
# Work-Family Conflict and Retirement Preferences

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**Abstract**

*Objectives:* This study investigates relationships between perceived levels of work-family conflict and retirement preferences.

*Methods:* Using the large sample of 52-54 year-old respondents to the 1992 Wisconsin Longitudinal Study, we estimate multinomial logistic regression models of preferences for partial and full retirement within the next ten years. We examine the association between preferences for retirement and perceived work-family conflict, evaluate the extent to which work-family conflict is a mediating mechanism between stressful work and family circumstances and preferences for retirement, and explore potential gender differences in the association between work-family conflict and retirement preferences.

*Results:* Work-family conflict is positively related to preferences for both full and partial retirement. Yet work-family conflict does not appear to mediate relationships between stressful work and family environments and retirement preferences, nor do significant gender differences emerge in this association.

*Discussion:* Our analyses provide the first direct evidence of the role played by work-family conflict in the early stages of the retirement process, although we are not able to identify the sources of conflict underlying this relationship. Identifying the sources of this conflict and the psychological mechanisms linking work-family conflict to retirement preferences is an important task for subsequent research.

## Introduction

Concurrent trends toward earlier retirement, greater variability in retirement timing, and increases in women's labor force participation have stimulated research on later-life work from a life course perspective (e.g., Han & Moen, 1999; Szinovacz, Ekerdt, & Vinick, 1992). This research has focused on clarifying ways in which the retirement process reflects interdependence of work and family spheres and the mutual influences of family members. It has been shown, for example, that net of individual characteristics, the timing and nature of retirement are influenced by spouse's characteristics (Henretta, O'Rand, & Chan, 1993) and by the provision of physical care and financial support to family members (Dentinger & Clarkberg, 2002).

Work-family conflict is one important dimension of the interdependence of life spheres that has been largely neglected in prior research on retirement, however. Perceived conflict between work and family life has received considerable attention among family scholars (for recent reviews of this literature, see Greenhaus & Parasuraman, 1999; Perry-Jenkins, Repetti, & Crouter, 2000), and clearly contributes to the context in which retirement decisions are made, but no studies of the retirement process have directly examined the role of work-family conflict. Furthermore, retirement research investigating the presumed sources of such conflict has focused almost exclusively on the spillover of family-related stress into work life, while paying little or no attention to the potential ramifications of work-related stress spilling over into family life. This is a surprising omission in light of efforts made in the broader work-family literature to distinguish work stress spillover into family life from family stress spillover into work life (e.g., Frone, Russell, & Cooper, 1992).

In this paper, we use data from the Wisconsin Longitudinal Study (WLS) to further our understanding of the retirement process in three ways. First, we provide a direct assessment of

whether and how work-family conflict is associated with preferences for partial or full retirement. Measured as 52-54 year-old individuals' desired work status ten years in the future, retirement preferences represent a potentially important, yet understudied, component of the retirement process. We consider both spillover of family stress into work life (family-to-work conflict) and spillover of work stress into family life (work-to-family conflict). Second, we examine the extent to which stressful family circumstances and job characteristics work through perceptions of work-family conflict to influence retirement preferences. Finally, we explore potential gender differences in the association between preferences for retirement and perceptions of work-family conflict.

**Theoretical Background and Previous Research**

Our focus on work-family interface as a context for developing preferences regarding retirement flows naturally from the life course perspective, which emphasizes the mutual influences of family members and the interdependence of life spheres in shaping outcomes across individual lives (Bengtson & Allen, 1993; Elder, 1994). Our focus on preferences as an important component of the early stages of the retirement process also fits well with the life course perspective's emphasis on the role of human agency in shaping life outcomes (Elder, 1994). It seems particularly appropriate to emphasize preferences in the context of decreasing institutionalization of the retirement process (Han & Moen, 1999) and the associated increase in the role of individual planning for retirement. Surprisingly, however, previous research has paid little attention to preferences, focusing instead on expectations or intentions to retire by a given age. This limits our understanding of the processes underlying retirement transitions, which we expect result from the combined influence of preferences and perceived constraints. Whereas constraints posed by objective circumstances such as financial circumstances and pension

incentives clearly influence retirement intentions and expectations (Ekerdt, DeViney, & Kosloski 1996; Fronstin, 1999), we would expect that subjective conditions, such as perceptions of work-family conflict, are more relevant to the formation of preferences.

The life course perspective also highlights the importance of understanding human lives in historical context. We investigate the retirement preferences of a single cohort of men and women, born mainly in 1939. This is a cohort that entered adulthood at a time when women were expected to remain in the home after childbearing, but also experienced tremendous shifts in women's work and family roles over the course of their adult lives. Women in this cohort married early and had relatively high levels of fertility, but they also re-entered the labor market after raising their children at higher rates than did their mothers. At midlife, this "family then job" cohort of women (Goldin, 2004) thus formed preferences for future work and retirement in the context of unique experiences balancing work and family responsibilities.

