



The
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The Lived Experience of Underemployed Older Workers in Canada

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Dedication

This thesis is dedicated to the memory of my loving little daughter, Rafaela.

Her courage towards overcoming life hurdles associated with physical and mental challenges brought by severe brain damage at birth – without a doubt – had triumphed over her short 14 years of life.

She will be my role model forever.

Acknowledgements

Like the Joseph in the Bible (Chapter 37, Book of Genesis), I am a dreamer.

Despite having a dream to pursue a PhD many decades ago, I was only able to embark on this journey in 2015. Thanks to the University of Sheffield for availing me of the opportunity to pursue my PhD under their remote-location scheme. Even bigger thanks to Professor Alan Walker and Dr. Alvaro Martinez-Perez for their courage and openness to accept me as their research student. Without both of them and the flexibility of the remote-location scheme, it would be entirely impossible for me, as an older worker myself, to embark on this academic journey.

I would also like to sincerely thank Dr. Denise Zabkiewicz, who was a professor in a Canadian university and my remote-location supervisor. She has given me incredible encouragement and insights in the early part of my journey. My sincere gratitude as well goes to the members of my Confirmation Review Committee: Dr. Lorna Warren, Dr. Mark Tomlinson and Dr. Liam Foster, for their visionary and insightful recommendations. I would also like to thank the support teams of the university, both within and outside the Department of Sociological Studies, for helping me navigate the journey smoothly on administrative matters.

Of course, I owe a lot to Professor Alan Walker for his farfetched wisdom, patient support, and practical directions that made this work on track. This work is the ‘cumulative advantage’ of our email exchanges and on-line conversations.

Collectively, these people made me feel totally supported throughout. I am able to have gone this far only because of these people. A hearty thank-you to all!

However, this journey has not been a smooth one since setting sail. There were a few setbacks in my life in many aspects: family, work, and church. Indeed, this journey was a part of the shattering experience for me – one that my old self was shattered, made myself humble before God and become reliant on His grace alone to break through my doubts and boundaries of impossibility. There were also moments of fear, especially at a time when *all things work together for good* (Romans 8:28) was not happening. I’m truly grateful to God that it’s entirely His grace that strengthened me to move on.

Call unto me, and I will answer thee, and shew thee great and mighty things, which thou knowest not. ~Jeremiah 33:3

Fear thou not; for I am with thee: be not dismayed; for I am thy God: I will strengthen thee; yea, I will help thee. ~Isaiah 41:10a

Most of all, from the very first moment that I told my family of my plan to pursue a PhD, they have been providing unflagging support and encouragement to me. It’s amazing that they have chosen to believe in me even before I was able to believe in myself! Thank you so much to my lovable wife. Her name is Mable, which means ‘lovable’. As a strong pillar bonding everyone in the family, she loves and cares for us in an unimaginable way. She is willing to sacrifice her time and energy unreservedly, to a point where she will put up with every single moment that she has – just to serve us! Looking back, I feel ashamed by my selfishness when I disappeared totally into my own head or the ‘wilderness’ working on this work. This is an immeasurable debt that I could never fully repay.

Thank you so much as well to my children Aariah, Christie, and Nathan, and my son-in-law Jimmy. They have been tirelessly praying for me since day zero of this journey, stepping in to fill the void created by my 'absences' without any complaints, and conscientiously connecting with their acquaintances to help recruit participants for me. My true gratitude goes also to my sisters Alison and Cathy, and my brother-in-law, Steve, for their wholehearted support and assistance in recruiting participants. Indeed, I have learned a lot from each of them in my life. Thank you for being a big part of my life.

It is true that there is something to learn from every opportunity. I am very grateful to the participants for their trust in me to share their experience in the interviews. Their candour has opened my eyes and enriched my life. They are the real heroes of this work! Thank you for being so generous with sharing your experience!

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To sum up, this PhD journey is a life-changing experience for me – one that I have learned a lot from it and one that has transformed my thinking and grown my faith in God. It was a substantial part of the making of me over the past seven years or so, and will definitely continue contributing to my growth in the future.

And what hast thou that thou didst not receive? Now if thou didst receive it, why dost thou glory, as if thou hast not received it? ~1 Corinthians 4:7

Finally, I am exceptionally thankful to my family for allowing me to be the sole occupant of the kitchen table without asking them for permission. It was my personal desk to complete this work.

Abstract

Population ageing is shaping Canadian demographics, transforming the labour market, and de-peripheralizing older workers.

Being healthier than their preceding cohorts, older workers are staying longer in work and have been driving the growth of employment. Despite they are a skilled societal resource, many of them find themselves in an underemployed situation, which has become a growing concern since the global financial meltdown in late 2008.

This research utilizes a mixed-method design combining quantitative analyses using secondary data with qualitative in-depth semi-structured interviews. A mixed-method design was deemed appropriate for this inquiry due to limited prior evidence and non-availability of other relevant data sources.

Underemployment could result in a diverse range of negative consequences. This thesis investigates the characteristics of underemployment and its impact on older workers in Canada, with a particular focus on subjective well-being. It also looks at the meaning of underemployment ascribed to and the lived experience of a sample of 15 interview participants.

The findings from the quantitative analysis informed the design of the qualitative study, which provided the nuances to help understand the former. There are policy implications accrued from both quantitative and qualitative findings.

While financial deprivation was the most common experience shared by the participants, the consequences of underemployment are not uniform. They are moderated by various characteristics of an individual, variations in work-role centrality and subjective perception formulated uniquely over the life-course. The findings also illustrate the varied and complex interactions between agency and structure that shape the lived experience of underemployed older workers.

This thesis seeks to address the paucity of research concerning older worker underemployment in Canada, in relation to the knowledge about their subjective perceptions. It considers multi-dimensions of underemployment in its analyses, supports calls for standardization of definitions and raising awareness of underemployment as a social phenomenon.

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Declaration

I, Joseph Wong, confirm that the Thesis is my own work. I am aware of the University's Guidance on the Use of Unfair Means (www.sheffield.ac.uk/ssid/unfair-means). This work has not previously been presented for an award at this, or any other, university.

CHAPTER ONE: INTRODUCTION

This chapter starts with a statement of purpose of this research in Section 1.1. Section 1.2 provides an overview of this research and outlines the research questions. It is followed by a brief description of the background surrounding the older working population in Section 1.3.

Section 1.4 provides a brief review of the literature and relevant data from Labour Force Survey to highlight the changing demographics and labour market in Canada. The purpose of this section is to provide the backdrop against which a greater understanding of the issue of older worker underemployment could be facilitated. Section 1.5 provides the preliminary evidence of older worker underemployment, while Section 1.6 reviews the current state of research and suggests that the problem of older worker underemployment is under-studied.

Section 1.7 provides the rationale to support studying of older worker underemployment in this research, along with its contributions to social gerontology. It is followed by a discussion of the sociological relevance of this research in Section 1.8. An outline of the organization of this thesis is presented in Section 1.9.

1.1 Statement of Purpose

This research set out to explore the lived experience of underemployed older workers in Canada. It investigated the relationship between underemployment and subjective well-being for these workers as a primary aim.

1.2 Overview

This research employed a mixed-method approach under the constructionist paradigm. It inquired into the literature, conducted quantitative analysis of the Canadian Labour Force Survey, Census and General Social Survey, and performed qualitative in-depth semi-structured interviews. It aims at eliciting an understanding of the characteristics and experience of underemployed older workers.

While attempting to encourage older working individuals to work longer, the effects of any unfavourable employment situations need to be understood to ensure their well-being. Underemployment, as a form of inadequate employment, could present challenges to building a society of good health due to its negative effects on well-being. This research has the potential of informing policy and practice decisions to reduce the negative effects.

The following two excerpts summarize the trend of the older working population in Canada:

...life expectancy and health outcomes more generally are expected to continue to improve over the coming decades, opening up greater opportunities for older Canadians to both extend their working lives and enjoy more years of retirement. (OECD, 2005, p.9)

Older Canadians are now more likely to work than before and are also more likely to retire at later ages. (ESDC, 2018, p.6)

In this research, underemployment is construed as the subjective perception of an individual's employment experience, covering multi-dimensions including overeducation, over-skill, field-mismatch, and involuntary part-time employment. Older workers are those aged 55 or over.

With an overarching aim to explore and understand the lived experiences of underemployed older workers in Canada, the primary research question (RQ) of this thesis was:

RQ: *What are the lived experiences of underemployed older workers?*

This research question was primarily addressed by the qualitative part of this research.

To help achieve the research aim, the following secondary research questions (SQ1 - SQ3) addressed the three different aspects embodied within the primary research question.

SQ1: *What is the prevalence and predominant form of underemployment among older workers?*

SQ2: *To what extent does underemployment affect the subjective well-being of older workers?*

SQ3: *To what extent does older worker underemployment differ from other groups of workers?*

These secondary questions were structured to aim to understand the different aspects of the primary research question based on literature review. They were primarily addressed by the quantitative part of this research. To guide discovering and explaining the issues being investigated, a number of specific questions were addressed under each research question. These specific questions were built upon the literature reviewed in the first five chapters of this thesis, noting the limitations of past studies, and responding to the call to understand the problem of older worker underemployment. Hypotheses were also formulated based on these questions and tested. A fuller description of the research questions and specific questions is provided in Section 5.2. It is the hope of the researcher that this research would broaden the societal and possibly international lens for recognizing and understanding the characteristics and experience of underemployed older workers in Canada and provide useful insights to inform policy and practice decisions.

1.3 Background

With the largest post-WWII baby boom in the world (Marshall, 1999) followed by a significant bust, Canada has been seeing a growing proportion of older people in its population. Between 1921 and 2019, the median age of the population of Canada has increased by almost 17 years, from 23.9 to 40.8 years (Bohnert et al., 2015; Statistics Canada Data Table 17-10-0005-01).

Older workers, as a sub-group of the working population, were considered disadvantaged until a few decades ago. Their steadily and visibly increasing participation in the labour market has substantially de-peripheralized them. Indeed, they have become the primary group driving the growth of the labour force since the global financial meltdown in late 2008 (Statistics Canada Data Table 14-10-0327-01). This age group, however, differs from other age groups in a variety of factors – physiological, psychological, social, and economic. They are also facing issues and challenges unique to their age group.

Attending to the characteristics and experience of older workers will help understand those factors, and highlight the issues and challenges that they are facing. This will contribute to informing policies and practices aimed at promoting their well-being, in both their later working years and retirement, through opportunities supporting better employment and retirement decisions. In line with the principles of active ageing (Walker, 2006), this perspective meets the

rising societal interest and social value of maintaining engagement of older workers in the labour market.

In this research, older workers are not looked at instrumentally as individuals based on their economic value. Instead, they are seen as a significant component of the working population contributing to society and the economy.

1.4 The Changing Demographics and Labour Market in Canada

This section offers a brief synopsis of the transitions in demographics, the labour market and other perspectives relevant to older worker employment in Canada. It provides the background and context to facilitate understanding older workers' employment situations.

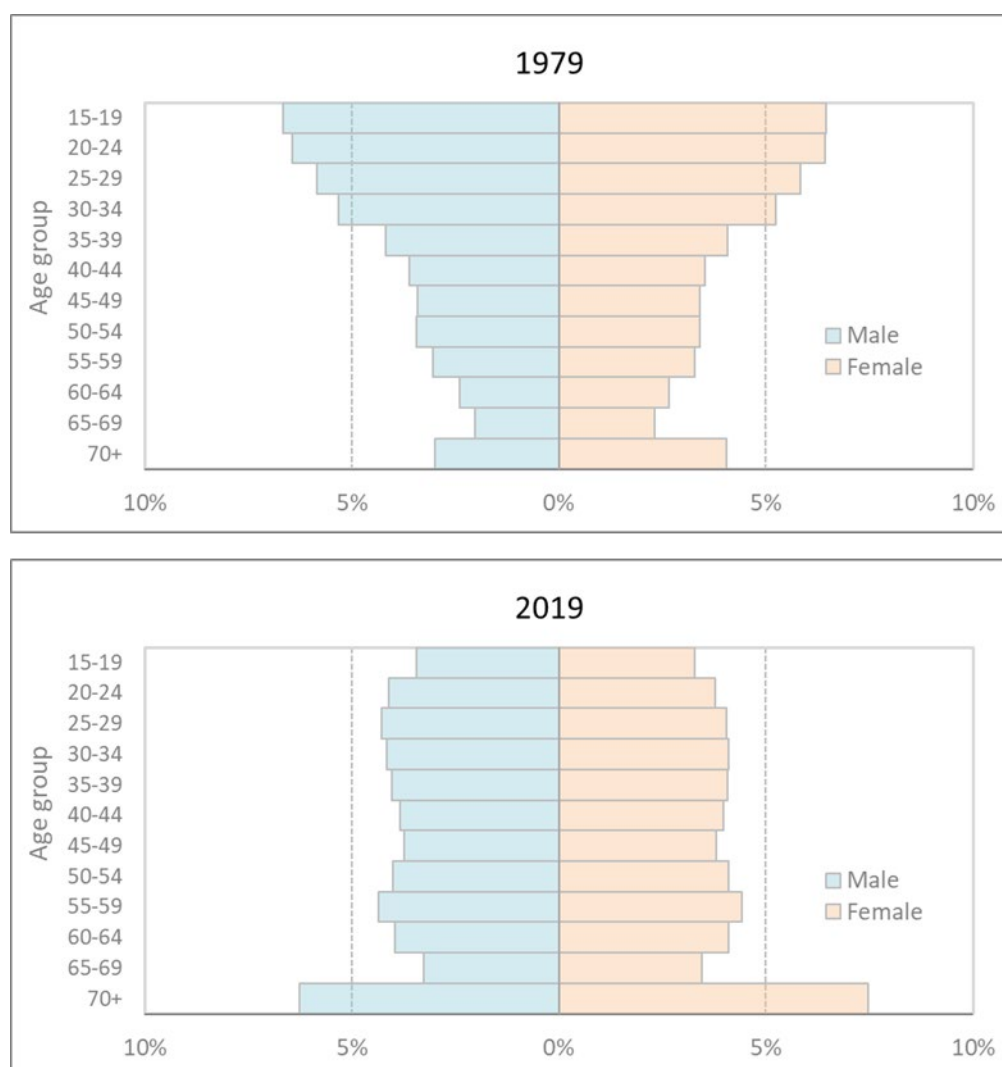
Demographics

Since the early 1990s, the mortality rate of people aged 65 and over has continued dropping, from 4,500 per 100,000 people to just over 3,700 in 2013 (Statistics Canada Data Table 13-10-0710-01). Over a 90-year period, the life expectancy of Canadians at age 55 has increased from 20 years in 1921 to 29.5 years in 2019 (Decady and Greenberg, 2014; Statistics Canada Data Table 13-10-0114-01). Given these trends, an average man now lives to age 80.0 while an average woman lives to age 84.2¹. The drop in mortality rates and the higher life expectancy are generally attributed to advances in medicines, improvements in nutrition and living conditions, easier access to health care, higher income, and better education (Ramage-Morin et al., 2010).

With a generally longer life expectancy for women (Decady and Greenberg, 2014), it is not surprising that there is an over-representation of females in older age groups in the general population. In 2019, the gender ratio among people aged 55 or over is 52.2:47.8, which has been narrowing over the past 40 years from 54.1:45.9 (Statistics Canada Data Table 14-10-0327-01). As age increases, the gender gap widens. While the share of the general population between the two genders among people aged 55-59 years in 2019 was almost equal, the proportion of females exceeded that of males by almost 10 percentage points for the 70+ age group. Figure 1.1 depicts the population pyramids for 1979 and 2019 by 5-year age group.

¹ Canadian Megatrends, Statistics Canada <http://www.statcan.gc.ca/pub/11-630-x/11-630-x2016002-eng.htm>

Figure 1.1: Population pyramids for 1979 and 2019



Data Source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Labour Market

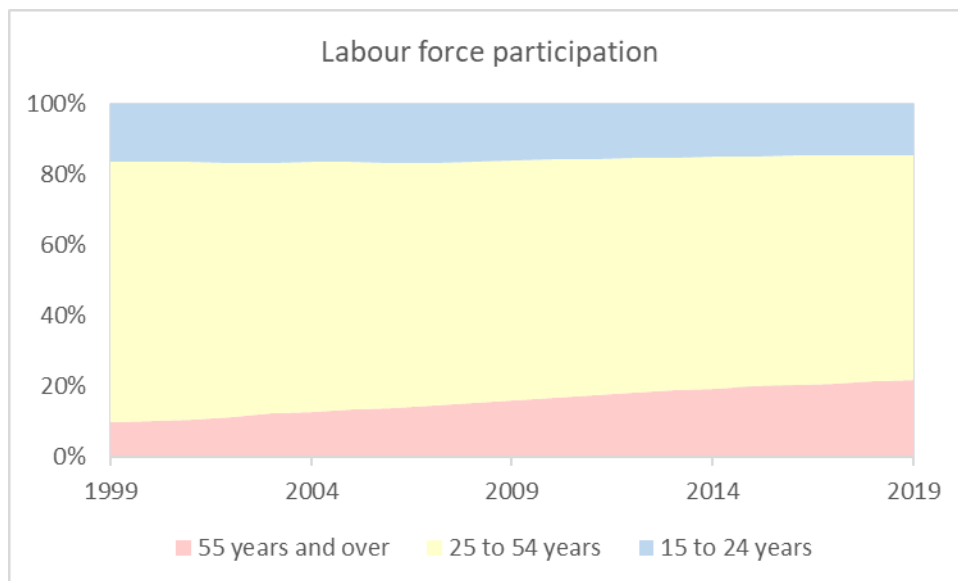
In 1976², one person in nine in the labour force of Canada was 55 years or over. In 2015, it has become one in five. In 2019, about one in 4.5 people in the Canadian labour force was 55 years or over (Statistics Canada Data Table 14-10-0327-01). Between 1976 and 2019, the overall Canadian working-age population and labour force have grown by 80% and 93% – from 17 million to 31 million and 10.5 million to 20 million respectively. Over the same period, the increase in the older working population and participation of older workers were more than 200% and 260% respectively, while it was about 45% and 70% respectively for all other workers (Statistics Canada Data Table 14-10-0327-01). As these trends are not fading, the disparity in growth between older workers and the rest of the working population will keep widening.

Figures 1.2 and 1.3 below provide a more detailed look of the shifts in age composition in the Canadian labour force and employment over the past two decades. In line with the ageing phenomenon in the general population, the share of the older age group (55 years or over) has

² 1976 is the earliest year for which Labour Force Survey data is available.

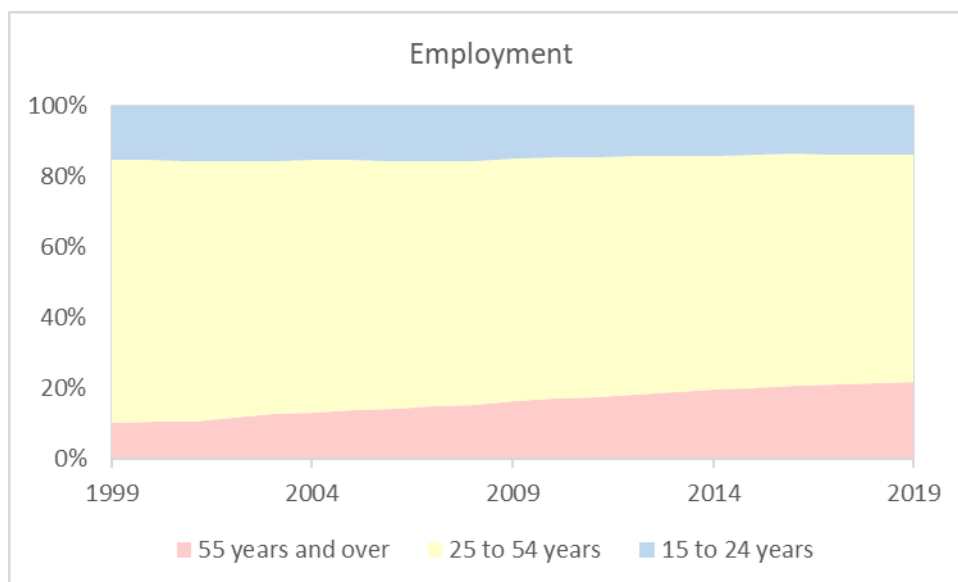
been increasing while the other two age groups (15-24 years and 25-54 years) have been diminishing in the share of both labour force and employment.

