, 3.6% and 30.4% respectively.

**Table 1. Female Teachers' Intention of Delayed Retirement**

Item		Frequency	Valid percent (%)	Cumulative percent (%)
Your views on the delayed retirement policy	Agree	83	33.6	33.6
	Indifferent	41	16.6	50.2
	Disagree	123	49.8	100.0

In order to grasp female teachers' intention of delayed retirement, this study sets up the item of "Your views on the delayed retirement policy" with three options of "agree", "indifferent" and "disagree". As shown in Table 1, the percentages of preference, indifference and disapproval are 33.6%, 16.6% and 49.8% respectively. It can be seen that nearly half of female teachers do not agree with the delayed retirement policy.

#### 4. Research Hypothesis

As personal factors, occupational factors and policy factors are the most important aspects affecting the female teachers' intention of delayed retirement, the following assumptions are proposed from these three aspects:

##### 4.1 Personal Factors

Firstly, it is generally believed that the older female teachers are, the less they wish to delay retirement. Secondly, the so-called "health is the capital of the revolution" indicates that female teachers in poor health condition hope to retire early. Thirdly, whether there is a burden on the next generation will have a certain impact on the intention to retire. If there are many children in family, female teachers more likely choose to extend their working life to reduce financial burden. Fourthly, the more a female teacher likes her profession, the more she wants to continue her teaching activities and thus more willing to extend her retirement age.

Hypothesis 1-1: There is a significant correlation between age and delayed retirement intention.

Hypothesis 1-2: There is a significant correlation between health status and delayed retirement intention.

Hypothesis 1-3: There is a significant correlation between the status of children and delayed retirement intention.

Hypothesis 1-4: There is a significant correlation between job preference and delayed retirement intention.

##### 4.2 Occupational Factors

Firstly, it is generally believed that the higher the average monthly income is, the more he/she is willing to delay retirement. Secondly, it is generally believed that the longer the working hours are, the higher the

wage level is, and the more likely he/she is to delay retirement. Thirdly, high school teachers who are stressed and have heavy teaching tasks may prefer to retire early. Fourthly, the higher the title, the position in the unit and income are, the more likely he/she is to delay retirement.

Hypothesis 2-1: There is a significant correlation between monthly income and delayed retirement intention.

Hypothesis 2-2: There is a significant correlation between cumulative length of working and delayed retirement intention.

Hypothesis 2-3: There is a significant correlation between the type of work unit and the intention to delay retirement.

Hypothesis 2-4: There is a significant correlation between professional title and delayed retirement intention.

#### 4.3 Policy Factors

Female teachers who agree with the policy of late retirement age for men generally do not want to delay retirement. Female teachers who favor flexible retirement are more free to choose retirement age and are more receptive to delayed retirement.

Hypothesis 3-1: There is a significant correlation between the perception of different retirement age policies for men and women and delayed retirement intention.

Hypothesis 3-2: There is a significant correlation between perceptions of flexible retirement policies and delayed retirement intention.

## 5. Results

Because this study focuses on the influencing factors (individual, occupational and policy) of female teachers' intention to delay retirement, the SPSS is used to test whether there is a significant correlation between those factors and the intention of delayed retirement by interactive classification and chi-square test.

### 5.1 Personal Factors

**Table 2. Interactive Classification of Personal Factors and Delayed Retirement Intention (%)**

Item		Your views on the delayed retirement policy			X2 (Sig)
		Agree	Disagree	Indifferent	
Age	29 and under	32.0	48.0	20.0	9.909 (0.129)
	30-39	22.7	54	22.7	
	40-49	40.7	47.7	11.6	
	Over 50	41.7	45.8	12.5	
Health status	Good	39.8	42.9	17.3	18.805
	General	12.0	72.0	16.0	(0.001)

	Poor	16.7	83.3	0	
	Childless	29.4	44.1	26.5	
Children's	One child	31.4	54.3	14.4	13.262
status	Two children	52.2	21.7	26.1	(0.039)
	More than three	100.0	0	0	
	Like very much	51.5	36.8	11.8	
	Like	29.2	52.3	18.5	
Degree of job	Generally	22.2	57.8	20.0	17.569
preference	Dislike	0	100.0	0	(0.025)
	Dislike very much	0	100.0	0	

Table 2 shows that the sig values obtained by chi-square test of age, health status, children's status, degree of job preference and view of delayed retirement are 0.129,0.001,0.039,0.025, respectively. The sig values of health status, children's status, degree of job preference all are less than 0.05, which indicates that they have significant effect on the intention of delayed retirement. Hypothesis 1-1~1-4 hold, which suggest that the individual factors of female teachers are associated with their intention to delay retirement.