***Work and family influences on retirement preferences***

Work-family conflict is defined as a situation in which "participation in the work (family) role is made more difficult by virtue of participation in the family (work) role" (Greenhaus & Beutell, 1985: 77). Commonly cited sources of work-to-family conflict include long work hours, inflexible work schedules, low job autonomy, physically and cognitively demanding work, and working under time pressure, whereas sources of family-to-work conflict include children living at home, spouse's poor health, time spent on family work (e.g., caregiving), and poor spousal relations (e.g., Grzywacz & Marks, 2000). An understanding of how family and job contexts influence preferences for retirement requires more than a cataloguing of particular characteristics of an individual's environment, however. It is essential to also understand how work and family are experienced by the individual. Unless these potentially stressful work and family

characteristics are actually perceived as stressful or as sources of work-family conflict, it is unlikely that they will contribute to a desire to retire.

*Family stress and retirement*

A growing body of research points to the importance of family context for understanding retirement decisions. For example, retirement tends to be earlier among those providing physical care to aging parents (Dentinger & Clarkberg, 2002; Pavalko & Artis, 1997), and some studies have similarly found spouses' health problems to accelerate retirement (Hayward, Friedman, & Chen, 1998; Pienta, 2003; Szinovacz & DeViney, 2000). Interestingly, retirement is also found to be earlier for those in more satisfactory marriages (Szinovacz & DeViney, 2000) and those who place greater value on time spent with their spouse (Coile, 2003), but later among those providing financial support to dependent children (Pienta, 2003; Szinovacz et al., 2001). The fact that many of these family characteristics are also associated with elevated levels of family-to-work conflict suggests that spillover of family stress into work may be an important mediator of the association between selected aspects of the family environment and retirement preferences. For example, obligations associated with caregiving may interfere with performance at work and increase the desirability of retirement for some individuals. Yet for other sources of family stress, such as marital discord, some individuals may perceive work as a haven from a stressful family environment (e.g. Hochschild, 1997). Although much theorizing about why we should expect family obligations to influence retirement relates to work-family conflict (e.g. Szinovacz et al., 2001), explicit examinations of linkages between perceived family-to-work conflict and the retirement process have yet to be conducted.

*Work stress and retirement*

In contrast to research on the family correlates of retirement, interpretations of relationships between job characteristics and retirement have paid little attention to the experience of work-

family conflict. This is surprising, given the well-documented linkages between stressful job characteristics and early retirement and evidence that work-to-family conflict is both more common, and more negatively associated with outcomes such as job satisfaction and life satisfaction, than is family-to-work conflict (Greenhaus & Parasuraman, 1999). Employment in occupations characterized by low autonomy, physically demanding work, and limited flexibility is associated with earlier retirement (Hayward et al., 1989). These occupational influences on retirement have typically been interpreted as a reflection of workers' evaluation of the relative attractiveness of retirement and continued work. Simply stated, "workers will retire from unpleasant, difficult jobs at a different rate from pleasant, easy jobs" (Hurd & McGarry, 1993:1). Hazardous and physically demanding jobs are also thought to promote early retirement indirectly by adversely affecting health (Hayward et al., 1989). The fact that many of these same job characteristics have been identified as strong correlates of work-to-family conflict suggests that part of the observed relationship between stressful occupational characteristics and early retirement may work via the spillover of work-related stress into family life. This possibility has received remarkably little attention in the retirement literature, however, and explicit examinations of linkages between perceived levels of work-to-family conflict and the retirement process have yet to be conducted.

***The Current Research***

Despite growing interest in understanding the formation of retirement plans (e.g., Fronstin, 1999), and the clear theoretical relevance of work-family conflict, we know very little about whether and how work-family conflict might influence retirement preferences. For several reasons, this represents an important gap in our understanding of attitudes toward retirement. First, stressful life circumstances may be particularly salient in the development of retirement

preferences. In the early stages of the retirement process, many people do not have a good understanding of the details of their social security and pension provisions (Gustman & Steinmeier, 1999) and do not have well-formed expectations about the age at which they will retire (Ekerdt et al., 2001). However, the pre-retirement years are also a time during which job responsibilities may be high, changes in health may increase the physical burden of work (Daly & Bound, 1996), and provision of informal care to aging parents may overlap with continuing obligations to support financially dependent children (Bengston, Rosenthal, & Burton 1996).

Second, because policy initiatives are likely to have the greatest impact on behavior when directed at early stages of the retirement process (Pienta & Hayward, 2002), relationships between work-family conflict and retirement preferences are of potentially great relevance. In the context of rapid population aging, there is a growing policy interest in promoting extended labor force attachment (e.g. Quinn & Burkhauser, 1994; Fronstin, 1999). If work-family conflict is found to be an important correlate of preferences for retirement, and if the sources of this conflict can be identified, policies directed at ameliorating this conflict (e.g., family care leave, flexible work schedules) may promote longer attachment to the labor force, just as workplace accommodation of health impairments appears to facilitate continued employment (Daly & Bound, 1996).