Figure 1.2: Age composition of the Canadian labour force participation; 1999-2019



Data Source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Figure 1.3: Age composition of the Canadian employment; 1999-2019



Data Source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Over the decade since the last economic recession, Canadians aged 55+ have accounted for 51% of the gain in employment (2019 over 2009), yet they only represent 22% of all workers in 2019. By comparison, these figures are 7.5% and 65% respectively for younger workers. From this point of view, older workers have truly played an important role in rebuilding the economy of Canada after the recession. As Canada is increasingly dependent on older workers to produce for society, older workers are, undeniably, playing an increasingly key role in the labour market (Northcott and Milliken, 1998; Peacock and Finlayson, 2009; Statistics Canada, 2006a).

Although Canada has a high level of international immigration, the main driver of growth in the 55+ age group of workers has been ageing of the general working population, since immigrants tend to be younger (Chui et al., 2007; Statistics Canada Data Table 14-10-0085-01). In 2011, 58.6% of people who came to Canada since 2006 were in the age group of 25-54. Only a small proportion – around 4% – was in the older working age group of 55-64 (Statistics Canada, 2013). As a social group, immigrants could have values and norms quite different from the native Canadians. Over the past few decades, the proportion of immigrants in the labour force has been relatively stable (Statistics Canada Data Table 17-10-0014-01). Interestingly, in 2019, the employment rates of older workers between immigrants and native Canadians were almost identical (Statistics Canada Data Table 14-10-0085-01).

Economy and Work

Castells (2000) analyzed changes in the employment structure of the G-7 countries between 1970 and 1990. Along with the U.S. and the U.K., Canada is recognized as operating under a service economy model, which features a shrinking manufacturing sector and an expanding service sector, as well as heading an information economy. Also, it is a neoliberal regime that acclaims minimal state intervention of labour market and educational opportunities, with employers and workers being free and primarily responsible for making their own choices. Taken together, these factors would suggest a general “upskilling” of labour in Canada. However, this proposition is not supported by the findings from Canada’s two recent census. Between 2011 and 2016, the data show that the highest growth in employment occurred in occupations with low skill levels.³

Notwithstanding the skill shift, the growth of employment in the service sector has engendered a spectrum of working conditions that are friendly to older workers: diminishing requirement for hard manual work (Beach, 2008; Hicks, 2011), increasing opportunities in self-employment (Statistics Canada Data Table 14-10-0027-01), customization of jobs, along with “casualization” or “flexibilization” of jobs (Benavides and Delclos, 2005; Vosko et al., 2003). Together with the benefits brought about by technological advances (Casey et al., 1997; Thompson and Mayhorn, 2012), these factors have been facilitating older workers to maintain their engagement in the labour market – either staying or re-entering post-retirement (Arrowsmith and McGoldrick, 1997; Schellenberg et al., 2005).

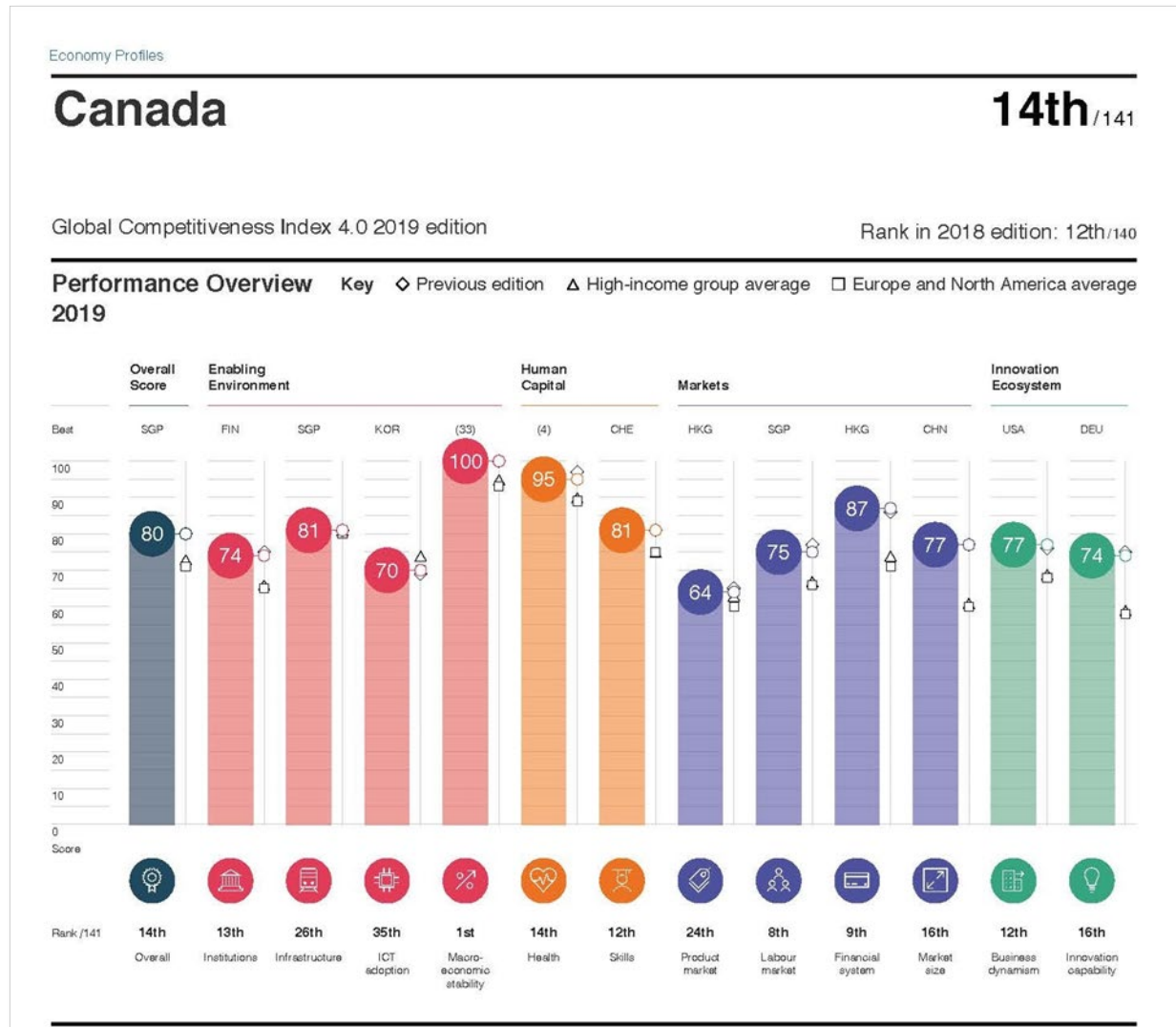
With achieving work-life balance as one of the active ageing mechanisms, workers across the globe generally favour flexible work opportunities (Leeson and Harper, 2006). Work arrangements that are flexible are believed to promote well-being (Broschak et al., 2008), increase job satisfaction and organizational commitment, and encourage labour market attachment (Halpern, 2005; Hughes and Parkes, 2007; Possenriede and Plantenga, 2014). From the perspective of employers, flexible work arrangements lower business risks. They also promote higher recruitment and retention of labour, and reduce labour costs due to absenteeism and turnover, as well as increase productivity (Eurofound, 2007, 2013a; McNall et al., 2010; Shepard et al., 1996). However, the advantage of being able to balance various needs: work, personal, familial, and social (James et al., 2015) could come with a cost, as some workers find themselves in an underemployed situation as discussed later.

Canada, as a G7 country, has a fully developed economy in tandem with an adept labour force that possesses the highest proportion of post-secondary educational attainment in the world

³ Based on the skill level embedded in the NOC (National Occupational Classification) codes, the occupations with skill level D increased by almost 10% between 2010 (2011 Census) and 2015 (2016 Census).

(Livingstone, 2019; OECD, 2013b). In 2019, it was ranked 14th in global competitiveness among 141 countries by the World Economic Forum, with an economy characterized by very stable macro-economic conditions (ranked first), competitive labour market (ranked 8th) and well-developed human capital (ranked 12th). More notably, Canada has the highest tertiary education attainment rate (ranked 1st) for both 55-64 and 65+ age groups (Schwab, 2019). The economic profile of Canada in Figure 1.4 below was extracted from Schwab (2019, p.154).

Figure 1.4: Economic profile of Canada; 2019



Source: Schwab (2019, p.154)

Social Norm

Despite the growing participation of females in the labour market, it is still the dominant culture and social norm in Canada that men are the breadwinner of their family, while females keep taking up most of the domestic labour, including caregiving. Among the working-age population, full-time work is still normative. Over the past two decades, the proportion of full-time employment to total employment in Canada has been quite stable, with a slight decline from 81.6% in 1999 to 80.9% in 2019 (Statistics Canada Data Table 14-10-0327-01).

Challenges

Like many developed countries, Canada has implemented a number of measures to reduce the fiscal and economic impacts of demographic ageing to the society. Among the key challenges are:

- (a) shortage of projected skills,
- (b) solvency of public pensions systems,
- (c) sustainability of public health systems, and
- (d) declining productivity due to a decreasing ratio of workers to non-workers.

To respond to these challenges, working longer by older workers is generally seen as a potential remedy (Denton and Spencer, 2009; Hering and Klassen, 2010; Hicks, 2011; Meadows, 2004) for better alignment of retirement with increasing life expectancy. In 2014, the Auditor General of Canada cautioned that public pensions could pose a significant financial risk to the government due to the longer life span of beneficiaries (CBC News, 2014).

Other Issues

On the front of legislation, amendments at the provincial and federal levels over the past two decades have disallowed employers from imposing mandatory retirement on workers of 65 and over. Apart from bona-fide occupational requirements, provincial Human Rights Codes have extended protection from age discrimination to older workers, enabling them to work for as long as they choose to. Despite this change, older workers may still be facing various forms of ageism in the workplace (Expert Panel on Older Workers, 2008), or barriers to employment past the traditional retirement age (Vosko et al., 2003).

Not counting the self-employed, in 2019, more than 50% of the workers in Canada were employed in establishments with less than 300 employees (Statistics Canada Data Table 14-10-0215-01). Although the evidence was not conclusive, in some studies, there were indications that underemployment could be more prevalent among small companies (Edwards and Ram, 2006).

Livingstone (1999) pointed out that Canada, as a liberal-democratic state, provides little employment protection to its workers. As choices are made independently between employers and workers, chances are that gaps might exist. As a society that acclaims the right to equal educational and employment opportunities (Council of Ministers of Education, 2012), cherry-picking could be a practice for employers to sustain productivity and cost-efficiency to stay competitive.

Summary

The older working population in Canada is a vital segment of the labour force that contributes to the economic and social development of the country. Indeed, older workers have become the leading age group fueling the growth of the workforce. However, this population is facing various challenges and opportunities brought by demographic shifts, economic restructuring, global competition, digitalization, employment trends and so forth. As a diverse group with heterogeneous characteristics, it is important to understand the characteristics of this population – such as education, income, and occupation – to inform policy and practice decisions to promote their well-being and enhance their employment outcomes. This justifies the following specific question under the first secondary research question.

SQ1(a): *What are the characteristics of the older working population and the differences between the genders?*

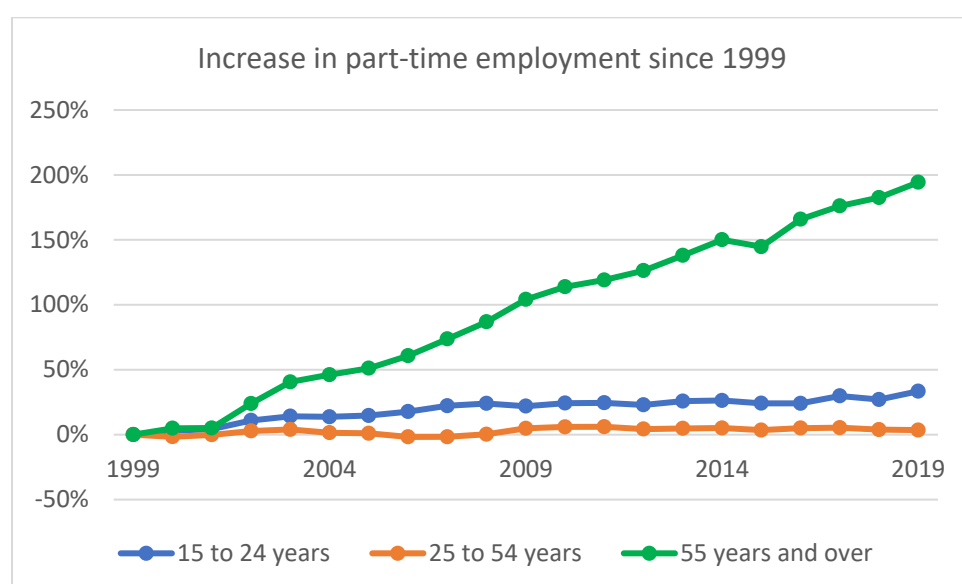
Consistent with the definitions adopted by Statistics Canada, older workers are defined in this research as those who are 55 years or over, while younger workers, as a comparison group, are those in the age group of 25-54 years. This classification of the younger age group is broad and is labelled as “younger” for the sole purpose of comparison.

1.5 Underemployment in Canada – Preliminary Evidence

Canada does not have an official measure of underemployment in its labour force statistics. It does, however, publish part-time employment data by reason⁴, which enables calculation of the involuntary part-time employment rate – the proportion of involuntary part-time employment to total part-time employment – along with its changes over time.

According to the Labour Force Survey, over the two decades between 1999 and 2019, part-time employment of older workers has increased by almost 200%. However, many of them found themselves in an underemployed situation, as the increase in involuntary part-time employment for this age group over the same period is more than 170%. For young workers (15-24 years) and younger workers (25-54 years), their increases in part-time employment over the same period were comparatively much smaller (30% and ~0% respectively), while showing declines in involuntary part-time employment. The increase in overall part-time employment and involuntary part-time employment between 1999 and 2019 for different age groups are shown in Figures 1.5 and 1.6.

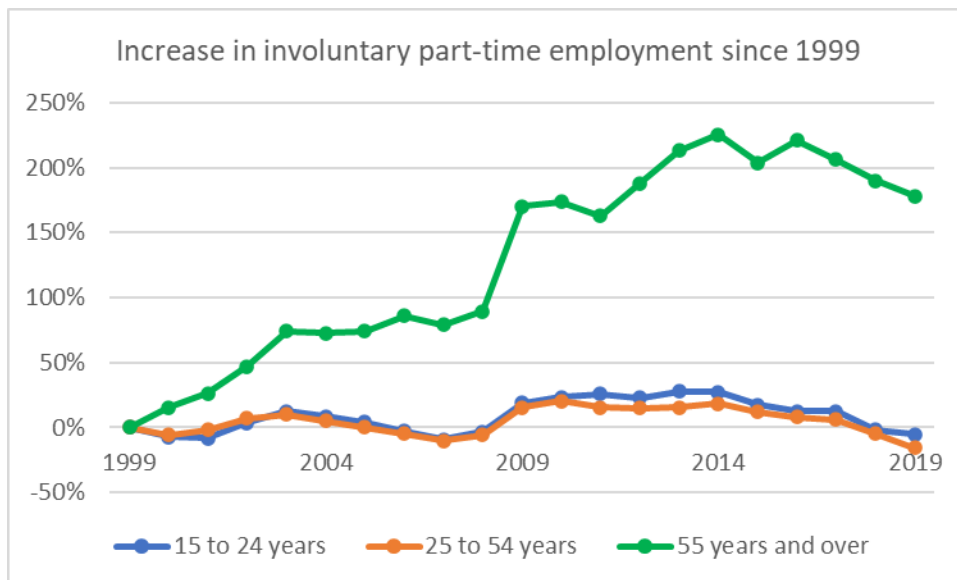
Figure 1.5: Increase in part-time employment since 1999



Data Source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

⁴ According to Statistics Canada, these reasons include: (1) Own illness; (2) Caring for children; (3) Other personal or family responsibilities; (4) Going to school; (5) Personal preference; (6) Other voluntary reasons; (7) Business conditions, did not look for full-time work in last month; (8) Could not find full-time work, did not look for full-time work in last month; (9) Business conditions, looked for full-time work in last month; (10) Could not find full-time work, looked for full-time work in last month.

Figure 1.6: Increase in involuntary part-time employment since 1999



Data Source: Labour Force Survey, Statistics Canada Data Table 14-10-0029-01

Apparently, involuntary part-time employment has been growing more prominently among older workers than workers of other age groups in the past two decades.

Drawing data from the Canadian Labour Force Survey, Fulford and Patterson (2019) reported that, in 2018, multiple job holding remains most common among young adults aged 20 to 24 (7.6%), followed by those aged 25 to 29 (6.5%). Although workers aged 55 or over had the lowest multiple job rate (4.7%), they have seen the highest increase (+1.4%) over the past 20 years. As involuntary part-time workers are more likely to hold multiple jobs, this is consistent with the observation above that the prevalence of involuntary part-time employment among older workers has been increasing.

The 1998 National Survey of Learning and Work (New Approaches to Lifelong Learning) in Canada indicates that about 20% of the workers in the labour market considered themselves underemployed. As well, Livingstone (2001) estimated that, on a conservative basis, approximately one-quarter of the working population in Canada is overqualified for their job. Using results from the Survey of Labour and Income Dynamics, Li et al. (2006) showed that roughly 30% of men and women with university education in Canada were in an employment requiring high school education only.

In their systematic review of underemployment studies, McKee-Ryan and Harvey (2011) reasoned that older workers, with an increased risk of layoff and age discrimination upon re-employment, are most likely to face underemployment along with recent labour market entrants. According to MacDonald (2011), underemployment could be a worldwide phenomenon and global normality of the 21st century.

1.6 Older Worker Underemployment is Under-studied

Slack and Jensen (2008b) asserted that empirical research on the employment experience of older workers is relatively limited. Using data from the U.S. Current Population Surveys for 2003-2005, they looked at the likelihood of older worker underemployment with reference to the impact of age, residence, and gender. Referencing the Labour Utility Framework definition of

underemployment (unemployed, discouraged, involuntary part-time and working poor), their finding of a curvilinear relationship led them to argue that older workers are more prone to employment hardship such as underemployment in comparison to middle-aged workers.

An earlier study of the AARP also asserted that the issue of underemployment and older workers has received negligible attention (Crown and Leavitt, 1996). To the knowledge of the researcher, other than these two studies (Slack and Jensen, Crown and Leavitt), there were only two other empirical studies on underemployment concerning older workers (Li et al., 2015; Talbot et al., 2015).

Using data from three waves of the Current Population Survey in the U.S. for workers aged 50-64, Crown and Leavitt (1996) estimated the number of older workers for involuntary part-time employment and wage underemployment. While no analysis was performed on the consequences, they found that single people, females, minorities, and people with less education tended to have higher underemployment rates.