### 5.2 Occupational Factors

**Table 3. Interactive Classification of Occupational Factors and Delayed Retirement Intention (%)**

Item		Your views on the delayed retirement policy			X <sup>2</sup> (Sig)
		Agree	Disagree	Indifferent	
Monthly salary income	Below 2000	66.7	0	33.3	12.709 (0.048)
	2000-4000	23.3	57.0	19.8	
	4000-6000	34.2	50.9	14.9	
	Over 6000	50.0	36.4	13.6	
Cumulative length of service	Less than 5 years	34.1	43.9	22.0	17.390 (0.026)
	6-15 years	21.7	55.1	23.2	
	16-25 years	35.2	57.7	7.0	
	26-35 years	42.2	40.6	17.2	
Work unit	Over 36 years	100.0	0	0	55.442 (0)
	Kindergarten	71.0	9.7	19.4	
	Primary school	27.3	60.6	12.1	
	Junior middle school	18.2	56.1	25.8	
	High school	13.8	82.8	3.4	

Professional title	Vocational colleges, technical secondary school and technical schools	75.0	0	25.0	18.696 (0.017)
	University	41.3	42.7	16.0	
	Junior College	22.2	77.8	0	
	Nothing	27.3	36.4	36.4	
	Primary title	27.6	51.7	20.7	
	Middle title	23.7	57.7	18.6	
	Vice-senior Title	41.2	45.4	13.4	
	Senior Title	69.2	30.8	0	

Table 3 shows that the sig values of female teachers' monthly salary income, cumulative length of service, work unit and professional title are 0.048, 0.026, 0, 0.017 respectively, which is less than 0.05 indicating that the above factors have a significant effect on the intention to delay retirement. Hypothesis 2-1~2-4 hold which suggest that occupational factors of female teachers have a significant impact on their intention to delay retirement, and those who agree with the policy of late retirement generally do not want to delay retirement.

### 5.3 Policy Factors

**Table 4. Interactive Classification of Policy Factors and Delayed Retirement Intention (%)**

Item			Your views on the delayed retirement policy			X2
			Agree	Disagree	Indifferently	(Sig)
Views	on	Support	44.8	37.6	17.6	55.233 (0)
Flexible		Indifferently	23.1	48.7	28.2	
retirement		Not support	0	97.7	2.3	
Views	on	Men and women are equal and different	58.6	31.0	10.3	58.249 (0)
retirement	ages	Men should retire earlier	50.0	40.0	10.0	
of men and		Women should retire earlier	15.8	69.3	14.9	
women		Indifferently	25.0	36.1	38.9	

From Table 4, we can see that the sig values of female teachers' views on flexible retirement, different retirement ages of men and women and delayed retirement are all 0, which indicates that it has a

significant effect on the intention to delay retirement. Hypothesis 3-1~3-2 hold, which suggest that policy factors have a significant effect on their intention of delayed retirement.

## 6. Discussion

### 6.1 Personal Factors

Firstly, the health status of female teachers has a significant effect on the intention to delay retirement. The female teachers in good health support delayed retirement with the highest percentage among all surveyed female teachers. Teachers are relatively high-pressure occupation, because standing for a long time, inhalation of dust, assessment pressure and so on can cause a variety of diseases, challenging both teachers' physical and mental health. As a result, female teachers who are not in good health tend to retire earlier, while female teachers in good health have sufficient energy and physical strength to continue their work, and agree to delay retirement.

Secondly, the children's status of female teachers has a significant effect on the intention to delay retirement. Female teachers with children are more willing to delay retirement than those without children, and the more children they have, the more they favor delayed retirement. At present, women have been playing more and more important role in the family economy, and the number of children in a family directly determines family financial burden; the bigger the number of the next generation is, the heavier the family financial burden is, and the more female teachers tend to agree with delay retirement in order to increase family income and reduce family burden.