Third, clarifying the role of work-family conflict in the formation of retirement preferences may enhance our understanding of gender differences in the retirement process. Gender differences in retirement outcomes have often been interpreted as a reflection of men's primary identification as economic provider and women's role as family caretaker (Dentinger & Clarkberg, 2002; Pienta & Hayward, 2002; Szninovacz & DeViney, 2000), but little is known about the role played by work-family conflict. Evidence that women perform the bulk of family

and household responsibilities (Bianchi et al., 2000) and are more likely to be in bad jobs that may not provide work-family accommodation or benefits (Grzywacz, Almeida, & McDonald, 2002) points to the potential relevance of work-family conflict as a key to understanding gender differences in the retirement process. Although most studies find that women do not tend to experience higher levels of work-family conflict than do men (Greenhaus & Parasuraman, 1999; but see Frone, Russell, & Cooper, 1992), it does appear that women are more likely to change patterns of work when faced with work-family conflict (Greenhaus & Parasuraman, 1999).

*Hypotheses*

Based on this theoretical and empirical background, we put forth three hypotheses. First, assuming that retirement is viewed as a potential solution to conflict between work and family responsibilities, family-to-work conflict and work-to-family conflict should both be positively associated with preferences for retirement (*Hypothesis 1*). Previous research and theory do not, however, suggest whether these relationships should be stronger with respect to preferences for full retirement or for partial retirement. Second, we hypothesize that perceived work-family conflict mediates the relationship between stressful work and family characteristics and preferences for retirement (*Hypothesis 2*). Relationships between work-family conflict and preferences for retirement should therefore be attenuated when sources of work-family conflict are controlled. Similarly, relationships between stressful work and family characteristics and preferences for retirement should be attenuated once perceived work-family conflict is controlled. Finally, we expect that the association between work-family conflict and preferences for retirement will be stronger for women than for men (*Hypothesis 3*).

## Data and Methods

*Sample*

We evaluate these hypotheses using data from the large sample of 52-54 year old men and women in the 1992 Wisconsin Longitudinal Study (WLS). The WLS is well suited to our purposes in that it contains a measure of retirement preferences, a series of questions designed to measure work stress spillover into family and family stress spillover into work, and extensive information on the work and family characteristics of respondents. Furthermore, the cohort design of the WLS effectively controls for age, an important dimension of variation in attitudes toward retirement (Ekerdt et al., 2000).

The WLS is a long-term study of a random sample of 10,317 men and women who graduated from Wisconsin high schools in 1957. The 1992 survey included both a telephone interview (87% response rate) and a mail questionnaire (70% response rate). Our base sample consists of the 6,865 (out of 9,741) surviving members of the original sample who completed both components of the survey. Limiting our focus to those working full-time (defined as at least 25 hours per week) in public or private sector wage and salary jobs reduces the sample to 4,470. Our analytical sample consists of 4,106 respondents with no missing data on any of the variables used in the analysis. These are the most appropriate data for our purposes but it is important to recognize that, because the large majority of respondents to the 1992 survey is white, lives in or near Wisconsin, and has at least a high school education, our results may not be generalizable to the entire population of similarly-aged Americans. We are unaware of any reasons to expect results to differ by region of residence but relationships between family characteristics and retirement behavior do vary by race and ethnicity (Honig, 1996; Pienta, 2003). It is also important to note that, by focusing on full-time employees, our sample overrepresents the more career-oriented women in this cohort. The 1992 WLS also did not collect information on some

economic characteristics (e.g., expected value of social security benefits, availability of health insurance after retirement, and disability insurance) associated with retirement expectations in previous studies using data from the Health and Retirement Study (e.g., Fronstin, 1999; Honig, 1996, Pienta & Hayward, 2002).

*Measures*

Retirement preferences: Our dependent variable is a measure of whether respondents would prefer to be fully, partially, or not at all retired ten years in the future. The precise wording of the question is "If you were free to choose, what would you like to be doing 10 years from now, in terms of your work? Would you like to be working full-time, working part-time, not working, retired, or something else?" Because nearly all respondents were 52-54 years old at the time of the survey, our dependent variable reflects desire to retire at or before peak ages of retirement (i.e., 62-65). Alternatively, preferences for retirement can be interpreted as distaste for extended labor force attachment beyond typical ages of retirement. As shown in Table 1, the large majority of the WLS sample prefers to retire by age 62-64 - only a small proportion (15%) hopes to be working full-time in ten years, whereas almost one-quarter hopes to be working part-time, and three out of five would prefer to be not working at all.

Preferences are not only theoretically relevant to the study of work-family conflict, but focusing on this aspect of the retirement process also avoids several methodological ambiguities associated with measures of retirement intentions or expectations. For example, a substantial proportion of people (especially women) do not have well-formed expectations about when they will retire (Ekerdt et al., 2001), but only a very small proportion (less than 1%) of WLS respondents was unable or unwilling to state what they preferred to be doing in ten years. In addition, unlike widely used measures of retirement intentions (e.g., expected age at retirement or subjective expectations of working full-time beyond age 62 or 65), our measure of preferences

also distinguishes between complete retirement and reduced work effort. Part-time work is an important part of the process of labor force withdrawal (Quinn & Burkhauser, 1994) that is qualitatively different from both full-time work and full retirement. Evidence that characteristics such as health and income are associated with not only the timing, but also the nature of retirement transitions (Mutchler et al., 1997) underscores the value of distinguishing between full and partial retirement.