Treating underemployment as a state of employment, Li et al. (2015) principally investigated the in- and out-trajectories of mature workers in Australia in their study. While there was no inquiry into the consequences of underemployment, mature workers were defined as workers aged between 35 and 59 years old, which is an overlap between the definitions of older workers and younger workers adopted in this research.

Talbot et al. (2015) used semi-structured interviews to study the underemployment experience of a small sample of workers aged 40 years or older in a non-profit organization in the U.S. These workers were facing job loss and foreclosure. The objective of the study was to identify policy, employment and economic implications.

On the Canadian front, LaRochelle-Côté and Hango (2016) contended that research on underemployment has been very scant, let alone any concerning older workers. To address the paucity of research concerning older worker underemployment in Canada, this thesis investigated the lived experience of underemployed older workers as the primary research question, which would help understand the problem by gaining insights into the challenges and opportunities they face as they live through underemployment. This would contribute to informing policy and practice decisions to promote their well-being and enhance their employment outcomes.

1.7 Contributions of this Research

The primary purpose of this research is to contribute to addressing the void in the literature concerning underemployment among older workers. It is the first one to study this problem in Canada. It is also the first one utilizing a mixed-method design combining quantitative analyses using secondary data with qualitative in-depth semi-structured face-to-face interviews to study the problem.

Due to the ease of data availability, past studies on underemployment have been mainly focused on two dimensions: involuntary part-time employment and overeducation. These data are usually sourced from national labour force surveys (for involuntary part-time employment) or surveys designed for broader research projects (for overeducation) such as those commissioned by Eurofound or Canadian Index of Well-being. In comparison, this research provides a more comprehensive exploration on four dimensions of underemployment: overeducation, over-skill, field-mismatch, and involuntary part-time employment.

Another purpose of this research is to provide updated trends on the evolving characteristics of older workers in Canada, as past findings might have become invalid. As an example, Singh and Verma (2003) surveyed early retirees of a telecommunications firm in Canada and found that economic down times reduce their participation and lower their chances of returning to the labour force. However, this finding is incongruent with the labour force participation rates following the 2008 economic recession (Statistics Canada Data Table 14-10-0327-01).

Collectively, this research has the potential to contribute to increasing societal and international understanding of older worker underemployment in Canada and expanding social gerontological literature on older workers.

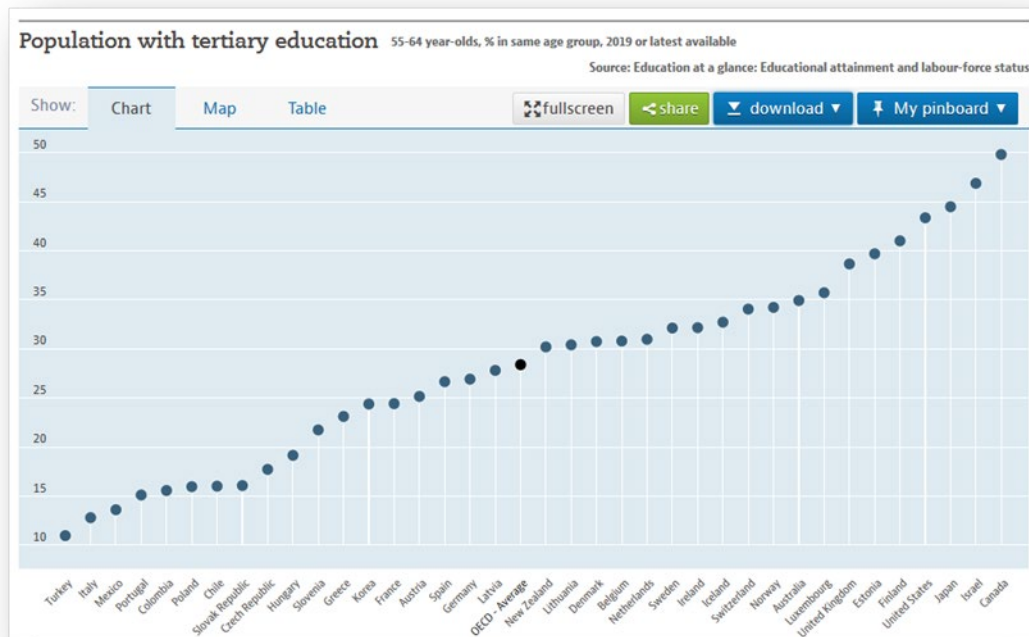
1.8 Sociological Relevance

The sociological relevance of studying the problem of older worker underemployment is multifaceted. Underemployment at an older age challenges the societal mechanism of “active ageing” (Walker, 2006). It compromises the efficient and optimum use of human capital. It is also a social issue as it requires a multitude of stakeholders working together to address it. Although the primary responsibility for active ageing rests on an individual, employers, trade unions, industry associations, government and policymakers all have a role to play. It is a shared responsibility.

Despite having been studied for a long time, underemployment is not a widely recognized social issue although it has been gaining attention. It is distinct from unemployment, which is a more prominent issue drawing the attention of policymakers and attracting resources from stakeholders. Conceptually, underemployment could result in two opposing effects on older people – the opportunity effect and the motivation effect. On one hand, it could lead individuals to involuntarily exit prematurely from the labour market due to discouragement associated with lack of opportunities (opportunity effect). On the other hand, individuals might prolong their stay in the labour market to make up the income shortfall (motivation effect). In any event, their subjective well-being could be adversely affected, diminishing the quality of life while working and potentially after retirement.

In an underemployment situation, people are perceiving that they are not participating in the labour market in their preferred manner or pattern. Their involvement is sub-optimal or inadequate. As Canada is the OECD country having the highest proportion of individuals aged 55-64 with educational attainment at the tertiary level (OECD, 2021), the risk of underemployment due to overeducation among older workers could be higher than other countries. Figure 1.7 depicts the proportion of the population aged 55-64 with tertiary education by country.

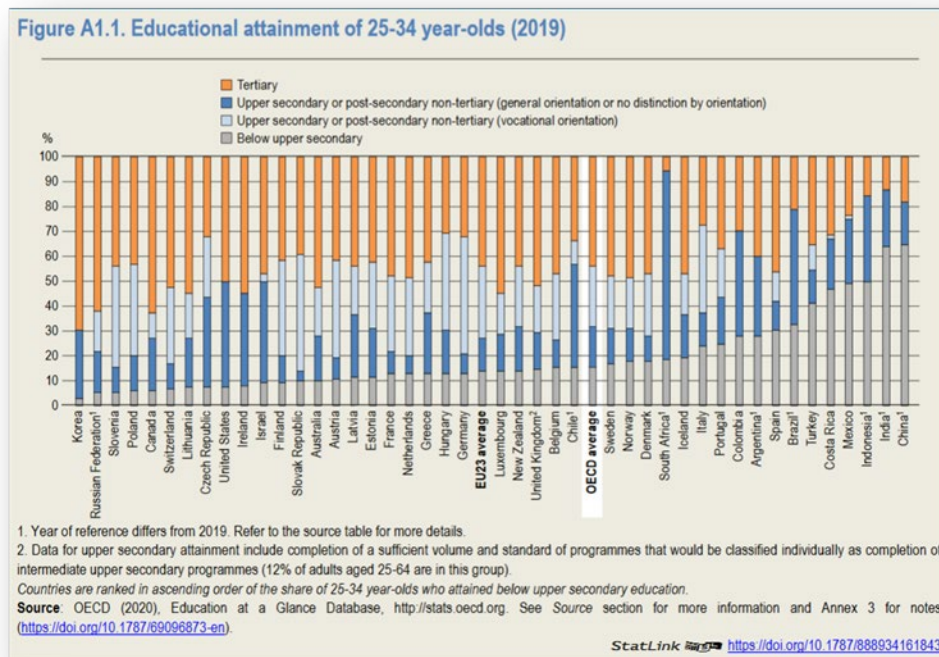
Figure 1.7: Proportion of population aged 55-64 with tertiary education; 2019



Source: <https://data.oecd.org/eduatt/population-with-tertiary-education.htm>

With the ever-rising trend of educational attainment, underemployment may become more prevalent as the younger cohorts enter into older age. Among the OECD countries, Canada has a comparatively high proportion of 25-34 years old with a tertiary education, second only to Korea. Thus, a higher risk of underemployment might not only exist for its current generation of older people, but also for the future generation (see also Ng and Feldman, 2009). Figure 1.8 below depicts the proportions of different levels of educational attainment of the population aged 25-34 by country.

Figure 1.8: Educational attainment levels of population aged 25-34; 2019



Source: https://read.oecd-ilibrary.org/education/education-at-a-glance-2020_69096873-en#page40

In a study on the determinants of early retirement using data from the Swiss Labour Force Survey, Dorn and Sousa-Poza (2005) found that the ongoing accumulation of work experience contributes to the growth of knowledge and skills of an individual. This suggests that if there are no corresponding changes in job requirement for the individual to provide a good match, underemployment will result over time. Not only does this finding support explaining an increasing risk of underemployment for older workers, but also potentially justify the need for higher wages as age increases.

Discussion

Older workers are an important and growing segment of the labour force in Canada, as they are increasing their participation and extending their working lives. The availability of labour and the performance of economy depend to a large extent on how long older workers stay in the labour market. Although there is preliminary evidence suggesting that the problem of older worker underemployment has been growing, there is a lack of research on the extent and consequences of this problem. Therefore, studying it is crucial to understand the challenges and opportunities that the older working population faces in the labour market, and to inform policy and practice decisions that could enhance their employment outcomes and improve their well-being. As quality of employment is an important factor in prolonging work lives (Vickerstaff, 2010), underemployment could be a disadvantage if it has negative effects, whether psychosocially or economically. Although Canada ranked high in development of human capital (Schwab, 2019), emphasizing it alone would not be effective to leverage a labour force. As Walker and Taylor (1999) contended, a holistic approach with scalable skill sets, ongoing training and matching employment are essential factors.

Taken together, the evidence and the arguments presented in this chapter set the stage for this inquiry into older worker underemployment in Canada. They also provide the background and context to discover and understand the problem.

1.9 Organization of Thesis

This thesis is organized into ten chapters.

Chapter 2 provides an understanding of the older working population to establish the basis for the premises of this research. It reviews the literature on the meaning and benefits of work, as well as the value of older workers perceived by employers, providing the contextual information to enable understanding of the pertinent factors keeping older workers in work. A focused discussion on the financial factor as the most influential factor other than health is also provided, along with the challenges faced by older workers, and a review of the trend on retirement to facilitate understanding of their work vs retirement decision.

Chapter 3 reviews the literature on underemployment and discusses the premises of this research. It provides an overview of underemployment frameworks and explores different conceptualizations. Based on past studies, unemployment is identified as a common antecedent to underemployment. Various dimensions of underemployment are then analyzed and discussed, including their conceptual implications and measurement approaches. This is followed by a discussion on operationalization of underemployment and an assessment of the interrelationships among various dimensions. The theoretical perspectives on underemployment are presented next to explain underemployment and to establish the subjective approach to studying underemployment in this research. The conceptual framework sets the theoretical milieu and provides justification for the research objectives and design described in Chapter 5. Four key dimensions of underemployment: overeducation, over-skill, field-mismatch, and involuntary part-time employment are investigated in this research.

Chapter 4 discusses the consequences of underemployment and subjective well-being. It reviews the evidence on the consequences of underemployment relevant to this research, covering both financial and psychosocial factors. This is followed by a focused discussion on subjective well-being, which is one of the premises in this research. It discusses next the relation between subjective well-being and employment, and older worker underemployment in particular. A discussion on the mechanisms to cope with the negative effects of underemployment is then provided, along with the Socioemotional Selectivity Theory.

Chapter 5 describes the research questions and discusses lived experiences research, and provides justification to the mixed-method design employed by this thesis. The design incorporates both quantitative and qualitative methods, which complement each other. It describes the methodological approach and process that underpin both methods, starting with an outline of the design and scope of the secondary quantitative data, with a brief explanation of their purposes, strengths, and collection methods. It then provides an overview and the rationale of the design of the quantitative work, including a brief discussion about the relationship between the key dimensions of underemployment and subjective well-being. The framework of the hypothesised covariates are presented next, with a discussion and justification of their mediating roles in the relationship between underemployment and subjective well-being. It is followed by a description of the variables used in the quantitative work.

Chapter 5 next provides the theoretical orientation of the qualitative work and briefly explains its interpretative approach under the constructivist paradigm. It is followed by a discussion of

the reliability, validity and generalizability of the findings and analysis. A discussion on development of the interview guide, the pilot interview, and the criteria and steps undertaken to recruit participants is provided next, along with a synopsis on the challenges encountered during the recruitment process. Considerations on ethics and data confidentiality are then outlined, which are followed by a discussion of the in-depth semi-structured interview process, the thematic analytic approach, and the roles that reflexivity and positionality play in the qualitative work.

Chapter 6 presents the first part of the secondary quantitative analysis in this thesis. It is a precursor to the more detailed analysis on underemployment in Chapter 7, with the findings of this chapter providing a synopsis of the characteristics of the older working population and the Canadian labour market, along with any key trends. Using both descriptive and multivariate techniques with variables on employment, demographics and socioeconomics from a few data sources, it presents analyses on a few areas: employment patterns and characteristics of the older working population; gender difference in specific characteristics, different types of employment and occupational and industry profiles of older workers; the prevalence of various dimensions of underemployment among older workers who were self-employed; and the key factors that kept older workers in work by estimating a logistic regression model.

Most of the descriptive analyses in Chapter 6 utilize a comparative design wherein different sub-groups were contrasted to reveal key quantitative differences. The influence of underemployment on participation in the labour market is hypothesized to be of particular significance for older workers due to proximity to retirement.

Chapter 7 presents the second part of the quantitative secondary analysis in this thesis. The work starts with an analysis on the prevalence of underemployment among older workers, which is followed by three phases of analyses on the association between subjective well-being and underemployment, for both older workers and younger workers, and between the genders.

The first phase – descriptive analysis – presents the mean subjective well-being and distributions of workers by status of underemployment for each dimension. The second phase presents the mean values of the covariates and analyzes their differences, with the purpose to identify the key characteristics that are significantly different between underemployed workers vs adequately employed workers. It then estimates multivariate regression models to examine changes in gaps in subjective well-being among workers between the two categories of occupation match. The last phase constructs decomposition models to decompose these changes in gaps into their contributing categories, using the Oaxaca decomposition technique.

A further analysis on the effects of underemployment was performed in Chapter 7 by investigating the plans of underemployed workers to leave current job in the next 12 months. The findings from both Chapters 6 and 7 informed the design of the focus questions in the qualitative study in Chapter 8.

Chapter 8 reports on the findings from the in-depth semi-structured interviews in the qualitative study, which investigated how the participants perceived and coped with underemployment, and its impacts on subjective well-being. It also explores how they made sense of underemployment by creating social meaning and developing abstract understanding from the events they experienced. By explicating the lived experiences of the participants, it seeks to clarify and confirm the interpretations of the quantitative findings, and elaborate the results.

Chapter 9 provides a discussion of the quantitative and qualitative findings presented in Chapters 6 to 8 together with the literature, in the context of the research questions. Against the backdrop of the evolving demographics and labour market, the demographic and geographic characteristics, work characteristics, socioeconomic characteristics, social connectedness and health of underemployed older workers are linked to individual lived experiences. The aim is to generate useful insights to inform policy and practice decisions.

Chapter 10 is the concluding chapter. This final chapter presents the key findings and describes the contributions of this thesis to promoting better understanding of underemployment as a social phenomenon and advancing knowledge in social gerontology. Limitations of the study and recommendations for future research are also presented. At the end of the chapter is a discussion of the key policy and practice implications and a general conclusion. Following Chapter 10 is an addendum to the thesis on issues related to the pandemic.

CHAPTER TWO: UNDERSTANDING OLDER WORKERS

2.1 Introduction

The first chapter provided an overview and the background of this research, along with a brief synopsis of the changing demographics and labour market in Canada. It also laid out the rationale to study underemployment among older workers and the contributions of this research. To enable a proper investigation into the issue of older worker underemployment in this thesis, an understanding of the older working population to establish the basis for the premises is an important first step. This chapter serves this purpose. It begins with a review of the literature on the meaning of work in Section 2.2, outlining the benefits and values of work in general and to older workers in particular. It is followed by a discussion in Section 2.3 of the value of older workers perceived by employers. Together, these two sections provide the contextual information based on past studies to facilitate understanding of why some older individuals are working while others in the same cohort might have stopped working.

Partially drawing on the findings from these two sections, Section 2.4 expands on the same discussion by reviewing the literature on the pertinent factors keeping older workers in work. A focused discussion on finances as the most influential factor other than health is provided in Section 2.5. The challenges faced by older workers in employment or when they seek employment are discussed in Section 2.6. Some of these challenges are at the macro level while others concern the individual. Section 2.7 reviews the shift towards later retirement and past studies on the retirement decision. The findings from Section 2.4 and 2.5 contribute to this review, enabling a comprehensive understanding of the factors shaping the work vs retirement decision for older workers.

In a perfect scenario, an individual would be able to choose and secure the preferred level of involvement in the labour market, relative to education, skills, field of training, and availability of time. In practice, however, this involvement could be constrained by involuntary or contextual factors, as in the case of underemployment. These factors could be structural – such as socioeconomic status, the gendered division of labour, and discrimination; or institutional – such as employers' practices and organizational characteristics.

2.2 Meaning of Work

This section seeks to understand how older workers relate themselves to the world of work and how such work is central to their lives. The meaning of work pervades multi levels of human experience and influences various life domains. It has implications on the lived experience of individuals who are underemployed. Exploring the nuances of the meaning of work in the older working population would aid understanding the lived experience of those underemployed in this population. In the context of this research, work is defined as paid work and excludes domestic labour.

In their classic work, Goldthorpe and Lockwood (1963) asserted that the starting point to explain job satisfaction lies with an individual's prioritization of wants and expectations. This prioritization shapes perception of employment situation and consequently the meaning bestowed on work. Braverman (1998), on the other hand, in his analysis of the impact of capitalism on work, considered a less subjective approach in which meaningful work pertains to that accompanied with demonstratable skills and is physically capable of being productive.

In the Canadian Encyclopedia (<https://www.thecanadianencyclopedia.ca/en/article/work>), Legendre (2014) defined work as

...both an instrumental activity (it provides economic independence and social status) and a liberating, creative activity through which individuals may shape and express their own identities.

While rational choices might dictate financial rewards as the most important consideration, the benefits and meaning of work have been looked at from a variety of perspectives – including social, psychological, economic, and cultural – across both time and space. Despite the profusion and continuing emergence of new definitions, no universal standard definition has been established. Also, it was contended that the definition of the meaning of work could vary by discipline (Budd, 2011).

Health and Well-being

Many theories have been proposed in the literature to explain or define the benefits of work. Some focus primarily on the attributes of work while others consider employment relationships and social context. Some also take into account broader issues related to social protection, the labour market, and the economy. In the classic theories of Jahoda, Warr, and Fryer, each of them offered different perspectives on the benefits and effects of work. However, all of them placed health or well-being front and centre. As an example, Jahoda (1982) maintained that employment provides ‘access to categories of experience’ such as: social support, material resources, and a sense of purpose. It also embraces social-psychological functions such as: status, time structure, and participation in collective purposes. All of these are needed for an individual to ensure mental health. OECD (2010) affirmed that there is a growing body of evidence to suggest that work is good for health, in particular mental health.

Data from Canada’s General Social Survey show that people who are working report a higher rating of both physical and mental health, as presented in Tables 2.1 and 2.2. However, there is no indication of the direction of causation in the data.