Thirdly, the degree of job preference of female teachers has a significant effect on the intention to delay retirement. The more you love the profession of teachers, the more they are in favor of extending their retirement age; as their job preference diminishes, so does the proportion of people in favor of late retirement. It is generally believed that the degree of job preference will affect the performance of the work as well. If they like their own work, they will be motivated by the work, and then they are willing to stay longer in the career; On the contrary, if they don't like their work, it can lead to inefficiency and a sense of exclusion. Therefore, if female teachers do not like the work of teaching and educating students, they are likely to disapprove of extending their working life.

### 6.2 Occupational Factors

Firstly, the monthly income of female teachers has a significant effect on the intention to delay retirement. When the monthly income is above \$285, the higher the monthly income is, the higher the proportion of female teachers in favor of extending their working life. Because salaries are tied to pensions, the higher the monthly income is, that is, the higher the pre-retirement salary is, the more retirement benefits are available and the more benefits are received through delayed retirement. Therefore, female teachers with high monthly incomes are more in favor of delayed retirement.

Secondly, the cumulative working length of female teachers has a significant effect on the intention to delay retirement. Overall, there is a positive correlation between cumulative length of working and delayed retirement intention, that is, the longer the occupation takes place, the more female teachers are



in favor of delayed retirement. On the one hand, because the length of working is linked to the salary level, the longer the cumulative length of working is, the more the salary income of female teachers will increase. On the other hand, the longer they work, the deeper they feel about their profession and their students, and the more they want to pass on their knowledge to their students.

Thirdly, the work unit variables of female teachers have a significant effect on the intention to delay retirement. 71% of female teachers working in kindergartens are in favor of an extended retirement age, compared with 18.2 % and 13.8 % of female teachers working in junior and high schools. This may be due to the fact that the average kindergarten class has fewer students, more teachers assigned, and the academic burden is almost zero, so each teacher's work intensity and pressure are less. But female teachers working in junior high and senior high schools, on average, are responsible for the teaching tasks of dozens or even hundreds of students, and also undertake the arduous task of coping with the complex psychology of adolescent students and the great pressure of enrollment rates, so their attitude against the delayed retirement is even stronger.

Fourthly, the professional title of female teachers has a significant effect on the intention to delay retirement. Overall, the higher the professional title is, the more they are in favor of delayed retirement. On the one hand, teachers with high professional titles mean that they will receive higher salaries and benefits; on the other hand, higher professional title usually indicates that they have stronger capacities, and then have more opportunities for social capital and development, all of which encourage them to tend to retire late.

### *6.3 Policy Factors*

Firstly, the perception of flexible retirement by female teachers has a significant impact on the intention to delay retirement. 44% of female teachers who support flexible retirement choose to approve delayed retirement, and vice versa. Flexible retirement policies provide flexible retirement options for female teachers. Those teachers who favor flexible retirement can choose when to retire according to their actual situation, so they are more inclined to favor delayed retirement. But female teachers who already have relatively fixed plans and arrangements for their later life will not agree with flexible retirement systems, as delayed retirement means that they will need to change their life schedule, which can cause inconvenience. Therefore, they are less willing to support delayed retirement policies than female teachers who agree with flexible retirement systems.

Secondly, the view of female teachers on the different retirement ages for men and women has a significant effect on the intention to delay retirement. Female teachers who believe that men and women are equal and should retire at the same age or that men should retire earlier prefer to support delayed retirement. In terms of current gender structure of teachers, the number of female teachers is higher than that of male teachers, and female teachers play a very important role in the education industry. Retirement at the same age as men or even later is a recognition of women's professional competence. In addition, as women's educational attainment increases, they also need longer working life to recover the high cost of human capital investment. Therefore, female teachers who believe that men and women

should retire at the same age or men should retire earlier support delayed retirement more. On the contrary, female teachers who believe that women should retire earlier may disapprove of late retirement, because they hope to have more time to take care of their families or enjoy later life, or because the traditional notion that “men should take greater social responsibility than women” is stronger.