In addition to the theoretical relevance and methodological advantages, there is strong empirical rationale for focusing on retirement preferences. For example, our measure of preferences is strongly correlated with the widely used measure of respondents' subjective expectation of working full-time beyond age 62 on a 0-10 scale with zero being "no chance" and ten being "absolutely certain." This measure of expectations, also included in the 1992 WLS survey, has a mean value of 7.9 for those preferring to work full-time in ten years, 4.7 for those preferring part-time work, and 2.8 for those preferring not to work at all. Furthermore, preliminary work-history data from the 2004-05 WLS survey show that our measure of preferences and common indicators of retirement expectations are equally good at predicting actual retirement outcomes. Observed work status in 2002 corresponded with the preferred work status articulated in the 1992 survey for 50% of respondents to the new WLS survey. If full and partial retirement are collapsed into one category, the proportion who successfully realized preferences increases to 72%. These figures are very similar to the correspondence between expectations and outcomes documented in earlier studies (e.g., Anderson, Burkhauser, & Quinn 1986; Dwyer 2001).

Work-family measures: The two independent variables of central interest in our analysis are indices of perceived levels of work-to-family conflict and family-to-work conflict (details on

variable construction are presented along with descriptive statistics in Table 1). Each index ranges in value from 3 to 15 and is constructed such that higher values correspond to a higher degree of perceived conflict. The sample correlation between the two dimensions of work-family conflict is .41. Consistent with prior research, we see higher levels of work stress spilling over into family life than family stress spilling over into work (mean values are 8.0 and 6.5, respectively).

We also draw upon the work-family conflict literature to define several measures of potentially stressful work and family circumstances. Job characteristics associated with higher levels of work to family stress include long work hours, need for intense concentration or attention, exposure to dangerous conditions, working under time pressure, and frequent job-related travel. If these work characteristics influence retirement preferences via higher levels of work stress spillover into family life, we would expect their estimated coefficients to attenuate once levels of work-to-family conflict are controlled. Family characteristics associated with higher levels of family-to-work stress include the presence of coresident children, caregiving obligations, spouse's poor health, and low marital quality. If these family characteristics influence retirement preferences via higher levels of family stress spillover into work, we would expect their estimated coefficients to attenuate once levels of family-to-work conflict are controlled. In supplementary analyses (results available upon request), we have confirmed that these work and family characteristics are all significantly associated with higher levels of perceived work-family conflict.

Control variables: All models also control for several variables shown in previous research to influence retirement expectations and outcomes. Higher hourly wages and health insurance coverage increase the costs of retirement and should thus be negatively related to preferences for

early retirement. Early pension eligibility and net worth increase the feasibility of retirement and should thus be positively related to preferences for early retirement. Poor health, which reduces both the desirability and feasibility of continued work, should also be positively associated with preferences for early retirement. Prior research suggests that preferences for early retirement should be lower among those with higher educational attainment and among government employees (relative to those employed in the private sector) (Honig, 1996). Finally, based on evidence that spouses tend to synchronize their retirement timing (e.g. Blau, 1998; Henretta, O'Rand, & Chan, 1993), we expect that having a working spouse (versus having a non-working spouse or no spouse) will be associated with a lower probability of preferring early retirement.

[Table 1 about here]

*Methods*

We evaluate our hypotheses by estimating a series of multinomial logistic regression models. We estimate a single model for men and women because initial exploratory analyses indicated that adding the full set of interactions with sex did not significantly improve model fit. We also considered potential violations of the assumption of independence of irrelevant alternatives, but Hausman tests showed no difference in coefficients for either full or partial retirement when the other alternative was not available. The dependent variable in all models is the log-odds of preferring to be either working part-time or not working at all relative to working full-time ten years later (at age 62-64).

We begin by documenting the baseline relationship between perceived work-family conflict and preferences for early retirement, net of our control variables. Significant positive values for the two measures of work-family conflict would be consistent *Hypothesis 1*. We then estimate a parallel model in which measures of work-family conflict are replaced with family and work

characteristics. Our primary interest here is to assess the baseline association between these observed characteristics of families and jobs and preferences for retirement.

Next, we estimate a model which includes both measures of perceived work-family conflict and stressful family and job characteristics. If the association between perceived work-family conflict and preferences for early retirement does indeed reflect established sources of work-family conflict (*Hypothesis 2*), we expect attenuation in the magnitude and significance of coefficients for work-family conflict in model 1 and coefficients for stressful family and job characteristics in model 2. Finally, to assess whether the association between work-family conflict and preferences for early retirement is stronger among women than men (*Hypothesis 3*), we add an interaction between work-family conflict and sex to Model 3. Finding that Model 4 fits the data better than Model 3 would indicate that the association between work-family conflict and retirement preferences differs by sex.