Table 2.1: Self-rated physical health in general (Excellent = 5, Very good = 4, Good = 3, Fair = 2, Poor = 1)

Age group	Gender	Currently working or not	Mean rating	Significance
55 and older	Male	Yes	3.54	p < 0.001
		No	3.25	
	Female	Yes	3.62	p < 0.001
		No	3.31	
25 – 54 years	Male	Yes	3.60	p < 0.001
		No	3.32	
	Female	Yes	3.65	p < 0.001
		No	3.43	

Source: 2016 General Social Survey

Table 2.2: Self-rated mental health in general (Excellent = 5, Very good = 4, Good = 3, Fair = 2, Poor = 1)

Age group	Gender	Currently working or not	Mean rating	Significance
55 and older	Male	Yes	3.86	
		No	3.75	p < 0.01
	Female	Yes	3.97	
		No	3.74	p < 0.001
25 – 54 years	Male	Yes	3.89	
		No	3.63	p < 0.001
	Female	Yes	3.78	
		No	3.65	p < 0.01

Source: 2016 General Social Survey

However, one should also recognize that work could be paradoxical, as some jobs might do harm and contain few intrinsic rewards. It could be consuming and compromising health owing to the strains and stress associated with it, whether physically or mentally. Thus, work could wear out the body, resulting in negative impacts on the well-being of an individual. This view is supported by Creed et al. (2001)'s finding that paid work has not been acknowledged as universally positive for all employed individuals. As such, there are opposing views, which might require further and critical analysis outside the scope of this thesis.

Other Benefits and Purposes

Other than financial rewards and health, work instills a variety of benefits and purposes. Below is a non-exhaustive list of these benefits and purposes commonly identified (Blyton and Jenkins, 2007; Boardman et al., 2003; Bruyere and Barrington, 2012; Kirsh, 2000; Legendre, 2014; Morin, 2008; Pratt et al., 2013; Shepherd, 1989; Vickerstaff, 2010):

- (a) self-identity
- (b) self-esteem
- (c) sense of autonomy
- (d) sense of purpose
- (e) sense of participation in society
- (f) sense of satisfaction and fulfillment
- (g) sense of security
- (h) social network, relations and support
- (i) social status
- (j) structure
- (k) opportunity to apply knowledge and skills
- (l) opportunity to acquire knowledge and skills

As argued by Friedmann and Havighurst (1977), there could be a long list concerning meanings of work. Blyton and Jenkins (2007) summed up that work represents a major source of social stimulation, satisfaction, self-worth, fulfillment and support, as well as social standings. It also allows accumulation of human capital through skills development (Livingstone, 1999).

Relevance to Older Workers

In their qualitative study, Kojola and Moen (2016) found that a sense of purpose and the meaning from work are major factors motivating people to work, even after retirement from career jobs. As work is an effective means to keep engagement in the social context, the

Continuity Theory proposes that individuals working in older age are more concerned with preserving work identity but not in enacting or constructing new ones (Atchley, 1999; von Bonsdorff et al., 2009).

For older workers, the sense of satisfaction and sense of purpose associated with work could be of particular significance, which are made available by continued participation in the labour market. In comparison to younger people, Luong et al. (2011) reported that older people typically derive higher levels of satisfaction from social relationships, including those from work. This view is consistent with Smyer and Pitt-Catsouphes (2007)'s review of research that studied why older workers continue working, which suggested that the collective social and emotive benefits derived from employment are the key bestower of meaning for them.

One might contend that there is reciprocity between the meaning of work and work itself. When an individual pursues meaning through work, the meaning of work is both the trigger and target of pursuit. Indeed, another implication in Smyer and Pitt-Catsouphes (2007)'s study on the meanings of work for older workers is that the benefits of work contribute to the meaning of work perceived by older individuals, which in turn contributes to keeping them in work.

Subsumption of Non-work Roles

Of particular interest is Fineman (1983)'s finding that non-work roles could be subsumed under work, as the latter is the primary source of benefits such as sense of self-worth and security. In this study of work through unemployment based on the middle class in Britain, Fineman found that the pivotal nature of work overshadows respondents' non-work roles, including family life and social connections. Similar results were found in Boardman et al. (2003)'s study in which retaining or gaining employment has a significant impact on more life domains than most other health or social interventions.

Discussion

Work plays a crucial role in shaping people's well-being and identity. As an adverse employment scenario, underemployment could have significant effects on people's mental and physical health, and other aspects of life such as social relationships. There are implications that policies and practices aimed at promoting health and social outcomes should take into account the importance of work to people and its impact on their non-work domains. For older workers, who may face skill obsolescence and barriers such as ageism and geographic mobility, maintaining meaningful work could be vital for their well-being and identity. In underemployment situations, support might be needed to help them cope with any psychosocial and emotional consequences that might arise due to a reduced sense of fulfillment.

Summary

As older workers accumulate life experience and exposures to a variety of situations in their life-course, the meaning they ascribe to work could vary and become more diverse over time. In this research, the positioning of employment in the life of an individual, their reactions to adverse employment scenarios and various contexts, will be explored and considered relevant. For an individual who experiences underemployment, this meaning could be compromised, in relation to their position in the life-course and work-role centrality.

Given the significance and diverse perspectives of the meaning of work, a useful point of departure for this research is to consider work-role centrality as a premise to understand the

meaning ascribed to underemployment experience and the decision of work vs retirement, within the contexts specific to an individual. Accordingly, an objective in this thesis is to investigate the meaning of work to older workers, which justifies the following specific question under the primary research question.

RQ(c): *What is the meaning of work to older workers?*

2.3 Value of Older Workers Perceived by Employers

This section reviews the literature on the value of older workers perceived by employers, providing findings contributing to better understand what keeps older workers in the labour market.

Loyalty and Reliability

Older workers are generally considered as loyal and reliable. The notion of loyalty is supported by Labour Force Survey data (Statistics Canada Data Table 14-10-0051-01). In 2019, the average tenure of older workers with the current or most recent employer was almost 16 years, while it was less than 7.5 years for younger workers. Robson (2001) reviewed a number of studies and found that job turnover rate, which partly reflects loyalty, is generally lower among older workers than younger workers.

In a national survey of employers with 500 or more employees in the U.K., Taylor and Walker (1994) reported that almost three-quarters felt that older workers are more reliable than younger workers. Findings from the U.S. Labor Force 2000 study also showed that the majority of human resources executives considered older workers as more reliable, with skills better than younger workers (Barth et al., 1993).

Productivity, Effectiveness and Performance

On the front of productivity, questions have been raised on the productivity of older workers, and whether an increasing number of older workers would impede economic growth, which hinges on the productivity of the labour force (Martel et al., 2007). Having reviewed a variety of workplace studies, Segrave (2001) concluded that older workers are not lower in productivity than their younger counterparts, although they fall short in areas with substantial physical demands (see Subsection 2.6.3).

In a U.S. study, Munnell and Sass (2008) reviewed private sector employers, and found that the majority considers older workers as more or equally productive, but also more or equally costly. They also noted a minimal productivity gap between older and younger workers. Taylor and Walker (1994) also reported that more than 60% of employers agreed that older workers are very productive. In a survey of Dutch managers, Henkens (2005) found that most of them see older workers as more productive and reliable, but consider them as less adaptable and relatively resistant to technological changes. However, a study from the computer science department of a state university in the U.S. found that older programmers are more adept at certain newer systems. They also possess wider knowledge, and outperform younger programmers in problem-solving (Morrison and Murphy-Hill, 2013).

In comparison with younger workers, a survey in New Zealand found that older workers are considered by employers and union members as more reliable, better in relationships, and more productive (McGregor and Gray, 2002). This is echoed in an AARP (2000) survey of

Midwestern employers in the U.S. wherein older workers were ranked high in most of the qualities sought by employers. Among others, these qualities include work ethic, work experience, and workplace relationship. However, older workers were also found to be less flexible, harder to train, and illiterate with new technology.

Other studies also show that older workers are reliable, with no issues in productivity. As Disney (1996) and Lindley (1999) concluded from their studies, there is little practical evidence to suggest any negative impacts of a higher average workforce age on productivity, or a difference in performance of economic activities between older and younger workers. Similar results were found by McEvoy and Cascio (1989) who examined almost a hundred studies published over two decades, with the conclusion that age and performance are generally unrelated.

Other Qualities

Also, older workers exhibit lower absenteeism, higher work satisfaction, higher commitment, and lower workplace injury rates. They are also more conscientious, experienced, and dependable (Eurofound, 2008; Loretto and White 2006; Rothwell et al., 2008). Indeed, the value and benefits that older workers provide to the economy have been increasingly recognized, primarily in the form of human capital such as knowledge and skills accumulated from their long work experience (Laitner and Stolyarov, 2005). As the provincial government of Alberta in Canada noted: *Measurable in-depth knowledge continues to increase with age* (Alberta Labour, 2006).

Discussion

Older workers are considered as a valuable asset for the economy and the labour market. They possess many positive qualities and characteristics that could contribute to productivity, performance, workplace culture and so forth. In general, older workers could have an advantage over younger workers in terms of experience, knowledge, and reliability. However, they might face challenges or barriers in adapting to new technologies, learning new skills, or changing work processes, but these might possibly be overcome with training, support, and flexibility from employers, along with motivations. With a wealth of experiences, older workers could play a pivotal role in mentoring and transferring their knowledge and skills to younger workers. They will continue to be an important part of the workforce of the future (Smyer and Pitt-Catsouphes, 2007).

Summary

These results indicate that older workers tend to be valued by employers for their loyalty, dependability, productivity, and efficiency. Employers also appreciate the skills and knowledge that older workers have gained from their long work experience. Based on Canada's Survey of Older Workers conducted in 2008 on workers aged between 50 and 75, Pignal et al. (2010) found that one of the factors influencing whether older workers stay in the workplace is how engaged they are in their work and how employers perceive them. To understand the lived experience of underemployed older workers, it is useful to assess the value of them perceived by employers. Accordingly, it is justified to set up the following specific question under the primary research question.

RQ(d): *What is the value of older workers perceived by employers?*

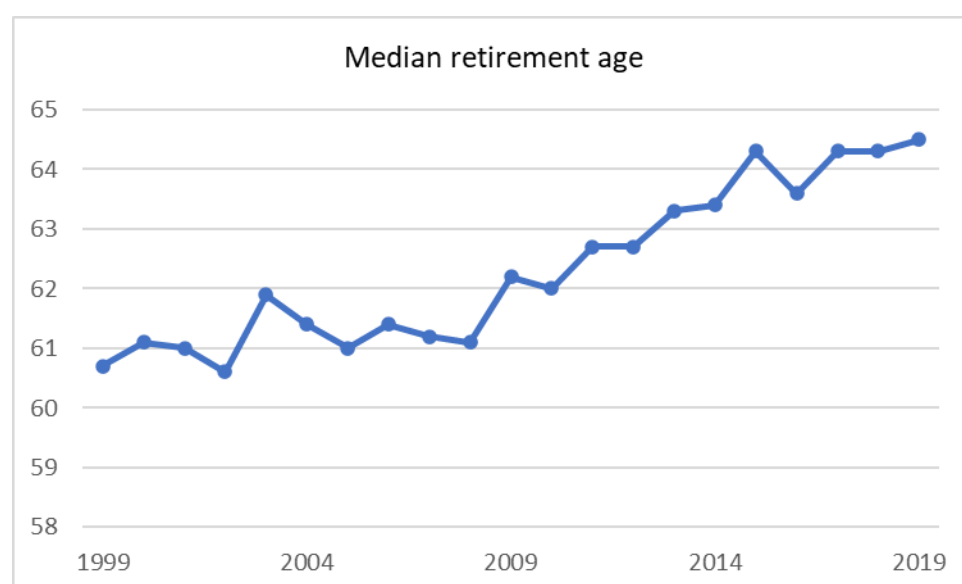
2.4 What keeps Older Workers in the Labour Market?

Drawing on findings from previous sections, this section examines other factors that motivate older workers to stay in the labour market, within the context of their proximity to retirement.

Rising Retirement Age

With a scarcity of supply of labour from the younger cohorts, more employers are checking out older workers. As this happens, more opportunities are opened up for them, gradually increasing their retirement age. Over the two decades between 1999 and 2019, the median retirement age of Canadians has increased from 60.7 to 64.5, as shown in Figure 2.1 below.

Figure 2.1: Median retirement age; 1999-2019



Data Source: Labour Force Survey, Statistics Canada Data Table 14-10-0060-01

As early as 1998, the OECD has stressed that, for countries with an ageing population, it should be a major policy priority to ensure engagement of older workers in the labour market (OECD, 1998; 2000). Following a review of various studies, McClearn (2012) noted that the retirement age in Canada has been rising. This finding of delayed retirement trend was confirmed by Galarneau et al. (2015) who used data from the Longitudinal Worker File⁵ from 1991 to 2011 to examine expected retirement age of Canadians (see also Lefebvre et al., 2011).

McClearn reasoned that, in general, more and more young people delay the start of career due to longer stay in school to improve employment opportunities. With a higher level of accrued debt in their early career, they assume mortgages with longer amortization, and have children later in life. This phenomenon has led some to question whether the dependency ratio⁶ is still a useful indicator to gauge the burden of population ageing (Be'Langer et al., 2016).

McNair (2005) asserted that higher qualifications and socioeconomic class are positively linked with an extended working life. For older workers, the level of education is a potential indicator of continuing to work (Livingstone, 2001). This finding was affirmed in other studies that

⁵ The Longitudinal Worker File is a large administrative dataset designed to provide employment dynamics in Canada.

⁶ Defined as the ratio between the total number of people between 0 and 14, and over 65, to overall population.

demonstrated the positive relationship between older workers' labour force participation and educational attainment (Duchesne, 2004; Uppal, 2010). Lefebvre et al. (2011) further affirmed the positive correlation of education with both retiring age and expected retiring age.

Canada is recognized as a well-educated country by international standards (Livingstone, 2019; OECD, 2013b). As the younger cohorts are increasingly more highly educated (see Chapter 1), the education of older workers will keep climbing as these younger cohorts age. It is expected that the participation of older workers could be even higher and longer in the future (Livingstone, 2001; Statistics Canada, 2006a).

The trend in rising retirement age is not unique to Canada. In the U.S., transitional arrangements on retirement are increasing the norm for permanent retirement (HRS, 2017). More older American workers with career jobs are retiring gradually in stages, either through bridge employment or working part-time (Cahill et al., 2006; 2011; 2012). A 2005 survey reveals that 80% of boomers considered working beyond the traditional age of retirement (Harris Interactive, 2005). This finding is consistent with the report that early boomers were anticipating staying in work longer than cohorts of the same ages over the 1992-2004 period (Mitchell et al., 2016).

Influencing Factors

As noted in Section 2.2, health is a key factor influencing employment. It has been found to be the utmost influencing factor on the decision of older workers to remain in or exit the labour force (Beehr, 1986; Feldman, 1994; Karpansalo et al., 2004; Kim and Feldman, 1998; Shultz and Wang, 2007; Shultz et al., 1998; Taylor and Shore, 1995). Other than health, McAdams et al. (1993) identified financial, personal, social, and generativity factors as contributors to keeping older workers in the workforce.

In a study on planned retirement and career-related factors such as career commitment, growth opportunity, and occupational goals, Adams (1999) found that attainment of career goals is associated with early retirement among older worker while unmet goals will delay retirement plans. Along similar lines, Parkinson (2002) reported on a 2002 survey of the Conference Board of Canada that among respondents who were not retiring in the next 5 years, 46% had unmet career goals, 62% found their jobs interesting while 72% felt capable of assuming more responsibilities.

In a study of over 1,800 retirees of a telecommunications firm in Canada, Singh and Verma (2003) found that two out of five of these retirees returned to work after retirement. These labour market re-entrants were most likely individuals who previously had high attachment to work, experienced upward career mobility, or were in managerial positions. Along similar lines, workers from professional occupations were also found in a high proportion to return to work post-retirement (Statistics Canada, 2006a).

By extension, individuals employed in core industries (relative to those in peripheral industries) are less likely to choose early retirement. As well, older workers who perform complex and social-skilled responsibilities are more likely staying in the labour force than those in straightforward and less social-skilled jobs. Conversely, older workers who participate in physically demanding jobs are more likely to leave the labour force than those who perform less strenuous jobs (Johnson et al., 2011).

For those whose self-identity is tied to work, retirement could equate to a loss of valued endeavours (Adams, 1999; Feldman, 1994; Parnes and Sommers, 1994). By the same token,

individuals who anticipate challenges to adjust themselves to post-retirement life would be inclined to stay in work (Sterns, 1998). Erdner and Guy (1990) found that schoolteachers with strong work identity expect to work 3 years longer than those having weaker identity.

Wang and Shultz (2010), following their review of empirical studies conducted after 1986 on the retirement process, summarized the issues and relationships examined in those studies, and classified them under 4 categories (also see Section 2.7):

- (a) individual attributes,
- (b) job and organizational factors,
- (c) family factors, and
- (d) socio-economic factors.

Studies in Canada show that a worker's ability to stay longer in the labour market could be enhanced by availability of flexibility and caregiving alternatives. Using the 2002 General Social Survey, Morissette et al. (2004) found that over 25% of retirees could have not retired had they been provided with more flexibility such as part-time work. According to the 2008 Survey of Older Workers, almost 50% of older workers would consider working longer should such an option be offered (Pignal et al., 2010). Another 6% reported that they would have continued working should caregiving alternatives be available.

Discussion

Factors associated with high participation rates are likely to encourage older workers to stay in work longer. These factors include: high education, non-manual work, professional occupation and so forth. A possible implication of these findings is that policy makers and employers might consider offering more part-time and flexible work opportunities to retain older workers. This could encourage older workers to stay in the workforce longer, and contribute to their well-being and productivity. However, it is not known whether older workers themselves would seek out and negotiate with their employers for such opportunities, as there could be barriers or challenges perceived by them.

Summary

There are various reasons why older workers choose to remain in the workforce, such as: finding work enjoyable, having unfinished career goals, taking on responsibilities, learning and growing, feeling productive, wanting to make a difference, having family circumstances and so forth. These factors reflect the personal and social value that work has for older workers (CCOHS, 2012; Smyer and Pitt-Catsouphes, 2007). Some of them also believe that work has long-term benefits, such as keeping them healthy and active even after retirement (Canadian Centre for Elder Law, 2013).

Indeed, the decision to stay or leave the labour market is not a simple one, but rather a result of a combination of factors that affect personal, familial, work, social, and economic aspects of life (Bosworth and Burtless, 2011). It is helpful to explore these factors that influence older workers' retention in the workforce for a better understanding of the issue of underemployment. Accordingly, the following specific questions under the primary research question and the first secondary research question are justified.