## **7. Conclusion and Policy Implications**

### *7.1 Conclusion*

Based on the above analysis of the factors affecting the delayed retirement intention of female teachers, we can see that nearly half of the female teachers do not approve of the delayed retirement, so it is not advisable to implement the delayed retirement policy in a rush, and either the formulation of the delayed retirement program or the implementation of the policy has a long way to go. But the percentage of female teachers supporting the delayed retirement has increased compared with previous scholars' findings. The hypotheses that personal factors, occupational factors, and policy factors are effective factors that affect female teachers' intention to delay retirement are supported. Among the personal factors, better health condition, the more children in the family, and higher preference for work make female teachers are more favor of delayed retirement is; In addition, among the occupational factors, the higher the monthly income of female teachers is, the more they inclined to delay retirement; the longer the cumulative length of working is, the stronger intention they have to delay retirement; female teachers in different work units have different intention to delay retirement; the higher the professional title of female teachers are, the more they are in favor of delayed retirement. Finally, among the policy factors, the perception of flexible retirement and of the same retirement age for men and women have a significant impact on the intention to delay retirement, and female teachers who support flexible retirement and same retirement age for both men and women tend to delay retirement and support delayed retirement. The above conclusions can undoubtedly provide reference for the government to formulate the delayed retirement policy.

### *7.2 Policy Implications*

Firstly, when designing retirement age programs, gender differences should be eliminated and the needs of different groups should be fully taken into account. In China, men generally retire 5-10 years later than women, but the average life expectancy of women is longer than that of men. Under conditions where women's educational life is basically equal to that of men, if women's working life is shorter than that of men, it is in fact a denial and hindrance to women's right to work, interests or even self-fulfilling opportunities, which seriously impedes gender equity. Therefore, in order to take care of women's rights and interests, consideration may be given to the introduction of delayed retirement for women and then the same retirement age for men and women gradually. In addition, different retirement policies have to be implemented according to the differences and characteristics of different occupational groups. For example, for educated women, early retirement can lead to shorter working life, which is undoubtedly a great waste of human capital. But for those who engage in heavy manual

work, early retirement means that they can get rid of tired jobs, have time to recover the health and enjoy their later life. Therefore, different retirement age policies should be considered for groups of women with large gaps in the nature of work and human capital.

Secondly, flexible retirement policies may be another choice. The analysis results above indicate that the female teachers' views on the retirement age are influenced by many factors. Because the individual's health status, income level and choice preference are different, if the rigid uniformity of delayed retirement for men and women, it will not be able to take care of the diverse needs, which is not conducive to a better response to the social problems caused by aging. Therefore, options of different retirement age should be given, based on the minimum and maximum retirement age criteria set by government, and therefore workers can apply for retirement on their own needs.

Thirdly, the delayed retirement age policy should be piloted and then promoted nationally. In order to avoid social problems and pressure caused by the widespread implementation of the policy in the short term, small pilot projects can be carried out first, and the delayed retirement can be implemented first among groups with little resistance. For example, the previous study shows that female teachers with the higher professional title are more willing to delay retirement, so we can choose the group with higher professional title to try out the delayed retirement scheme. In 2015, the circular on the retirement age of female cadres at the county level and female professional and technical personnel with senior professional titles issued jointly by the Ministry of Central Organization and the Ministry of Human and Social Affairs is a policy document for the implementation of such pilot work. The relevant sectors can understand the implementation of the delayed retirement policy through the pilot projects, adjust and supplement the policy in a timely manner, and lay the foundation for a wide range of promotion.

Finally, it is necessary to enhance the professional treatment of women and the protection of women's professional interests, and the awareness of gender equity in the whole society. Because of women's traditional disadvantages at the employment and promotion levels, it is necessary to properly eliminate the unreasonable gap of income between men and women, improve the welfare benefits for female workers, strengthen the labor protection of female workers in work units, establish a reasonable employment system, and ensure the fairness and of assessment and promotion, as a compensation and incentive mechanism. At the same time, the relevant sectors should vigorously implement the national gender mainstreaming policy, enhance the trust and recognition of women's working ability in the whole society, provide a good working environment and development opportunities for women, and promote the process of gender equity in the whole society.

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