**Results**

Results from our multinomial logistic regression analyses of retirement preferences are presented in Table 2. To facilitate interpretation, we present the exponentiated values of estimated coefficients. Results from the baseline model (Model 1) indicate that higher levels of work-to-family conflict are associated with higher odds of preferring both partial and full retirement within ten years. A one point increase in the index of work-to-family conflict is associated with approximately 5% higher odds of preferring either retirement status rather than continued full-time work. We also see that family-to-work conflict is associated with preferences for retirement, although this relationship is statistically meaningful only in the case of preferences for partial retirement (versus continued full-time work). As shown in the lower panel of Table 2, our control variables are generally associated with retirement in expected ways. For example, receiving health insurance from one's employer, eligibility for an employer-sponsored pension

after age 62, and post-secondary education are all associated with lower odds of preferring full or partial retirement. Being female, higher net worth, eligibility for an employer-sponsored pension by age 62, impaired health, and being a government employee (rather than a private wage and salary worker) are all positively associated with preferences for early retirement. Interestingly, the relationship between retirement preferences and work-family conflict is independent of these correlates of retirement preferences. The magnitude and significance of coefficients for work-family conflict in Model 1 are identical to those from a model without any other covariates.

Next, in Model 2, we consider the association between retirement preferences and observed characteristics of families and jobs, net of control variables. With respect to stressful job characteristics, we see that working long hours is associated with lower preferences for full or partial retirement, whereas exposure to dangerous conditions on the job is associated with higher odds of preferring full or partial retirement over continued full-time work. The odds of preferring partial retirement (but not full retirement) are lower among those whose jobs always require intense concentration. Because long work hours and intense concentration on the job are associated with higher levels of work-to-family conflict, we hypothesized that these job characteristics would also be positively associated with preferences for retirement. Our results suggest, however, that long work hours and concentration more likely reflect a high level of commitment to one's job or employment in more rewarding jobs. Furthermore, lower preferences for early retirement among those with coresident children suggests that financial obligations to support dependent children may be more important in the formation of retirement preferences than is stress associated with additional household responsibilities children may introduce. Finally, we also find that preferences for full retirement are significantly lower among

those who are currently unmarried than for those who are married and report a very close relationship with their spouse.

In Model 3, we include both perceived work-family conflict and observed characteristics of families and jobs. Likelihood ratio tests indicate that this model fits the data significantly better than models which include either observed characteristics of families and jobs or perceptions of work-family conflict alone (i.e., Models 1 and 2). Yet controlling for the array of observed characteristics of families and jobs considered here does not explain the association between perceived work-family conflict and preferences for retirement (Model 3 vs. Model 1). Similarly, we see little change in the association between retirement preferences and observed characteristics of families or jobs once perceived work-family conflict is controlled (Model 3 vs. Model 2). After controlling for perceived work-family conflict, the odds of preferring full retirement ten years in the future among individuals who are married but report not feeling very close to their spouses are now significantly lower (odds ratio = 0.76) than those who feel very close to their spouse. Whereas we had hypothesized that marital stress spilling over into work would increase preferences for early retirement, our results instead suggest that work may be perceived as a refuge from a dissatisfying family life (Hochschild, 1997).

Finally, we explore potential gender differences in the associations between perceived work-family conflict and preferences for retirement. Results of Model 4 indicate that the association between family-to-work conflict and preferences for partial retirement (vs. continued full-time work) may be stronger for women than for men. With respect to work-to-family conflict, however, our results suggest that if any association does exist, it may in fact be stronger among men than among women. Yet the result of our overall likelihood ratio test indicates that adding the terms for the interaction between sex and work-family conflict does not significantly improve

the overall fit of the model (LR $X^2$=7.79 (4), p=.10). We thus conclude that the association between perceived work-family conflict and preferences for retirement does not differ significantly by sex. Separate Wald tests for the interaction of sex first with work-to-family conflict and then with family-to work conflict (not shown here) similarly indicate that gender differences in the coefficients of each of these separate dimensions of work-family conflict are not statistically meaningful at the .05 level of significance.

[Table 2 about here]

**Discussion**

Consistent with our first hypothesis, we find that perceived levels of work-family conflict are associated with retirement preferences, such that individuals who report relatively higher levels of perceived work-to-family and family-to-work conflict also tend to have stronger preferences for retirement by age 62-64. Although our second hypothesis posited that perceptions of work-family conflict would mediate the effects of observed characteristics of families and jobs, results instead point to largely independent effects of perceived work-family conflict and observed characteristics of work and family environments**.** Empirically, this reflects the fact that some stressful job characteristics, such as long work hours and frequent need for concentration, are negatively associated with preferences for retirement and thus cannot mediate the positive relationship between perceived work-family conflict and retirement preferences. It is possible that important sources of work-family conflict particular to this age group are not addressed in the existing studies of work-family conflict at younger ages that guided our selection of stressful work and family characteristics. Alternatively, it may be that individual variation in coping skills is more important than actual characteristics of work and family arrangements in determining the relationship between perceptions of work-family conflict and retirement preferences. The general pattern of results we observe might reflect heterogeneity in the capacity to balance competing

midlife work and family demands, with some individuals more sensitive to perceived conflict between life spheres and others more capable of balancing potentially stressful combinations of responsibilities. Finally, in contrast to our third hypothesis positing that the association between perceived work-family conflict and retirement preferences would be stronger for women than for men, we find only limited evidence of gender differences. Our analyses cannot, however, address the possibility that the absence of gender differences may reflect the early (i.e., prior to 1992) transition to part-time work or full retirement among women whose labor supply is most sensitive to work-family conflict. It is also possible that significant gender differences in the relationship between retirement preferences and stressful work and family circumstances do not work through perceptions of work-family conflict. Subsequent research should examine whether documented gender differences in the work and family correlates of retirement outcomes (e.g., Dentinger & Clarkberg 2002) are also apparent at early stages of the retirement process.