RQ(a): *What keeps older workers in the labour market?*

SQ1(b): *What are the sociodemographic factors that predict employment for older workers?*

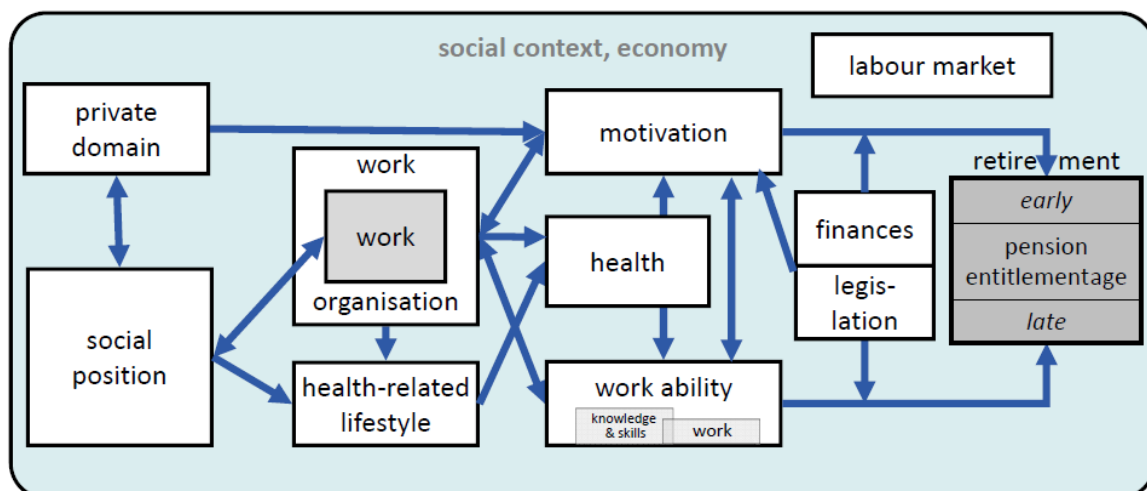
2.5 The Financial Factor

In this section, finances is looked at as the most influential factor other than health. This is followed by a discussion in Section 2.6 of the challenges that older workers would face while staying in or re-entering the labour market.

As individual life spans increase, the years of workability also increase. People may work longer into older age to accumulate resources to improve financial security or ensure the desired standard of living in later life (Beatty and Visser, 2005; Denton and Spencer, 2009; Expert Panel on Older Workers, 2008; Hicks, 2011; Schellenberg and Ostrovsky, 2008). Mor-Barak (1995) found that older workers place important value on the financial factor in their decision to stay in work or not. This finding was shared by Taylor and Shore (1995) who considered the adequacy of finances or the ability to afford to retire as the most important decision factor for retirement. Indeed, the decision to work longer is usually made in conjunction with improved financial outcomes (Bosworth and Burtless, 2011).

LidA (*leben in der Arbeit* – a German word that means “life at work”) is a large-scale German cohort study on work, age, health, and work participation. Under its framework (Hasselhorn et al., 2014), finances is identified as the sole “I have to work” domain, while the other domains are “I can work”, “I want to work”, and “I am allowed to work”. This finding suggests that financial consideration is the most compelling reason for older people to continue working. Adopting a broad view to understand the labour force participation of older workers, LidA is organized with reference to the interactions among 10 domains (see Figure 2.2 below). The study is a longitudinal one that looks into how work and work context affect the ageing workforce concerning their physical and psychological health, and work participation. A number of researchers in Canada and 10 European countries subscribed to this framework, cumulating in an international conference in Berlin in Feb 2015.

Figure 2.2: The LidA model



Source: http://www.inco.se/sites/default/files/20160915%20-%20Hasselhorn%20Hans%20Martin_0.pdf

Based on 2006 Census, Uppal (2010) demonstrated that there is a higher probability for older workers to continue working due to financial obligations. An AARP Survey also found that more than two-thirds of the respondents in the U.S. considered money or financial factors as the most important reason to work (AARP, 2014). In a study to assess whether those born in the

early to mid-1960s have sufficiently prepared financially for retirement in 2030, the Canadian Institute of Actuaries estimated that about two-thirds of Canadian households are not saving enough to meet expenses in retirement. They concluded that the low rates of savings may dictate them to stay longer in the labour market (CIA, 2007).

Although retired, financial pressure might cause a retiree to seek bridge employment (Dendinger et al., 2005; Shultz, 2003). CIA (2010) found that more than 70% of pre-retirees worry about ability to attain a reasonable standard of living post-retirement. Based on data from the Health and Retirement Study, Cahill et al. (2006) found that the majority of older workers in the U.S. leaving career employment did not exit the labour force totally. Instead, they worked in bridge jobs, suggesting that they might work out of financial needs, and accept jobs that are low-wage, low-skill, part-time, or in a different field of training due to various reasons, resulting in underemployment (see Section 3.3).

Using data from 1983 to 2010 from the Longitudinal Worker File, Bonikowska and Schellenberg (2014) found that regardless of the age leaving the career job, most re-employment of older individuals happened within two years, with those in less favourable financial situations more likely and sooner returning to work. This result is consistent with Schellenberg et al. (2005)'s study on post-retirement employment (or unretirement) in Canada using the 2002 General Social Survey. They found that 45% of retirees returned to part-time employment, with financial consideration being the most common reason. Using the same data from the 2002 General Social Survey, Morissette et al. (2004) similarly reported that a deteriorating financial situation will affect an individual's plan to continue working,

In the 2008 Survey of Older Workers, more than 50% of respondents indicated that their primary source of income in retirement would be pensions, of which about three-fifths were from employer pension plans while two-fifths were public pensions (Pignal et al., 2010). However, as the replacement rate of public pensions in Canada is relatively low – at 45% for median earners in comparison with other countries at 54% (Be'Langer et al., 2016) – there are no strong incentives for people to depend on public pensions as their primary source of retirement income to retire early. Furthermore, the age-based actuarial adjustments introduced in 2012 to public pensions favour collection of pensions post-65. As Baldwin (2009) observed, the focus of Canadian public pensions is on meeting basic income needs.

Consistent with these results, the 2007 General Social Survey indicated that individuals with lower household income, no pension coverage, and no RRSP (private pension plans) or accumulated assets are most unlikely to retire (Schellenberg and Ostrovsky, 2008). This result is congruent with the finding from the 2002 Conference Board of Canada survey wherein two-thirds of those respondents not planning to retire in the next 5 years emphasized their financial needs (Parkinson, 2002). For these workers, the financial implication of work is a key factor.

Another financial challenge is the high housing costs in Canada, in particular in central metropolitan areas such as Montreal, Toronto and Vancouver. This challenge could make older workers vulnerable to financial risks due to taking out mortgages with a large principal and long amortization. In Dec 2019, the ratio of consumer credit and mortgage liabilities to disposable income for households in Canada was 169%, while it was 102% two decades ago (Statistics Canada Data Table 38-10-0235-01). This further adds to the financial pressure on older workers.

Discussion

Many older workers are working out of their concern for financial security, rather than personal preference or enjoyment. This could possibly lower their well-being and job satisfaction, and increase their chances of burnout. As financial deprivation is one of the common consequences of underemployment, underemployed older workers could be particularly vulnerable owing to their proximity to retirement. Thus, any policies and practices aiming to support transition of older workers from work to retirement might benefit from assessment of the psychological and social aspects surrounding an individual's work and retirement, such as their motivations and expectations, and availability of support.

Summary

One major reason for older individuals to remain in work is the lack of financial security. For them, leaving the labour market may not be a feasible option. Many studies have confirmed this motive for working longer (e.g., Carriere and Galarneau, 2011). However, some older workers also choose to return to work after retirement, for reasons other than money, such as physical activity, social interaction and intellectual engagement (Schellenberg and Silver, 2004). Therefore, it is important to examine how the financial factor influences the decision to stay in work in the context of the lived experience of underemployed older workers. Accordingly, the following specific question under the primary research question is justified.

RQ(b): *What is the role of the financial factor?*

2.6 Challenges faced by Older Workers

This section reviews the literature on key issues and challenges relevant to older workers in Canada in their lives and at work. Among those faced by older workers, the most prominent ones include:

- (a) growth of jobs requiring low skills,
- (b) caregiving responsibilities, and
- (c) barriers associated with ageing – such as cognitive and physical decline, skill obsolescence, stereotyping and ageism, imperfect knowledge among employers, lack of flexibility in employment, and situational factors.

2.6.1 Growth of Jobs requiring Low Skills

Like many western countries, Canada underwent an economy restructuring process in the past few decades that has transformed the mix of industrial activities, shifting the economy from predominantly manufacturing of goods to the tertiary sector. Along with this change, service-based industries that require low skills are engendered, creating jobs that do not require post-secondary education or training (Legendre, 2014). As reflected in the data between the 2011 and 2016 Census, the highest rate of growth in employment was seen in occupations requiring lowest skills⁷, at almost 10% over the 5-year period. These occupations include office support workers, health support workers, educational support workers, sales and service representatives, trades labourers and so forth. Of the increase – about 170,000 – in occupations requiring the lowest skills, about one-fifth was attributed to younger workers while the corresponding figure

⁷ The skill level required for an occupation is determined using the National Occupational Classification (NOC) 2011 and 2016. No comparison with the 2021 Census was made owing to incompatibility of data on skill levels.

for older workers was close to 60%. The remaining – which is approximately 20% – was taken up by young workers aged below 25.

With low-end occupations such as those described above being prevalent and easily accessible to older workers, the risk of underemployment for this age group might be elevated. These jobs are often characterized by low wages, low benefits, low autonomy, and high turnover, along with low levels of job satisfaction and security. Also, the low social status accrued to low-end occupations could potentially lead to increased inequality among older workers.

2.6.2 Caregiving Responsibilities

As longevity in the general population rises, so do demands for care. In parallel with this trend, there is an increasing number of caregivers – including those who are 55 or over – as there are more people with health issues associated with ageing (Brink, 2004). It is well known that a big portion of caregivers originate from within the family, or the network of relatives and friends of the care receiver. There are both economic and non-economic costs associated with caregiving responsibilities, including loss in wages and work time, as well as forfeiture of employment opportunities.

In addition to caring for the elderly, a growing segment of caregivers also take on caring responsibilities for their children, including adult children. These caregivers – referred to as the “sandwich generation” in the literature – are created in part due to the postponed birth of children in their lives with later marriages related to the increased number of years of schooling, as observed by McClearn (2012). It is expected that there will be a greater proportion of the Canadian population having both school-aged children and ageing parents to take care of when they are 55 or over (Hicks et al., 2003).

In Canada’s 2002 General Social Survey, of the 2.6 million people aged between 45 and 64 that had unmarried children under 25 living with them, 27% reported that they had provided eldercare. Among this sandwich group of people with both childcare and eldercare responsibilities, 83% were employed (Cranswick and Thomas 2005). In the same survey, 32% of caregivers were 55 years or over, with caregiving responsibilities in the past year to people with a chronic disease, disability, or problem related to ageing.

Given that an individual has only limited time, the Role Strain Theory posits that having to meet obligations from multiple roles would lead to negative consequences in life (Goode, 1960). These negative consequences include, among others, lower well-being, disruption of employment routines, and reduction of time for work (Sinha, 2013). As reasoned by Jacobs et al. (2014), caregiving constrains involvement in the labour market by imposing penalties.

A survey conducted in the U.S. found that one-third of boomers were providing care for a parent while more than 20% of older workers considered taking time off for eldercare (AARP, 2014). In a Canadian study, about one in seven sandwiched workers had reduced their work hours in a year for caring responsibilities, while 20% changed their work schedule and 10% had lost income (Williams, 2004). In another Canadian study, Lilly et al. (2011) found that people with 15 or more hours of caregiving responsibilities per week were less likely to participate in the labour force. These findings are echoed in a European study in which intense caregiving can reduce labour force participation and work hours for caregivers (Bolin et al., 2008).

With limited time and a need to balance caregiving and work responsibilities, caregivers might be inclined to take up a job not commensurate with their education or outside their field of

training, leading to underemployment. The Labour Force Survey data for 2019 show that, among older individuals who pursued part-time employment, about 1% had child-caring and another 5% had personal or familial responsibilities. However, in terms of growth of involuntary part-time employment since the turn of the century due to child-caring and personal or familial responsibilities, it was almost 200% for workers aged 55+ while it was only 12% for younger workers. Of the older workers who simultaneously took on part-time work and caregiving responsibilities in 2019, 80% were women (Statistics Canada Data Table 14-10-0029-01).

Of particular note is that caregiving is heavily gendered as caregivers are overwhelmingly women. Indeed, gendered roles and norms around caregiving would lead to divergent employment patterns between the genders in older age (Clarkberg and Moen, 2001; Dentinger and Clarkberg, 2002), as reflected in the AARP study discussed earlier in which 10% more women than men were found to have planned for exiting their jobs to become a caregiver (AARP, 2014). In general, older women will more likely scale back their employment activities to take on caregiving responsibilities while older men will seek paid help so that they could stay in work.

2.6.3 Barriers associated with Ageing

There are barriers associated with ageing. This section looks at the key ones relevant to older workers in their lives and at work.

Although it is less likely for older workers to lose jobs due to their seniority, they may take longer to find a new job (Bernard and Galarneau, 2010; OECD, 2005; Park, 2010), or experience substantial earnings loss in their new job (Brzozowski and Crossley, 2010; Morissee et al., 2007; Pignal et al., 2010). They might also not be hired at all (OECD, 2005), forced to retire, or deprived of promotion and training opportunities (AARP, 2014). As well, older workers might exit the labour market prematurely following displacement due to low re-employment rates (Chan and Stevens, 2001), or fall victim to underemployment.

Below is a list of key barriers that older workers might face – whether they are staying in the labour market or re-entering it. These barriers are multifaceted, including those linked to misconceptions. They can significantly affect the employment outcomes of older workers (Brewington and Nassar-McMillan, 2000).

- (a) cognitive and physical decline
- (b) skill obsolescence
- (c) stereotyping and ageism
- (d) imperfect knowledge among employers
- (e) lack of flexibility in employment
- (f) situational factors

Cognitive and Physical Decline

As people age, their cognitive function diminishes (Pransky and Benjamin, 2005; Warr, 1994a). In an assessment of 20,000 Canadians between ages of 45 and 85 as part of the Canadian Longitudinal Study on Ageing⁸, Tuokko et al. (2016) reported that there is indication that cognitive ability declines gradually across the youngest age group to the oldest age group. Their findings are consistent with previous studies, confirming that ageing is associated with cognitive declines.

⁸ <https://www.clsa-elcv.ca/>

In an earlier study, Schaie (1980) found that those aspects of intelligence that bring about physical coordination or new learning decline in older age. With the weakening of the cognitive function and other physiological functions such as reaction, visual acuity and hearing ability (Crawford et al., 2009) due to ageing, older workers are perceived as deficient in speed, adaptability, and trainability (Casey et al., 1993; Crimmins and Hayward, 1997; Taylor and Walker, 1994; 1998). These stereotypes are believed to have negative attitudinal impact on employers toward hiring, retention and training of older workers.

Although the decline in cognitive function could have negative impact on job performance, Warr (1994b) maintained that there is a positive relationship between experience, accumulated knowledge and job performance. Older workers are able to perform better than their younger counterparts as they know how to work more efficiently. This is echoed in an OECD (2006) report, which showed that, by offsetting diminishing abilities with accumulated skills and experience, older workers are able to maintain their productivity. Munnell and Sass (2008) also contended that while cognitive flexibility and learning ability decline with age, older workers are able to adapt based on their mental agility combined with training.

On the physical side, a noticeable aspect of ageing is the decline in functions and capabilities. With reduced physical strength, coordination, flexibility, mobility and so forth, an older worker might not be able to perform tasks that require lifting, carrying, bending, standing and so forth for long periods of time. Studies have generally shown that decline in physical function is a common feature of older age. It has important outcomes in terms of physical health-related quality of life, health care use, admission to care and mortality (Freedman et al., 2002). It also makes adhering to a physically active lifestyle more challenging (Achttien et al., 2020). This could significantly limit the employment opportunities of older workers in particular in industries that are labour intensive such as construction trades.

Skill Obsolescence

Like any capital, human capital depreciates over time in the absence of development and maintenance, which entail learning on the part of the worker and training provided by the employer. In general, older workers are at higher risks of skill obsolescence than younger workers. This is because they have accumulated more skills over time but have less opportunities or incentives to update them (Kanfer and Ackerman, 2004).

Also, older workers are less likely to have the computer literacy required for success in jobs that have been transformed by technology (Beatty and Visser, 2005), as they could have greater challenge in upgrading their skills to meet new requirements. This is reflected in the small number of older workers in occupations requiring extensive computer use (Hirsch et al., 2000).

Older workers could also be unfamiliar with the latest job application and hiring practices used by many employers. As well, the social media and online tools commonly used in today's job market may be a disadvantage to older workers, since they may lack the search skills or the ability to demonstrate their knowledge and experience using those channels (Expert Panel on Older Workers, 2008). In a Canadian study looking at the job search behaviour of unemployed workers, Bernard (2012) found that older individuals generally use a more passive approach. About one in 5 of those aged 55-64 had mainly looked at job ads, twice the proportion for those aged 20-34.

Taylor and Walker (1998) noted that employers are most likely to cite lack of appropriate skills as a reason for not employing older workers, yet paradoxically they are unwilling to provide training (OECD, 2005). This unwillingness to invest in older individuals could be a result of their perceived shorter payback with declining returns (Costello, 1997; Rix, 1996) due to limited work life span. It could also be due to employers' belief that older workers are not equipped for acquiring new skills as they lack the ability (Dixon et al., 2003), or they are inflexible to take on new assignments (Barth et al., 1993).

Along with employers' lack of confidence in their trainability, older workers' distrust in their own learning ability is a culprit (Yeatts et al., 1999). Many older workers could have internalized the negative attitude toward training. They do not actively pursue training opportunities as they lack confidence in acquiring new skills (Newton et al., 2003), or fail to see the necessity or value of training (McNair, 2005). In particular, training outside the original field of specialization could be seen by them as showstopping (Bailey and Hansson, 1995; Griffiths, 1997). Older workers might also believe that due to the shorter period available for putting training in productive use (Carriere and Galarneau, 2012), they are less likely than younger workers to seek training (Park, 2010). As a result, employee participation in formal employment-related training generally decreases with age (OECD, 2005; Statistics Canada, 2006b).

However, with a rapidly evolving knowledge economy fueled by advances in technology, it could be argued that payback on training has become shorter for all ages. As such, the spending on training older workers could similarly be recovered as other age groups (Alberta Information Learning Service, 2011). In general, where the employer does not offer training and development opportunities, it would inevitably lead to erosion of skills for older workers. As pointed out by Polachek and Siebert (1993), depreciation in human capital is bound to occur in the absence of investment.

Stereotypes and Ageism

As specified in Section 15(1) of *The Charter of Rights and Freedoms*, Canada prohibits age discrimination:

Every individual is equal before and under the law and has the right to the equal protection and equal benefit of the law without discrimination and, in particular, without discrimination based on race, national or ethnic origin, colour, religion, sex, age or mental or physical disability.

In practice, each jurisdiction in Canada has a set of human right codes that prohibits discrimination on the basis of age. However, the following quote sums up the real situation succinctly:

So many Canadians look down on seniors that ageism has become the most tolerated form of social discrimination in Canada (CTV News, 2012).

With a sample size of about 1,500, an AARP survey conducted in the U.S. found that nearly two in three (64%) respondents have encountered age discrimination (AARP, 2014). In Canada, three-quarters of the slightly more than 1,000 respondents of a 2012 Ipsos survey⁹ agreed that when it comes to hiring, there is discrimination against older workers who are looking for jobs. HRS (2017, p.26) found that

⁹ <https://www.ipsos.com/en-ca/three-quarters-74-canadians-think-workplaces-discriminate-against-older-workers-who-are-looking>

Older workers who would like to work longer may face age discrimination and find it more difficult than younger workers to secure employment.

At the root of ageism is negative stereotyping, which is defined by Posner (2000) as two forms of discrimination – animus discrimination and statistical discrimination. In his words, animus discrimination is:

a systematic under valuation, motivated by ignorance, viciousness, or irrationality, of the value of the older people in the workplace... (p.1)

while statistical discrimination is:

the failure or refusal, normally motivated by the costs of information, to distinguish a particular member of a group from the average member (p.2).

Ageism could turn into negative stereotypes. Although they are founded on misconceptions, they could become part of social or organizational culture over time. Since the unique characteristics of individuals are not considered, stereotypes could lead to prejudicial attitudes and discriminatory practices toward older workers. As Loretto and White (2006) noted, many employers simply generalize from their limited understanding and experience to older workers.

Common stereotypes that are age-related could include (AARP, 2000; Barth et al., 1993; Fraser et al., 2009; Loretto and White, 2006; NCOA, 1998; OECD, 2005; Shafer et al., 1993; Stark, 2009):

- (a) diminished mental capability
- (b) resistance to changes and new tasks
- (c) low amenability to use new technologies
- (d) reluctance to learn new skills
- (e) high absenteeism and health insurance costs due to health issues
- (f) high costs of employment due to seniority
- (g) low productivity
- (h) rigidity (low flexibility)

These negative stereotypes often produce distorted assessments of work performance, and lead to deprivation of job and growth opportunities. Hutchens (1993) examined the distribution of new hires of older workers across occupations and industries, and found that they are more likely getting a job in their old industry and occupation, rather than in a new industry or occupation.

Prejudicial attitudes and discriminatory practices are not always overt or easily detected, especially in the recruitment phase. Parry and Tyson (2009) found that stereotypical mindsets against older workers are prevalent among human resources managers, as evidenced by their support of hiring practices in favour of younger workers and downsizing the older staff (Dixon et al., 2003; GAO, 2005). In a survey of more than 2,000 employers in the U.K., Metcalf et al. (2006) reported that half of the employers would consider the remaining work life span of job applicants in their hiring decision. The same negative attitudes might also lead employers to believe that older workers are rigid, and reluctant to deviate from established routines (NCOA, 1998), which could limit their growth or promotional prospects.

Also, a reality gap might exist between beliefs and actions. Despite their belief of the benefits of older workers, it is not uncommon to see that, in practice, hiring decisions favouring younger workers based on stereotypical evaluations are made by employers. Thus, while older workers view that they have many strengths, employers might not perceive value in their contributions (Expert Panel on Older Workers, 2008).

Over the past several decades, Canada has been registering a decline in stigmatization related to gender, race, divorce, disability, sex orientation or work injury. However, the stigma attached to older age still prevails. As reported in an article by the Certified Public Accountants¹⁰ in 2018, *ageism is the most tolerated form of social prejudice in Canada*. It might go on in the workplace in a subtle way, and in a variety of forms. It is also difficult to prove, as it could be miniscule and unintentional.

All in all, the ongoing diffusion of negative stereotypes against older workers suggests that it could be a systemic and under-reported issue in the workplace. As asserted by Levy et al. (2002), ageism is so common that it could be accepted without questions. Also, with a long life history, older people are constantly exposed to stereotypes and might internalize them subconsciously, risking them to accept stereotypes as part of their identity and become ageist themselves.

Imperfect Knowledge among Employers

Many employers, in particular small businesses, might have imperfect knowledge of the labour market. With almost 40% of employment provided by small firms of 100 people or less (Statistics Canada Data Table 14-10-0215-01), there are concerns about the lack of sound human resources practices or insufficiency of knowledge among employers in Canada. This could potentially result in the neglect of the needs of older workers (Expert Panel on Older Workers, 2008). Many employers might not realize that workers aged 55 or over is the fastest growing age segment of labour supply. In comparison to younger workers, research generally found that older workers often require higher levels of financial compensation (Eurofound, 2013b; OECD, 2005). While older workers might have higher employment costs due to their seniority, employers might not recognize their advantages, such as deeper knowledge, broader skills, and wider experiences (see also Dorn and Sousa-Poza, 2005 and Section 2.3). As such, there could be a knowledge gap on the part of the employer, causing hiring decisions to be made with reference to imperfect knowledge, out of the concern that it is not financially or operationally viable to hire older workers.

Lack of Flexibility in Employment

The lack of flexibility in employment could be barrier to older workers who are in need of flexibility for personal, familial or social reasons. Christensen and Pitt-Catsoupes (2005) reasoned that there are four basic factors preventing employers from offering flexibility to older workers:

- (a) rigid job design or structure that tailored to the needs for full-time work of younger cohorts,
- (b) attitudes that stereotype and stigmatize older workers,
- (c) inadequate opportunities to upskill to match demands, and
- (d) emphasis on “bottom-line” based on cost considerations.

While flexible working practices is one of the main dimensions to manage an ageing workforce according to Eurofound (1998), Earl and Taylor (2015) found in their study targeting older female workers in Australia that employer’s efficacy and willingness to innovate are critical to realize the benefit of workplace flexibility.

¹⁰ <https://www.cpacanada.ca/en/news/canada/2018-08-09-ageism-is-alive-and-thriving-in-our-workforce-limiting-older-employees-say-experts>

Situational Factors

Situational factors – such as job retraining skills, limited network contacts and mobility – can be barriers faced by older workers when seeking employment (Shafer et al., 1993). Decades ago, it was common in Canada for an individual to work right out of school and stay with a single employer for the entire work life. Trained with industry- or employer-specific knowledge and skills only, there are barriers for these individuals to keeping up with evolving labour market developments given their low employment mobility (Park, 2010). This is especially true in single-industry or single-employer communities where business or technological changes could bring about loss of jobs over a relatively short period. As these individuals are unlikely to retrain themselves or switch fields (Brzozowski and Crossley, 2010; Finnie, 1999), chances are that they will face challenges when seeking employments.

A low level of geographic mobility for older workers – as a special case of resource misallocation (Kain, 1968; Simpson, 1992), or due to familial constraints or personal preferences (van Ham et al., 2001) – could be a contributing factor to unfavourable employment situations. As Abe et al. (2002) observed, in general, older workers are unlikely to be willing to relocate to seek better employment opportunities. Compared with their younger counterparts, their geographic mobility is much lower.

As discussed above, older workers are more reliant on social networks (e.g., word of mouth) or traditional methods (e.g., job ads) than digital channels to obtain labour market information including job openings. On this front, Granovetter (1973) commented that there is a negative correlation between the value of information received and social distance. As the social networks for older individuals are typically small and close, with strong ties to them, the labour market information garnered could be of lower value than from informal associates. As such, they are in a disadvantaged position when compared with younger individuals who are generally more technology literate.

Discussion

There are several implications from the findings in this subsection. First, the growth of jobs requiring low skills might fuel increasing competition between older workers and workers in other age groups. This could possibly lower the wages of older workers further. Additionally, low-skill jobs are generally limited in opportunities, which might negatively impact their human capital and productivity. Also, a vicious circle could be the outcome when improving financial security is the primary purpose to work longer in life but financial deprivation is the reality.

Second, the challenges for older workers to balance their work and caregiving roles not only might affect their career prospects but also their well-being. This probably calls for more and adequate support from employers to accommodate the conflicts. Negative consequences would likely result if older workers are forced to reduce work hours, take leave, or retire earlier than planned to provide caregiving. This could also create labour shortages and skill gaps in certain industries that primarily rely on older workers in their workforces.

Third, the barriers that older workers face in employment could lead to lower productivity, lower employability, less training opportunities, lower wages, higher dissatisfaction and so forth. These barriers might negatively impact older workers' motivations, performance, and well-being. Additionally, stereotyping and ageism could induce a negative self-image and lower self-confidence for older workers, hampering their ability to cope with work demands and

challenges. Furthermore, the lack of flexibility in employment would imply fewer opportunities for them to adjust their work arrangements in response to changing needs and preferences. Taken together, these findings call for more and adequate support and accommodation at both policy and organizational levels – which might include educating employers about the benefits of hiring and retaining older workers, such as awareness campaigns and diversity training, along with possible tax incentives.

Summary

The 2008 Survey of Older Workers found that 15% of displaced workers identified age as an obstacle (Pignal et al., 2010). These workers were of ages between 50 and 75 who were working or had worked in the previous two years. In 2012, another national survey found that 20% of older workers aged 66 years and over experienced age discrimination from their employers, as reported in ESDC (2022). Age-based stereotypes in the workplace are complex for older workers, as ESDC (2021) noted, and so are the obstacles or difficulties in finding or keeping satisfactory employment. However, these obstacles or difficulties may stem from older workers themselves (e.g., low motivation to search or internalized ageism). IWH (2023) found that older workers are less likely to seek support because they worry about ageism or other negative perceptions of them, along with the challenges in securing or maintaining work. Accordingly, it is useful to investigate whether the challenges faced by older workers in employment are related to underemployment, which justifies the following specific question under the primary research question.

RQ(e): *What are the challenges faced by older workers in employment?*

2.7 The Retirement Decision

As outlined in Section 2.1, the findings from Sections 2.4 and 2.5 contribute to the discussion in this section, enabling a comprehensive understanding of the factors shaping the work vs retirement decision for older workers.

Retirement decision making is usually imagined as a rational process, based on complete information and reasonable assessment of the anticipated situation after retirement. In reality, there seems to be a gap in the process, as reflected in the finding of Canada's 2008 Survey of Older Workers in which one-third of older workers were ...*unclear as to the requirements surrounding the relationship between their labour force status and access to their CPP/QPP (pension benefits)* (Pignal et al., 2010, p.28). Although there were speculations that a new norm of retirement could result from elimination of the mandatory retirement age, it has not happened in Canada.

As discussed in Section 2.4, there were studies that reported extension in work plans among older workers. In a 2007 survey conducted in the U.S., 70% of the workers aged 45-74 years claimed that they would pursue work post-retirement or not to retire at all (AARP, 2008). However, these anticipations about work extension could be not realistic, as found in the 16th wave of the Retirement Confidence Survey (EBRI, 2006). While the average worker expected to retire at age 65, the actual average retirement age was 62. As well, 67% of the workers expected to work in retirement while only 27% of retirees actually worked. The fluidity of the work vs retirement decision, as observed by Ekerdt et al. (2001), is attributed to people's evolving preferences and their responses to changing circumstances and contingencies.

In general, individuals with high socioeconomic status are likely to reverse their retirement decision and return to work after their initial retirement (Hebert and Luong, 2008; Marshall and Ferrae, 2007; Morissette et al., 2004; Schellenberg et al., 2005). However, retirees with low earnings or having experienced income inequality prior to retirement are also likely to re-enter the labour force after realizing their insecure financial situation (Halliwell, 2013; Schellenberg and Ostrovsky, 2008).

Given the diverse and complex pathways between work and final exit from the labour market (Hicks, 2011), there are many entry and exit points for older workers. More than two decades ago, Walker and Maltby (1997) noted that fixed-age retirement has been replaced by more flexible forms of exit from the labour market. Today, it is not uncommon to see people catch their third or fourth winds, with their career employment and final exit from labour market interspersed with multiple breaks and bridge employments (Be'Langer et al., 2016, Cahill et al., 2006). As older people increasingly move into and out of work more frequently, retirement has evolved from a single step to a process.

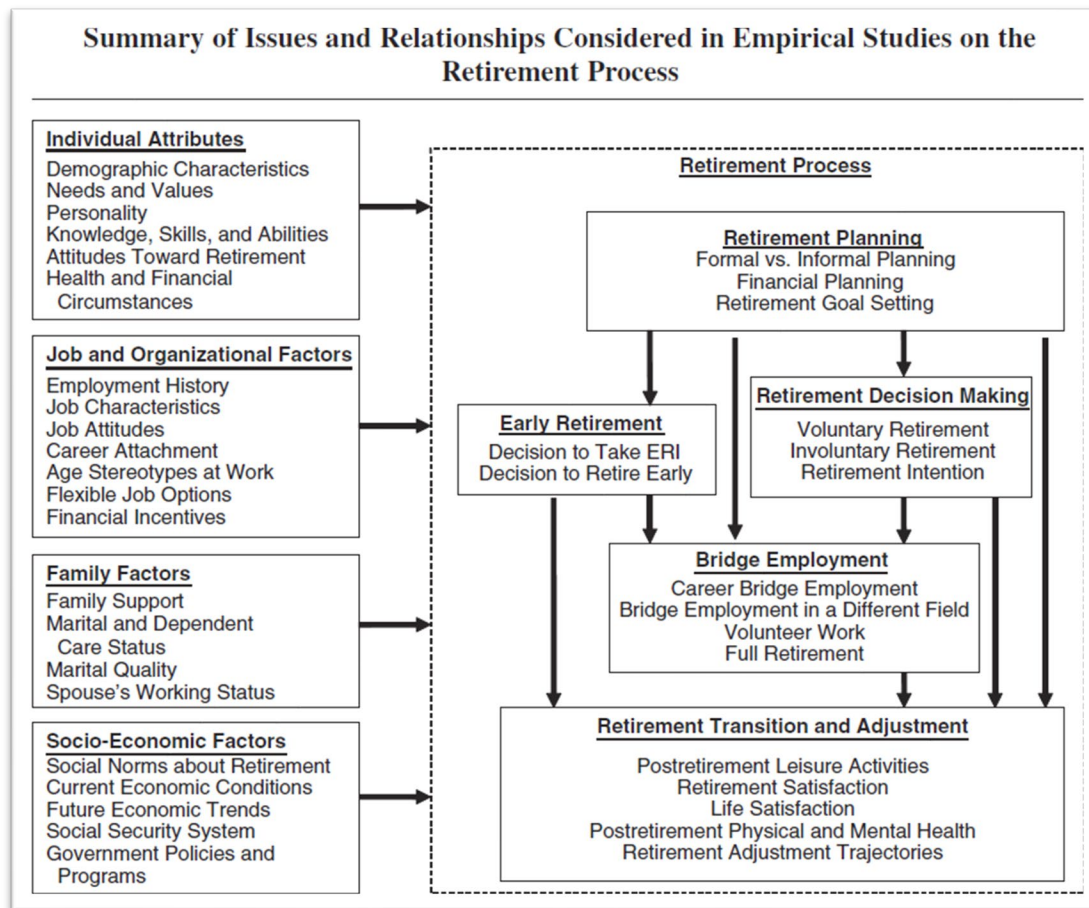
Also as discussed in Section 2.4, Canada is seeing a trend that older workers are staying in the labour market longer (Carrière et al., 2011). The Life-course Perspective points out that family is an important life domain influencing retirement and employment decisions (Szinovacz, 2003). While commitments to care for an elder might catalyze retirement plans, similar responsibilities for children could lead to either early or delayed retirement. Also, employment status and support of spouse, care needs of spouse are all important factors. Moreover, an individual might plan with the spouse to retire at the same time. However, it could be argued that an individual might also choose to retire earlier than the spouse as there is financial security.

In the 2008 Survey of Older Workers, 30% of current or previous retirees cited financial readiness as the most important reason for retirement. Other studies have looked at factors other than health and finances that motivate older workers to unretire. Schellenberg et al. (2005) noted that the most common reasons are 'did not like retirement' and the intrinsic benefits of work such as: social relationship, intellectual challenge, and desire to contribute. According to this study, these benefits are deemed by older workers as worth doing in and of themselves.

A recent Canadian study affirmed that finances, health and spouse are the major factors shaping the retirement decision. Among the fully retired workers, more than a third (35%) of men and over a quarter (28%) of women cited finances as the primary reason to stop working. On the other hand, 23% of both men and women were forced to retire earlier than their preference due to health issues of themselves or their spouses (Statistics, 2023b).

In the retirement process framework proposed by Wang and Shultz (2010), more than 20 factors in total – covering individual attributes, job and organizational factors, family factors, and socio-economic factors – were considered as having a potential to affect the retirement decision. Below is a diagram of this framework. It highlights the complexity in breadth and depth of the retirement decision process, demonstrating that retirement is a major life transition.

Figure 2.3: Retirement process framework proposed by Wang and Shultz (2010, p.182)



Source: Wang and Shultz (2010)

Discussion

The retirement decision for underemployed older workers could be challenging, as they usually work less hours or earn less income than they desire, resulting in the difficulty to plan for achieving a comfortable and preferred retirement. In general, underemployed older workers might have less options and opportunities to customize their retirement transitions according to their preferences due to limited access to and availability of retirement-related resources. This limitation could constrain their ability to assess retirement readiness and explore retirement options. Accordingly, this supports calls for development of policies and practices that could widen the support for older workers to enable them to make informed and confident retirement decisions.

Summary

Making a retirement decision is a complex process, encompassing a set of interlocking factors covering demographic characteristics, socioeconomic status, health, financial situation, employment circumstances, personal aspirations, and familial and caregiving responsibilities, along with any unexpected events that could be life-changing such as an injury or disability resulted from a work accident (Schellenberg and Ostrovsky, 2008). It involves consideration for needs and uncertainties, along with changing circumstances. This justifies the following specific question under the primary research question to explore whether underemployment influences and to what extent, an individual's work vs retirement decision.

RQ(g): *How does underemployment influence older workers' retirement decision?*

2.8 Conclusion

This chapter served the purpose of providing an understanding of older workers in Canada by reviewing the literature as an important first step to investigate older worker underemployment. It covered various aspects of employment pertinent to this research concerning older workers, including the meaning and benefits of work to them, their value perceived by employers, and factors contributing to keeping them in the labour market. In particular, the financial factor is explored in some details as the most influential factor other than health. The key challenges faced by older workers in their employment were also reviewed. These challenges pertain to those considered as relevant to explaining underemployment. They include dependency of the Canadian economy on growth of low-skill jobs, caregiving commitments, and barriers such as negative stereotypes and imperfect knowledge among employers. At the end, an exploration of work vs retirement decision was presented, summarizing the factors involved and highlighting the complexity of the interplay of these factors. As older workers are in close proximity to retirement, it is believed that underemployment would influence their work vs retirement decision.

In the next chapter, a focused discussion on underemployment is provided.

CHAPTER THREE: UNDEREMPLOYMENT

3.1 Introduction

This chapter reviews the literature on underemployment and discusses the premises of this research. Section 3.2 provides an account of the definition of underemployment including the Labour Utilization Framework and the ILO characterization of underemployment, and discusses key findings from major review studies. Section 3.3 provides additional contextual information for understanding underemployment by identifying and discussing unemployment as a common antecedent.

Section 3.4 goes on to discuss the various dimensions of underemployment most considered in past studies, including their conceptual implications and measurement approaches. Section 3.5 provides a discussion on how underemployment was operationalized in this thesis, and an assessment of the interrelationships among various dimensions. This is followed by an evaluation of the subjective approach in Section 3.6, and the justification for adopting it to study underemployment in this research. The theoretical perspectives on underemployment relevant to this research are provided in Section 3.7.

Synthesizing the theoretical perspectives relevant to study older worker underemployment, Section 3.8 presents the conceptual framework for this research, underpinning the key concepts. It sets the theoretical milieu and provides justification for the research objectives and design described in Chapter 5. At the end of this chapter is the conclusion.

3.2 Definition of Underemployment

A simplistic view of underemployment is sub-optimal employment or participation in the labour market. At an aggregate level, underemployment reflects the insufficient demand for the productive services of labour, or the failure to make full use of labour as a factor of production (Kerr, 2000). It has also been considered as simply an excess of high-skilled labour (Moore, 2005). At the individual level, underemployment denotes excess capacity (supply of labour by the worker) or unmet needs (demand for labour from the employer). Alternatively, an underemployed worker could be construed as an individual having the competency to perform work at a higher level without any additional training.

Some define underemployment as a transition step (e.g., Farber, 1999) between unemployment and full employment, with the difference between underemployment and unemployment being that an underemployed individual is working while an unemployed one is not. This definition resembles the anthropological notion of liminality, which is explored in this chapter later. A little more comprehensive definition is provided on the Work and Family Researchers Network, which defines underemployment as:

*A situation in which a worker is employed, but not in the desired capacity, whether in terms of compensation, hours, or level of skill and experience. While not technically unemployed, the underemployed are often competing for available jobs.*¹¹

With an objective to measure underutilization of labour in developing countries, the Labour Utilization Framework (LUF) was first proposed by Hauser (1974). There are six categories in this framework:

¹¹ <https://workfamily.sas.upenn.edu/glossary/u/underemployment-definitions>

- (a) sub-unemployed individuals (i.e. discouraged individuals)
- (b) unemployed individuals
- (c) low-hour workers
- (d) low-income workers
- (e) mismatched workers
- (f) adequately employed workers

To classify a worker in the labour force, the employment situation of the worker is evaluated against each category in sequential order. As the categories are deemed mutually exclusive and exhaustive, the worker can only be classified into one and only one category. Apparently, this assumption is quite restrictive in practice.