Our analyses provide insights into an important, yet previously undocumented, influence on retirement preferences, but also suggest areas for future research. For example, we consider negative aspects of the interdependence of work and family lives, but a substantial literature also indicates that participation in work (family) roles can *enhance* participation in family (work) roles (e.g. Greenhaus & Parasuraman, 1999; Grzywacz & Marks, 2000). The potential association between such role enhancement and preferences for retirement should be considered in future work. Preferences are conceptually different from expectations but appear to be equally good predictors of subsequent outcomes and should thus be considered an important part of the early stages of the retirement process. Subsequent research should focus directly on the relationship between preferences and outcomes to investigate which individuals are best able to realize their preferences, and how the ability to realize retirement preferences shapes emotional

well-being in later midlife. Differences between preferences and expectations for retirement are also likely to be a fruitful area for future research, and incongruence between preferences and expectations may again be associated with emotional well-being in important ways.

The men and women of the Wisconsin Longitudinal Study provide insight into the future retirement experiences of the much larger baby boom cohorts, who are themselves moving closer to retirement ages. Yet it is important to keep in mind that baby boomers have tended to employ very different strategies for balancing work and family obligations over the course of their lives. In contrast to the "family then work" female contemporaries of the WLS cohort considered here, the baby boomers were more likely to combine work and family throughout their childbearing years. Understanding the implications of this shift for perceptions of work-family conflict, and for the family and work contexts of retirement, will be an important area for future research. The results presented here provide a valuable empirical building block upon which to base such work.

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**Table 1. Descriptive Statistics and Variable Descriptions: 1992 Wisconsin Longitudinal Study**

| Variable | Mean | S.D. | Description |
|---|---|---|---|
| Retirement preferences | | | |
| Full-time work | 0.15 | | Based on response to following question: "If you were free to choose, what would you like to be doing 10 years from now, in terms of your work? Would you like to be working full-time, working part-time, not working, retired, or something else?" Other activities such as "leisure," "volunteering," and "spending time with family" were classified as preferences for full retirement. |
| Part-time work | 0.23 | | |
| Not Working | 0.62 | | |
| Work - family conflict | | | |
| *Work stress spillover into family* | 7.99 | 2.43 | Scale constructed by summing responses to three items asking respondents to assess extent to which they agree or disagree (on a five point scale) with the following statements: "my job reduces the amount of time I can spend with the family," "problems at work make me irritable at home," and "my job takes so much energy I don't feel up to doing things than need attention at home." Range = 3 (least conflict) to 15 (greatest conflict), alpha = .57. |
| *Family stress spillover into work* | 6.46 | 2.05 | Scale constructed by summing responses to three items asking respondents to assess extent to which they agree or disagree (on a five point scale) with the following statements: "family matters reduce the time I can devote to my job," "family worries or problems distract me from my work," and "family activities stop me from getting the amount of sleep I need to do my job well." Range= 3 (least conflict) to 15 (greatest conflict), alpha = .64. |
| Potentially stressful job characteristics | | | |
| *Long work hours* | 0.24 | | Coded 1 if R works at least 50 hrs / week at main job; 0 otherwise. |
| *Job requires intense concentration* | 0.43 | | Coded 1 if R's job always requires intense concentration or attention; 0 otherwise. |
| *Exposed to dangerous conditions* | 0.35 | | Coded 1 if R is exposed to dangerous conditions at work; 0 otherwise. |
| *Always work under time pressure* | 0.33 | | Coded 1 if R always works under pressure of time; 0 otherwise. |
| *Job involves lots of travel* | 0.09 | | Coded 1 if R "agrees" or "strongly agrees" that job requires lots of travel away from home; 0 otherwise. |
| Potentially stressful family characteristics | | | |
| *Children in the household* | 0.44 | | Coded 1 if any children are currently living in the respondent's household; 0 otherwise. |
| *Care provision in past year* | 0.11 | | Coded 1 if R provided personal care for a period of one month or more to a family member or friend during the past 12 months; 0 otherwise. |
| *Has spouse in fair or poor health* | 0.08 | | Coded 1 if R has spouse in fair or poor health; 0 otherwise. |
| *Marital status & relationship quality* | | | |
| Married, very close to spouse | 0.65 | | Based on information on marital status and response to the question: "How close would you say you are to your (husband / wife)? Would you say you are very close, somewhat close, not very close, or not at all close?" |
| Married, not very close to spouse | 0.17 | | |
| Not currently married | 0.19 | | |