Despite the disadvantage, many researchers have adopted the Labour Utilization Framework as a basis to measure underemployment (Clogg, 1979; Clogg et al., 1986; Sullivan, 1978). Based on the categories in the LUF, Dooley et al. (2000) construed employment status as a continuum – with inadequate employment between adequate employment and unemployment, as opposed to a dichotomy of working vs not working. Under this definition, “inadequate employment” refers to two specific types of underemployment: involuntary part-time and low wage. For workers who are neither unemployed nor inadequately employed, they are considered as “adequately employed”. However, they argued that mismatch has no economic justification as a form of underemployment, and should be removed from the LUF (Dooley and Prause, 2004).

The early work of the International Labour Office (ILO, 1976) has identified the following dimensions of underemployment:

- (a) time spent in employment
- (b) income derived from work
- (c) productivity of work
- (d) skill utilization of workers

It recognized underemployment as the ‘underutilization of the productive capacity’ of any employed individuals, disregarding the level of skills. It also expounded that underemployment is an ‘inadequate employment situation’ (ILO, 1998). However, the definition it recommended to countries for practical reporting purpose is somewhat restrictive, which is based entirely on the time-related concept of underemployment – involuntary part-time employment. Under this time-related definition of underemployment, an employed individual is considered underemployed (involuntary part-time employed) if the following conditions are met:

- (a) willing to work additional hours,
- (b) available to work additional hours, and
- (c) working less than a specified threshold.

The ILO (1995) also categorized underemployment as:

- (a) visible
- (b) disguised
- (c) potential

While “visible” refers to situations that are mostly time-related – insufficiency in the number of hours employed; “disguised” covers misallocation of labour resources – mostly low income, mismatch of education, and underutilization of skills. As for the “potential” category, it is defined as an excess supply of labour, which could be made productive with more physical capital.

To establish the state of knowledge, Feldman (1996) reviewed the literature and put forth an organized definition of underemployment – as employment that is inferior or of lower quality when compared to some standard. The standard could be one's previous employment, the employment of one's peers with similar background such as educational attainment, or an employment deemed by one as desirable. In his framework, Feldman asserted that underemployment can be broken down into five dimensions:

- (a) more skill or experience than required by the job
- (b) more education than required by the job
- (c) involuntary employment in a field outside the area of education
- (d) involuntary employment in part-time, temporary, or intermittent work
- (e) lower pay (by 20%) relative to either previous employment, or others with similar educational background

Apparently, underlying this definition is the assumption that individuals can assess their own employment situations relative to other employment situations, disregarding whether their information is accurate or not, or how it is obtained.

Following the footsteps of Feldman, McKee-Ryan and Harvey (2011) systematically reviewed the literature a decade and a half later, and identified the following dimensions of underemployment from various studies:

- (a) pay/hierarchical underemployment – being underpaid or at a lower hierarchical status compared with the previous job or similarly skilled workers
- (b) hours underemployment (involuntary part-time employment) – working less than full-time and desiring to work more hours
- (c) work-status congruence – mismatch between preferred and actual full-/part-time status, schedule, and hours
- (d) overeducation – mismatch between educational level and job requirements
- (e) job-field underemployment – working outside the field of formal education or training
- (f) skill/experience underutilization – mismatch between skills and/or experiences and job requirements
- (g) perceived overqualification – having more education or skills than job requirements
- (h) relative deprivation – perception of deprivation of job

It could be argued that one of these dimensions – work-status congruence – is not a common one, as it has only been used in a single study (Holtom et al., 2002) according to McKee-Ryan and Harvey. Also, other dimensions of underemployment – such as constrained creativity or limited potential for growth (Burris, 1983) – have been proposed in past studies but not included. Additionally, this researcher argues that relative deprivation should properly be considered as a mechanism leading to underemployment rather than a dimension of underemployment. This is an incoherence in McKee-Ryan and Harvey's framework.

The implications of the findings in this section are discussed in Section 3.5.

3.3 Unemployment as a Significant Antecedent to Underemployment

Among the diverse range of antecedents to underemployment, a well-known one is unemployment. This could either be in the form of no employment over a period, or episodic interruptions in employment. The discussion below also covers re-employment (or unretirement) by retired individuals.

Labour Force Survey suggests that there is a disparity in the duration of unemployment between older workers and younger workers. In 2019, 15% of older workers were out of work for a year or over (Statistics Canada Data Table 14-10-0057-01). For older unemployed male workers, the average duration of being out of work exceeds half a year, almost 9 weeks longer than for their younger peers. This finding is consistent with the discussion in Subsection 2.6.3, and substantiates the argument that there is a gap in supporting unemployed older workers in returning to work.

Although older workers in Canada have higher educational attainments than their counterparts in many other countries (see Chapter 1), Kirkpatrick (2012) found that unemployed older people tend to emphasize and rely on skills accrued from their previous employment in job seeking, rather than their education. This is primarily due to the concern that their formal educational qualification is not competitive when compared with younger workers. In Canada, however, it is common for employers to value formal educational qualifications over skills in the recruitment process.

As reflected in employments requiring low education or skills, or paying low wage, some studies found that the duration of being unemployed for an individual is positively correlated with underemployment (Feather and O'Brien, 1986; Leana and Feldman, 1995, Tan et al., 1994). To these individuals, “any job could be better than no job”, since financial insecurity increases with a longer spell of unemployment. As well, the signalling effect of unemployment might cause employers to downgrade the market value of individuals who have been out of work for a considerable period, and presume that they are willing to accept a job of low quality (Feldman, 1996).

In a U.K. study, Hijzen et al. (2010) used a matched worker-firm dataset to track workers up to nine years after job displacement. Echoing the findings above, they found that the income loss in re-employment following displacement was largely due to periods of non-employment. Similar results were also reported in Canadian and other studies for workers with re-employment mismatched by education or skills following displacement (Marsden et al., 2002; Quintini, 2011b). Using data from the 2008 Survey of Older Workers, Pignal et al. (2010) found that among the older workers who were reemployed after a job loss, almost half of them sustained a significant loss in earnings (more than 25%). They even remarked that losing a job is a traumatic life event for older workers. This finding was affirmed by Bernard (2012) using the Canadian Employment Insurance Coverage Survey, and attributed to a more competitive job market for the older unemployed.

On another front, Wolbers (2003) found that the prevalence of field mismatch could be related to a high level of general unemployment, as in periods of economic slowdown. Facing a prospect of being out of work, workers may tend to accept an employment outside their field of training to alleviate uncertainties, resulting in occupation-field mismatch.

It was estimated that individuals aged 55-64 who become unemployed would stay so for nearly 50% longer than younger workers (ESDC, 2007; OECD, 2005). This is affirmed by the Labour Force Survey. In 2019, the average duration of unemployment for older workers was more than 25 weeks, about 8 weeks more than that for workers aged 25-54 (Statistics Canada Data Table 14-10-0057-01). This duration of unemployment is defined as the number of continuous weeks in which an individual has been without work and is looking for work, or is on temporary layoff while looking for work at least once every four weeks.

As discussed in Chapter 2, due to a lower level of willingness to relocate, older workers face a higher risk of underemployment as they seek jobs following a job loss (Feldman, 1996; Leana and Feldman, 1994). With a vast geographical area but a relatively small population, most employment opportunities in Canada are concentrated in a finite number of urban centres that could be quite distant from each other. With limited geographic mobility, older individuals might be prone to mismatched employments.

Unretirement

Unretirement, re-employment, or bridge employment, is a type of transient employment bridging the gap between a career job and the final exit from the labor market. It is a growing trend across the world (Mazumdar et al., 2018), and could be categorized between career re-employment (same field as the career job) and non-career re-employment (Feldman, 1994; Shultz, 2003, Wang et al., 2008). According to the Continuity Theory, older individuals may unretire because re-employment satisfies their identity and social needs (Atchley, 1989; Kim and Feldman, 2000), or improve their financial security. Research findings suggest that these individuals would often accept jobs that are low-wage, low-skill, part-time, or in a different field of training due to various reasons (Alcover et al., 2014; Feldman, 1994; Kim and Feldman, 2000; Shultz, 2003), resulting in underemployment.

Discussion

Older workers who experience unemployment are more likely to end up in underemployed jobs than those who do not. It also suggests that unemployment could have a significant and lasting impact on the quality of employment for older workers. Therefore, it might be essential to reduce unemployment among older workers, and to facilitate their re-entry into the labour market in satisfying jobs. Some of the possible strategies to achieve this might include tailored employment services and programs, such as career counselling and skills assessment, and age-friendly organizational policies and practices.

3.4 Dimensions of Underemployment

This section examines various dimensions of underemployment and how they are dealt with in the literature, including their conceptual implications and measurement approaches. A discussion on how underemployment was operationalized in this thesis, and an assessment of the interrelationships among various dimensions of underemployment is provided in the next section.

There are diverse definitions and understandings of underemployment. Based on the systematic reviews of Feldman (1996) and McKee-Ryan and Harvey (2011), and the vast number of studies that cited them, there is general consensus that underemployment is a multi-dimensional construct. In general, approaches to measuring a dimension could be divided between subjective and objective, with multiple methods being used under each approach. Essentially, underemployment is recognized and evaluated through operationalization of its dimensions. The present research adopted the subjective approach. This researcher argues that if one is considered underemployed under objective measurement but does not, subjectively, perceive to be underemployed, the objective measurement is irrelevant. This is discussed further below.

Synthesizing the conceptions and findings from Feldman (1996) and McKee-Ryan and Harvey (2011), the dimensions of underemployment could be broadly classified under the following categories:

- (a) Resource mismatch – comprising time underemployment and income underemployment
- (b) Occupational mismatch – comprising education mismatch, skills mismatch, and field mismatch
- (c) Other types of underemployment – including sub-employment, unemployment, hierarchical status underemployment and so forth

The discussion in this section highlights how various dimensions were commonly operationalized in past studies. These dimensions are based on those identified in the studies of Feldman (1996) and McKee-Ryan and Harvey (2011) as described above.

3.4.1 Resource Mismatch

3.4.1.1 Time Underemployment

Workers who are in time underemployment situations are defined as being employed in part-time jobs because they are not able to find full-time positions, primarily due to business or economic conditions. These workers are considered as involuntary part-time workers in the labour force (Clogg, 1979; Feldman, 1996; Hauser, 1974; Kalleberg et al., 2000; Steffy and Jones, 1990; Sullivan, 1978; Tipps and Gordon, 1985). Livingstone (1999) also considered workers who are in temporary jobs involuntarily and looking for permanent positions as time underemployed. Additionally, Tipps and Gordon (1985) recognized individuals previously on continuous and regular employment but experienced economic hardship due to intermittent employment over the past year.

The ILO (1998) recommended that each country uses their own threshold between part-time hours and full-time hours to determine, and report involuntary part-time employment as the statistic of underemployment. However, as Sugiyarto (2007) pointed out, the cut-off point can be very critical in providing results to support policy decisions. If there is a high concentration of workers working at or close to the cut-off, minor changes will result in a substantial shift in the resulting measure. There could also be challenges for international comparison when different countries use different definitions. In Canada, the cut-off is 30 hours per week while it is 35 for the U.S. and Australia. In the U.K., a part-time worker is defined as someone who works fewer hours than a full-time worker.

Echoing ILO's requirements, Brown and Pintaldi (2006) specified that individuals need to be available to work more hours for them to be considered as time underemployed. On this basis, they contended that full-time workers who want more hours should be included as well. Along similar lines, using Australia's Household, Income, and Labour Dynamics survey, Wilkins (2007) included individuals who desired more work hours than they were currently assigned. Walling and Clancy (2010) also emphasized the importance of capturing individuals who desired more working hours rather than just those who worked part-time for economic reasons. For categorization purpose, measurement is often based on the preferred and real hours worked by individuals (Maynard et al., 2006). However, some recent studies (e.g., Allan, et al., 2019; Yu et al., 2020) still operationalized time underemployment by only evaluating individuals working less than 35 hours weekly and looking for a full-time work. In general, individuals who work on a part-time basis involuntarily due to business or economic conditions are considered as underemployed. In this research, those who are full-time employed – more than 30 hours per week – and prefer but could not find more hours are also included under this definition in the qualitative study.

It should be noted that, by definition, the measurement of time underemployment is subjective, as both involuntariness and perceived inadequacy of hours are the key elements. This is discussed further in Section 3.6.

3.4.1.2 Income Underemployment

Workers who are in income underemployment situations are defined as being employed in jobs with wages significantly less than a certain standard. This standard is usually the wage of a previous job (Clogg et al., 1986; Rosen, 1987), or the job that the worker was displaced from (Feldman et al., 2002). It could also be the wage of someone with similar education or experience (Allan et al., 2017), or a livable wage as defined under certain circumstances.

Several thresholds have been used in various studies. Among others, some notable definitions include:

- (a) During the 1973-75 economic depression in the U.S., Elder (1974)'s study on income loss used 33% as the cost of living during depression times.
- (b) Zvonkovic (1988) defined underemployment as situations wherein current earnings are 20% or more lower than earnings in the previous job. This definition has been operationalized as a wage that is 20% or more lower than either one's previous wage or the typical wage of other workers with similar educational attainment.
- (c) Feldman (1996) considered underemployed individuals as those who earn 20% less than their previous job, or 20% less than the average earnings of their graduating cohort.
- (d) Adopting the National Longitudinal Survey of Youths definition, Dooley and Prause (2004) defined poverty wage as an average weekly wage of less than 125% of the U.S. federal poverty threshold for people younger than 65. Individuals who work below this poverty wage level are considered underemployed.
- (e) Similar to Dooley and Prause (2004), Nord et al. (1988) also defined underemployment as inability of individuals to earn wages above 125% of the poverty threshold, subject to changes in the consumer price index.
- (f) In Canada, Scott-Marshall et al. (2007) used the hourly wage rate based on 125% of Statistics Canada's Low Income Measure for a single individual.

With a myriad of definitions, it could be argued that income underemployment is more challenging to measure than time underemployment. It could also be argued that the threshold adopted in many of these definitions is arbitrary. While absolute thresholds do not change across individuals, relative thresholds (e.g., Zvonkovic, 1988) would. Thus, the absolute methods are generally acknowledged as more straightforward, and easier to be applied and interpreted across different labour market contexts. In their study using data from the 1995 Current Population Survey to assess the relationship between types of employment and quality of jobs, Kalleberg et al. (2000) found that about one in 7 jobs in the U.S. could be considered as "bad jobs", which are generally low-pay jobs without health insurance and pension benefits.

It is common understanding that people who re-enter employment or unretire often face income loss, which could be attributed to returning to work under their skill level or in a different field, and experience income underemployment. Echoing Pignal et al. (2010)'s finding described in Section 3.3, Finnie and Gray (2011) used data from the Longitudinal Worker File from 1996 to 2002, and found that laid-off workers in Canada aged 45-64 lost about 40% of their earnings upon re-employment, which is significantly lower than their younger counterparts. Bonikowska and Schellenberg (2014) used the same longitudinal dataset and found that the break between exit and re-employment for workers aged 50-64 is associated with the duration and earnings of re-employment. The longer the break, the more likely that re-employment is of short duration

and low earnings. However, they cautioned that further investigation is needed to assess whether this observation is due to barriers or preferences. Another longitudinal Canadian study – by Neill and Schirle (2009) – estimated the loss in earnings of displaced workers aged 50-69 upon re-employment using data from the Survey of Labour Income Dynamics (SLID) for 1993-2005. They found that a long tenure in the previous job was a liability, which resulted in loss in earnings.

Income underemployment could be operationalized both objectively and subjectively, as demonstrated in Yu et al. (2020). In this study, the objective component was based on 125% of the upper bound of the poverty while the subjective component was based on the comparison between income from the last job and “usual”. The individual would be considered underemployed if the difference in the comparison was 20% or more (Feldman, 1996).

3.4.2 Occupational Mismatch

In general, workers who are underemployed in occupational mismatch situations are those possessing higher levels of formal education, training, work experience, or skills in comparison to their job demands or requirements. In some studies, they are collectively denoted as overqualification (Khan and Morrow, 1991; O’Brien, 1986, Maynard et al., 2006). It could also include situations wherein the worker is involuntarily employed in a field outside their area of education or training (Feldman, 1996; Livingstone, 1999).

Both Johnson et al. (2002) and Smith (1986) reported that, in practice, overeducation, over-experience, and over-skill are often used interchangeably within and between studies in an indistinctive way. This practice could be problematic, as findings from the OECD Survey of Adult Skills (PIAAC) suggested that there could be distinctions, since educational qualifications do not necessarily and accurately reflect actual skills. In the survey, a number of university graduates were found to possess lower skills in information processing such as literacy, numeracy and problem solving not commensurate with their education (OECD, 2016).

3.4.2.1 Education Mismatch

There are three common methods to measure education mismatch:

(a) Self-assessment

This method is subjective, based on the required amount of education for the job assessed by the individual. In Burris (1983)’s study of her sample of clerical workers, the respondents were asked directly to self-evaluate whether their education was higher than job requirements. In Feldman and Doeringhaus (1992)’s study, individuals were also asked directly whether their jobs could be performed adequately with lower education or less work experience.

In other studies, continuous ratings were used as opposed to a dichotomy, as in Khan and Morrow (1991)’s study wherein a Likert scale was adopted. A more sophisticated method was used by Maynard et al. (2006) in their Scale of Perceived Overqualification (SOPQ), which applied a scale of overqualification with 9 items to measure perceptions of education, experience, knowledge, skills and abilities. The SOPQ was used in recent studies such as Allan et al. (2017), Buyukgoze-Kavas et al. (2021), and Erdogan et al., (2018).

A distinct advantage of this method is that the respondent is the one in the job and would have access to all pertinent information for assessment. However, there could be a tendency to inflate

job requirements to facilitate a higher perception of the position (Hartog, 2000), or deflate job requirements to make their performance look good. Furthermore, owing to practical difficulties, assessments might be made by comparing performance with other people in the same job, without being aware of the different levels of education. Despite the extent of research done, there remain unknowns. Erdogan et al. (2011) pointed out that one of the issues yet to be explored is the factors affecting an individual's perception of overeducation or under-education.

(b) Realized Match

This method, proposed by Verdugo and Verdugo (1989), determines overeducation or under-education based on the mean of educational attainment of all workers in the same occupation. Individuals are considered overeducated if their educational attainment is one standard deviation or more above the mean for their occupation. They are considered as under-educated if their educational attainment is less than one standard deviation below the mean. In practice, educational attainment is usually expressed in the number of years of schooling completed.

As an objective method, the realized match method assumes that the educational requirements within an occupation are uniform across jobs and organizations, and even industries. It reflects the interaction of demand and supply but has no connection with actual job requirements. Verhaest and Omeij (2006) commented that, at the job level, there is an endogeneity problem between the extent of overeducation or under-education. Furthermore, there is no objective justification of using one standard deviation from the mean as the cut-off arbitrarily. It is also a relative measure, with the restrictive assumption that the average worker is representative of the educational requirements for a given occupation across the board.

Consistent with Verhaest and Omeij (2006)'s comment, Hartog (2000) noted that this method measures allocations as determined by the labour market, but it ignores evolving requirements such as technological changes. Recent studies such as Yu et al. (2020) used this standard deviation approach.