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**Table 1. (Continued)**

| Variable | Mean | S.D. | Description |
|---|---|---|---|
| Background characteristics | | | |
| Female | 0.47 | | Coded 1 if yes; 0 otherwise. |
| *Hourly wage (log $ / hour)* | 2.64 | 0.61 | Base hourly wage rate, in 1992 dollars. To allow natural log transformation, a small start value ($1) was added for those reporting wages of $0. |
| *Net worth (log $)* | 11.61 | 1.84 | Respondent's total asset net worth, in 1992 dollars. To allow natural log transformation, a small start value ($1) was added for those reporting zero assets. |
| *Pension eligibility* | | | Eligibility for employer-sponsored pension. |
| Not eligible | 0.17 | | |
| Eligible <=62 | 0.70 | | |
| Eligible >62 | 0.07 | | |
| Don't know / refused | 0.06 | | |
| *Health insurance from employer* | 0.82 | | Coded 1 if R receives health insurance from his/her employer; 0 otherwise. |
| *Self-rated health* | | | |
| Fair/poor/very poor | 0.10 | | Based on response to question: "How would you rate your heath at the present time?" |
| Good | 0.60 | | |
| Excellent | 0.30 | | |
| *Educational attainment* | | | Educational attainment based on most recent degree. |
| High school | 0.54 | | |
| Some college | 0.16 | | |
| College or more | 0.30 | | |
| *Government employee* | 0.27 | | Coded 1 if R is a government employee; 0 otherwise. |
| *Has working spouse* | 0.64 | | Coded 1 if R has employed spouse; 0 otherwise. |

Note. Standard deviations for continuous variables are shown in parentheses.

**Table 2. Exponentiated Coefficients from Multinomial Logistic Regression of Preferred Retirement Status in Ten Years: 1992 Wisconsin Longitudinal Study (n = 4,106)**

| | Model 1 | | Model 2 | | Model 3 | | Model 4 | |
|---|---|---|---|---|---|---|---|---|
| Independent Variables | Part-time vs. Full-time | Not Working vs. Full-time | Part-time vs. Full-time | Not Working vs. Full-time | Part-time vs. Full-time | Not Working vs. Full-time | Part-time vs. Full-time | Not Working vs. Full-time |
| Work - family conflict | | | | | | | | |
| Work-to-family conflict | 1.05 (2.15) * | 1.05 (2.30) * | | | 1.07 (2.75) * | 1.08 (3.39) * | 1.11 (3.18) * | 1.08 (2.56) * |
| Female X work-to-family conflict | ------ | ------ | ------ | ------ | ------ | ------ | 0.92 (1.58) | 1.00 (0.04) |
| Family-to-work conflict | 1.07 (2.54) * | 1.04 (1.68) | | | 1.08 (2.58) * | 1.04 (1.62) | 1.02 (0.63) | 1.01 (0.35) |
| Female X family-to-work conflict | ------ | ------ | ------ | ------ | ------ | ------ | 1.12 (1.99) * | 1.08 (1.48) |
| Potentially stressful job characteristics | | | | | | | | |
| Long work hours[a] | ------ | ------ | 0.71 (2.74) * | 0.56 (5.24) * | 0.66 (3.20) * | 0.52 (5.76) * | 0.66 (3.25) * | 0.53 (5.69) * |
| Job always requires concentration[a] | ------ | ------ | 0.79 (2.04) * | 0.91 (0.92) | 0.78 (2.08) * | 0.90 (0.99) | 0.78 (2.07) * | 0.90 (0.98) |
| Exposed to dangerous conditions[a] | ------ | ------ | 1.35 (2.47) * | 1.29 (2.35) * | 1.29 (2.13) * | 1.24 (2.01) * | 1.30 (2.16) * | 1.24 (1.99) * |
| Always work under time pressure[a] | ------ | ------ | 0.93 (0.63) | 1.01 (0.10) | 0.87 (1.11) | 0.96 (0.41) | 0.86 (1.19) | 0.95 (0.47) |
| Job involves lots of travel[a] | ------ | ------ | 1.23 (1.20) | 0.90 (0.68) | 1.18 (0.94) | 0.86 (0.96) | 1.17 (0.91) | 0.86 (0.92) |
| Potentially stressful family characteristics | | | | | | | | |
| Children in the household[a] | ------ | ------ | 0.78 (2.25) * | 0.80 (2.23) * | 0.74 (2.67) * | 0.77 (2.61) * | 0.74 (2.67) * | 0.77 (2.61) * |
| Care provision in past year[a] | ------ | ------ | 0.84 (1.05) | 0.89 (0.80) | 0.79 (1.40) | 0.85 (1.11) | 0.79 (1.37) | 0.85 (1.10) |
| Has spouse in fair or poor health[a] | ------ | ------ | 0.75 (1.31) | 0.90 (0.54) | 0.73 (1.47) | 0.88 (0.67) | 0.74 (1.4) | 0.89 (0.64) |
| Marital status & relationship quality[b] | | | | | | | | |
| Not married | ------ | ------ | 0.70 (1.85) | 0.53 (3.77) * | 0.72 (1.67) | 0.54 (3.54) * | 0.73 (1.59) | 0.55 (3.53) * |
| Married, not very close to spouse | ------ | ------ | 1.11 (0.67) | 0.81 (1.52) | 1.02 (0.13) | 0.76 (2.01) * | 1.01 (0.09) | 0.76 (2.02) * |

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**Table 2 continued**

| Independent Variables | Model 1 | | Model 2 | | Model 3 | | Model 4 | |
|---|---|---|---|---|---|---|---|---|
| | Part-time vs. Full-time | Not Working vs. Full-time | Part-time vs. Full-time | Not Working vs. Full-time | Part-time vs. Full-time | Not Working vs. Full-time | Part-time vs. Full-time | Not Working vs. Full-time |
| Background characteristics | | | | | | | | |
| Female[a] | 1.82 (4.83) * | 1.64 (4.44) * | 1.94 (4.98) * | 1.62 (4.06) * | 1.93 (4.92) * | 1.60 (3.95) * | 1.73 (1.28) | 1.00 (0.00) |
| Hourly wage (log $ / hour) | 1.06 (0.53) | 1.18 (1.69) | 1.05 (0.45) | 1.19 (1.84) | 1.04 (0.33) | 1.18 (1.67) | 1.04 (0.38) | 1.18 (1.72) |
| Net worth (log $) | 1.14 (4.71) * | 1.15 (5.85) * | 1.14 (4.56) * | 1.14 (5.53) * | 1.14 (4.65) * | 1.15 (5.62) * | 1.14 (4.56) * | 1.14 (5.55) * |
| Health insurance from employer[a] | 0.59 (3.24) * | 0.72 (2.18) * | 0.61 (3.02) * | 0.76 (1.83) | 0.61 (2.98) * | 0.76 (1.81) | 0.62 (2.95) * | 0.76 (1.82) |
| Pension eligibility ( vs. not eligible) | | | | | | | | |
| Eligible <=62 | 1.51 (2.63) * | 2.28 (5.80) * | 1.45 (2.39) * | 2.16 (5.40) * | 1.49 (2.51) * | 2.20 (5.51) * | 1.48 (2.51) * | 2.19 (5.49) * |
| Eligible >62 | 0.69 (1.77) | 0.61 (2.65) * | 0.68 (1.85) | 0.60 (2.66) * | 0.68 (1.80) | 0.60 (2.64) * | 0.70 (1.69) | 0.61 (2.57) * |
| Don't know / refused | 0.90 (0.43) | 1.10 (0.46) | 0.86 (0.64) | 1.04 (0.20) | 0.87 (0.57) | 1.05 (0.23) | 0.87 (0.58) | 1.04 (0.18) |
| Self-rated health (vs. excellent) | | | | | | | | |
| Fair/poor/very poor | 1.77 (2.55) * | 2.62 (4.79) * | 2.07 (3.27) * | 3.03 (5.51) * | 1.77 (2.53) * | 2.63 (4.75) * | 1.77 (2.53) * | 2.62 (4.73) * |
| Good | 1.38 (2.77) * | 1.73 (5.31) * | 1.44 (3.11) * | 1.79 (5.61) * | 1.33 (2.45) * | 1.67 (4.92) * | 1.33 (2.45) * | 1.67 (4.92) * |
| Educational attainment (vs. high school) | | | | | | | | |
| Some college | 0.72 (2.15) * | 0.51 (4.92) * | 0.74 (1.96) * | 0.55 (4.39) * | 0.73 (2.03) * | 0.54 (4.45) * | 0.74 (1.95) | 0.54 (4.41) * |
| College or more | 0.58 (4.07) * | 0.27 (10.88) * | 0.68 (2.78) * | 0.33 (8.75) * | 0.64 (3.12) * | 0.32 (9.03) * | 0.65 (3.09) * | 0.32 (9.04) * |
| Govt. employee (vs. private worker)[a] | 1.11 (0.79) | 1.55 (3.69) * | 1.09 (0.66) | 1.48 (3.26) * | 1.12 (0.84) | 1.51 (3.43) * | 1.13 (0.90) | 1.52 (3.48) * |
| Has working spouse[a] | 1.21 (1.66) | 1.19 (1.76) | 1.02 (0.14) | 0.90 (0.79) | 1.03 (0.22) | 0.91 (0.69) | 1.04 (0.25) | 0.91 (0.71) |
| Log-likelihood (df) | -3534.18 (30) | | -3504.57 (46) | | -3490.73 (50) | | -3486.84 (54) | |
| LR test Model 3 vs. Model 1 (df) | | | | | 86.89 (20), p<.0001 | | | |
| LR test Model 3 vs. Model 2 (df) | | | | | 27.68 (4), p<.0001 | | | |
| LR test Model 4 vs. Model 3 (df) | | | | | | | 7.79 (4), p=.100 | |

Notes: Absolute values of T-ratios are shown in parentheses. [a]Reference category is "no." [b]Reference category is "married, very close to spouse."
*Coefficient is statistically significant at p < .05 level (two-tailed test).