(c) Job Analysis

Under the job analysis method, overeducation or under-education is determined by the degree of correspondence between educational attainment and the required educational level for performing the job. It is typical in Canada and the U.S. that the required educational level is derived from General Educational Development (GED) scores – usually based on the number of years of schooling – produced by independent rating experts.

Overeducation results if the number of years of schooling possessed by an individual exceeds the number of years of schooling required for the job (Halaby, 1994). As an objective method, this method is easy to use once the GED scores have been set up. However, like the realized match method, it assumes that the educational requirements within an occupation are uniform across jobs and organizations, and even industries. As the number of years of schooling required for a certain occupation are constructed by aggregating jobs, the variations among jobs are effectively ignored (Halaby, 1994). As such, an individual with education matching job requirements on paper could still be over or under-educated practically, depending on the specific job requirements within the occupation.

Livingstone (2001) further contended that the job analysis method is prone to a normative bias due to the rising trend of educational attainments over the past several decades, which have distorted the balance between GED scores and the number of equivalent years of schooling.

Halaby (1994) also argued that there is no universal consensus on mapping GED scores to actual years of schooling. As well, some GED scores have been found to measure the social standing of an occupation rather than educational requirements, casting doubts on their validity (Hartog, 2000).

Discussion

To identify occupations, both the realized match and job analysis methods rely on information provided in occupational classification standards. An example of these standards is the 2021 National Occupational Classification (NOC 2021), which is the authoritative resource on occupational information providing a standard taxonomy and framework on occupations in Canada. As Hartog (2000) asserted, updates to these classifications are infrequent and costly, resulting in inaccurate set up of the mean under the realized match method, or defective connection between GED scores and equivalent years of schooling under the job analysis method. Clogg et al. (1986) emphasized that there is a need to keep classifications up to date to reflect labour market changes. If a classification is not adapted regularly, emerging occupations (e.g., those associated with the gig economy) will not be fairly represented, leading to possible bias (Verhaest and Omeij, 2006).

Another disadvantage is that with a primary focus on formal educational attainment, both the realized match and job analysis methods ignore the accumulation of human capital by informal learning, vocational training, or work experience. They also ignore the field of education of the individual (LaRoche-Côté and Hango, 2016; Livingstone, 2001).

On another front, Allen and van der Velden (2001) argued that the experience acquired by individuals over their work life could better explain underemployment than their educational attainments. They contended that over-schooling may not necessarily produce overqualification, as an over-schooled individual may have poor skills, which lead to poor performance. To predict job satisfaction, they even argued that skills mismatch outperforms education mismatch as an indicator. This view is supported by Solmon et al. (1977)'s claim that skills are competencies acquired beyond higher education. It is also consistent with OECD (2013a; 2016), which found that success increasingly concerns building new skills beyond formal education as similar educational qualifications do not engender similar skills among different individuals.

In general, an educational qualification represents the knowledge acquired through education over a period. However, this knowledge could vary substantially across educational systems, institutions and time, and even among qualifications of similar types and levels. Moreover, knowledge will become outdated if it is not kept current.

In some studies, overeducation was defined or operationalized in a different way, such as:

- (a) Khan and Morrow (1991) defined relative education as a measure of discrepancy to evaluate educational attainment beyond the minimum requirements of an occupation.
- (b) Livingstone (1999) differentiated “credential underemployment” from “performance underemployment”. The former is related to occupations with entry requirements significantly lower than an individual’s formal education and skill certification, while the latter refers to situations where the level of skills and knowledge significantly exceed the level required to perform the job, regardless of the requirement of entry credentials. These two types of underemployment are subsumed under “credential gap”, which is defined as the gap between educational attainment and job requirements.

The mismatch between education and job requirements could be a result of supply and demand factors. With educational attainment rising faster than corresponding job requirements, for any given type of job, the supply of qualified workers will exceed the demand over time, increasing the risk of underemployment (Ng and Feldman, 2009; Vaisey, 2006). Using national survey data, Livingstone (2019) examined Canadian labour market trends and found that the proportion of overqualified workers has been growing in the past several decades. On the other hand, as the oversupply situation persists, employers raise their expectations in hiring workers, creating credential inflation and further promoting oversupply of qualified workers (Boothby, 2002; Livingstone, 1999). This creates a vicious cycle of job competition and overeducation as individuals are motivated to keep investing in education fearing that they are in permanent competition with others for jobs (see also Section 1.8).

3.4.2.2 Skills Mismatch

In the context of underemployment, skills mismatch occurs when individuals have more than the required skills to carry out the functions of the job (OECD, 2016). According to Perry et al. (2014), skills can be cognitive (e.g., literacy or numeracy) or non-cognitive (e.g., physical or soft skills). They can also be distinguished between generic and occupation-specific (OECD, 2016).

Using data of the OECD Survey on Adult Skills (OECD, 2016), LaRochelle-Côté and Hango (2016) found that, in Canada, about half of the university graduates aged 25 to 64 working in a job that requires only high school education have low literacy and numeracy skills. This finding suggests that their skill proficiency is not commensurate with their educational attainment. As a given qualification could typically comprise a spectrum of skills, over-skill might be a better measure of underemployment than overeducation, based on the argument that skills are more directly related to performance of job functions as discussed before.

Pellizzari and Fichen (2017) noted that measuring skills mismatch could be challenging, as information about requirements of a job and the skills of an individual is generally not directly available. In particular, the skills required for a specific job could be related to the structure of the organization and the actual production process.

There are three common methods to measure skills mismatch:

(a) Self-assessment

It is based on the subjective assessment by individuals of the skills they possess, in comparison with the skills required by their jobs, also assessed by them. Alternatively, it is measured by a respondent's skill utilization on the current job in comparison with the displaced job. In Feldman et al. (2002)'s study, respondents were asked about their utilization of skills in both current job and previous jobs in nine areas.

Like the self-assessment method for education, this method could be subject to misreporting and bias attributed to individual perceptions and cohort effects. Also, individuals might overstate or understate job requirements to meet their personal preferences. However, this method is simple to apply. By looking at jobs individually, it disposes of the restrictive assumption that all jobs with a given occupational title or code require the same competencies.

(b) Based on Skill Proficiency Levels

When actual skill proficiency levels are available, as in datasets generated by surveys such as the OECD Survey of Adult Skills (OECD, 2016), the skill proficiency of individuals could be compared with a centrality measure in the occupation. An over-skilled situation occurs if their skills are significantly higher than the average or median – usually by one or two standard deviations (Quintini, 2011a). This average or median is occupation-specific and is considered as the skill level required in the workplace (Pellizzari and Fichen, 2017).

An alternative to the approach above was proposed by Pellizzari and Fichen (2017), using the minimum and maximum proficiency of individuals who consider themselves as well-matched to the job. Under this approach, the range between the minimum and maximum levels is regarded as matching job requirements. Over-skill occurs when the proficiency of an individual is above the maximum, while under-skill occurs when it is below the minimum. As this approach is centred on the proficiency level of individuals who consider themselves as well-matched to the job, there is no need to define the skill requirements of the job.

(c) Based on Skill Proficiency Levels and Use of Skills

When information on both proficiency of individuals and skills use in the workplace is available, direct comparison can be made. Workers who are over-skilled are those not making full use of their skills on the job (CEDEFOP, 2010).

Under this approach, skills use is considered as the equivalent of skill requirements in the workplace. However, as skills use is usually self-reported by the individual or based on formal job titles, it is not an exact measure of job requirements. As contended by Perry et al. (2014), skills use should be the outcome of both the matching process and ‘endogenous effort choices’. They further argued that skills proficiency and skills use are not defined and measured on the same scale.

Discussion

In practice, an occupational title or code might not necessarily describe the specific job held by an individual accurately, since jobs with similar educational requirements may have different skill requirements, in particular across different industries or even geographic regions. While employers can evaluate the educational qualifications of individuals, it is always challenging to measure skills (OECD, 2016).

It should be noted that skill contents of jobs could change over time. Over the past few decades, skills mismatch was principally brought on by structural changes such as new technologies, evolving jobs, shifts in business models or variations in economies in which the developing required skills were not matched by available skills. Paradoxically, it is not uncommon that while the skills supplied by individuals are not utilized, the skills demanded by employers are not provided.

Mavromaras et al. (2009) contended that under a broader perspective, individual human capital includes skills acquired outside the classroom through labour market experience and training. As such, skills might better reflect an individual’s overall competencies disregarding whether they were learned formally or informally. This perspective reinforces the view above that over-skill could be a more representative and effective measure of underemployment.

3.4.2.3 Field Mismatch

Field mismatch denotes the situation wherein an individual works outside their own field or discipline of education or training (Feldman and Maynard, 2011; Maynard et al., 2006). It is termed “relevance gap” by Livingstone (1999). There are both subjective and objective approaches. The subjective approach uses self-report by individuals to measure the educational requirements for an occupation, while the objective one determines such requirements by using experts or an occupational classification standard (Somers et al., 2019). Allan et al. (2017) contended that field mismatch could be the most understudied dimension of underemployment, with the few studies primarily focusing on specific sub-populations such as retirees in non-career bridge employment.

Subjectively, field mismatch might be operationalized as self-assessment of the fit between an individual’s current occupation vs field of attended education or past training and experience (Bender and Roche, 2013). Objectively, the statistical codes under an occupational classification standard could be used to determine the field of study that is most relevant to an occupation. In Quintini (2011b) and Wolbers (2003)’s study, a normative approach was used to categorize each educational degree, with each occupation mapped to one or more categories. An individual is considered field-mismatched if the discipline of education is not related to the field deemed most relevant to the job. Conversely, it is a good match if the highest educational qualification of the individual matches the field most relevant to the job. A similar approach was adopted by Bédoué and Giret (2011).

However, despite the apparent ease of the method, the objective approach could cause ambiguities in cases wherein an occupation is mapped to more than one category. There are also definitional challenges. Many jobs (e.g., manager and clerks) might not be matchable with a specific field of education. On the converse, certain types of education are tailored to create specific knowledge and skills for professional specializations (e.g., medicines and engineering) while others are more generic (e.g., liberal studies and humanities) for a broad spectrum of occupations. Additionally, the mapping process might be challenging as not all specific skills could be assessed via survey instruments (Chevalier, 2003).

Field mismatch is usually associated with unfavourable effects on wage, attributing to requirements in a field different from the education or training of an individual (Bender and Roche, 2013; Wolbers, 2003). This wage penalty, as explained by the Assignment Theory, is due to lower productivity caused by the lack of field-specific skills and could be in the form of costs for acquiring the required skills (Kucel, 2011; McGuinness, 2006). Thus, while being a dimension of underemployment, field mismatch could be regarded as a special form of skills mismatch. However, this skills mismatch for an individual is related to having a lower level of field-specific skills, rather than skills in the attended field of training. As these workers acquire experience and skills in the field of their employment, the match will improve and the wage penalty might drop (Nordin et al., 2010).

Discussion

Like skills mismatch, field mismatch could result from changing economies, or evolving technologies and business models, which shift demand of skills, alter industry practices, or reorganize firms in a sector. Wolbers (2003) found that the prevalence of field-mismatch could be higher among small firms or in the private sector, as well as part-time or temporary employments. In the view of this researcher, this observation could probably be attributed to the lower employment prospects characterized by these firms and employments.

This researcher also argues that older workers could be more susceptible to the effects of field mismatch than other forms of underemployment, as working in a different field would attract more challenges for older workers. Owing to a shorter work life span, the chances for them to improve employment outcomes could be substantially lower in comparison to their younger counterparts. From this point of view, it could also be argued that field mismatch reveals the sub-optimality of the process of skill development and allocation of skills in the labour market for older workers.

3.4.3 Other Types of Underemployment

There are other types of employment experiences considered as underemployment in past studies. These dimensions are not as common as the other dimensions covered above. They include:

- (a) sub-employment – workers who are not currently employed and have ceased to search for a job due to their belief of lack of job opportunities (Clogg et al., 1986; Hauser, 1974)
- (b) unemployment – it is included under the broader conceptualization of underemployment, which could cover any types of inadequate employment as described in Section 3.2 (Clogg et al., 1986; Dooley and Prause, 2004; Hauser, 1974)
- (c) psychosocial (status) mismatch – Friedland and Price (2003) considered status as a critical labour market reward, and argued that individuals will be negatively affected when they perceive incommensurability between the status derived from work and their socioeconomic background, including education and income

Sub-employed workers are generally known as discouraged workers. The hypothesis is that as these workers are convinced of low chances to secure employment due to unfavourable labour market conditions, they withdraw themselves from the labour market. Like unemployed workers, sub-employed workers are not within the scope of this research as these workers are not in employment.

Status mismatched workers perceive themselves as having less occupational prestige than they deserve, based on the hierarchical or societal level of their occupation (Allan, et al., 2017; Holtom et al., 2002). Past studies have operationalized status mismatch in various ways. The comparison could be based on a previous position (Feldman et al., 2002), or relative to peers or predicted socioeconomic status relative to education (Friedland and Price, 2003). By extension, jobs offering limited prospects for development and advancement (Fine and Nevo, 2008; Khan and Morrow, 1991; Lobene and Meade, 2010) also belong to this category. Burris (1983) found that individuals with college or higher credentials but working in clerical jobs felt deprived of opportunities for promotion or training to develop their potential. Under this heading, Johnson and Morrow (2002) has developed a 4-item Scale of Perceived No Growth (SPNG) to assess limited opportunities for growth. Using data from the Canadian Census, Boyd (2008) was able to develop a scale for measurement of occupational status.

3.5 Operationalization of Underemployment

Following from the perspective developed in the second paragraph of Section 3.4 – underemployment is recognized and evaluated with reference to operationalization of its dimensions – what defines or constitutes underemployment in individual studies is dependent on how dimensions are operationalized. This could largely be based on pragmatism – the contents of the data available. Among the studies to-date, it is the observation of this researcher that involuntary part-time employment and overeducation are the two dimensions most studied. This

is attributed to the ease of availability of data on involuntary part-time employment provided by official statistics, and overeducation based on surveys that allow determining the match between occupational requirements and individual educational attainments either under an objective or subjective measurement approach. Indeed, many recent studies are still seen to adopt unidimensional definitions, focusing predominantly on involuntary part-time employment (e.g., Charlesworth and Isherwood, 2021; Churchill, 2020; Li et al., 2021, Skinner et al., 2023) or overeducation (e.g., Allan et al., 2020).

To better understand the problem of underemployment and its impacts, there is a need to include a broader conception of underemployment to inform policy and practice decisions. Unidimensionality is simply not enough. The importance of examining varying dimensions of underemployment was affirmed in recent studies (e.g., Li et al., 2021). However, including all dimensions in a study could be practically challenging because of conceptual, definitional, and empirical disparities across the dimensions. It could also be difficult to manage. To the knowledge of this researcher, no study on underemployment to-date has addressed the problem in its entirety by looking at all dimensions. However, there are a few studies that embrace multiple dimensions (e.g., Allan et al., 2022; Duffy et al., 2022; Heyes and Tomlinson, 2021; Yu et al., 2020).

In this thesis, as in many other studies and other disciplines, manageability and practicability are prime considerations taken by this researcher in adopting the set of dimensions to study. These entail:

- (a) drawing from the common dimensions identified in the literature, in particular the major review studies of Feldman (1996) and McKee-Ryan and Harvey (2011)
- (b) operationalization based on availability of data – without designated datasets, any analysis of underemployment would necessarily be limited to the contents of available data

Acknowledging the multi-dimensionality of underemployment, this thesis focuses on overeducation, over-skill, field mismatch, and involuntary part-time employment. The qualitative study added perceived under-wage. These dimensions are the primary ones purported by Feldman (1996)'s framework and investigated in Maynard et al. (2006), which inspired recent studies such as Allan et al. (2020), Allan et al. (2022), Buyukgoze-Kavas et al. (2021), Kim and Allan (2020), and Yu et al., (2020). They are considered by this researcher as the most relevant to the present research based on literature. Together, these several dimensions, within the research questions and objectives, allow the present research to gauge the scope of underemployment and the issues and challenges that older workers face in underemployment. More importantly, these dimensions are those supported by the secondary data from Canada's 2015 and 2016 General Social Survey. Other dimensions such as status underemployment (Holtom et al., 2002) are not supported.

Interrelationships among Dimensions of Underemployment

The interrelationships among different dimensions of underemployment is a topic that has not been adequately addressed in the literature, as most studies are unidimensional. Even in recent studies where multiple dimensions of underemployment are covered, the dimensions are usually viewed as distinct from each other (e.g., Allan et al., 2022; Heyes and Tomlinson, 2021; Yu et al., 2020), or combined into a single construct (e.g., Buyukgoze-Kavas et al., 2021). In either case, the interrelationships among different individual dimensions of underemployment are not assessed. From a real-life perspective, it is feasible for an individual to be considered underemployed in more than one dimension (e.g., both over-educated and involuntarily part-

time employed). While this research acknowledges that different dimensions of underemployment are not mutually exclusive, it could be practically difficult to analyze the different combinations that could possibly arise. Although Li et al. (2021) concluded that it is important to examine varying dimensions of underemployment, they only covered a single dimension (time-related underemployment) in their study.

Despite a general lack of analysis on the interrelationships among different dimensions, studies on time-related underemployment have shown that involuntary part-time employment is linked to inferior growth of wage (Bell and Blanchflower, 2021; MacDonald, 2019). Somers et al. (2019) suggested greater wage penalties for older workers who are field-mismatched when compared to those in the early stage of their career. The 2018 OECD Employment Outlook also outlined two mechanisms by which underemployment could affect wages – the heterogeneity effect and the standard compositional effect. To the knowledge of this researcher, there are no studies in which a worker is considered underemployed in more than one dimension, and analyzed with respect to each dimension and also the interrelationships of those dimensions. For a study that covers 4 dimensions of underemployment as in this research, it could generate 15 different combinations of underemployment scenarios for an individual. Essentially, there are practical difficulties in assessing all of these scenarios. Furthermore, the value of the insights derived from such analysis has not been established. This would probably explain why most studies on underemployment only cover a single dimension. Taken together, the different dimensions of underemployment covered in this research is therefore studied separately.

Differentiating Underemployment from Unemployment and Other Forms of Employment

To avoid potential confusion, there is a need to differentiate underemployment from unemployment. In some studies, unemployment and sub-employment (workers who are discouraged) are treated as inadequate employment and considered as distinct dimensions of underemployment. In this research, however, only individuals who are employed will be included in our definition of underemployment.

In this research, underemployment is construed as an individual experience of a worker. Under this construction, underemployment does not refer to any specific forms or arrangements of work, such as temporary work, contract work, casual work, intermittent work, or seasonal work, although they may be associated with underemployment in certain ways. Also, underemployment should be differentiated from precarious employment, atypical or contingent work, as these terms generally refer to the characteristics associated with employment, not the experience of the worker. These characteristics include, among others, low skills, low wage, job insecurity, hazardous work environment, stressful psychosocial relationship, economic vulnerability, limited social benefits and so forth (Benach and Mutaner 2007; Smith, 1997; Tompa et al., 2007; Vosko, 2006). In general, a precariously employed worker has little or no legal protection against loss of job or decisional input into the work process (Cranford et al., 2003). In an underemployed situation, these characteristics may or may not be present.

Discussion

No systematic reviews on underemployment have been reported since McKee-Ryan and Harvey (2011), although there were studies reviewing the state of knowledge for individual dimensions – e.g., perceived overqualification in Harari et al. (2017) and field mismatch in Somers et al. (2019). Over the years, additional dimensions of underemployment are seen to have been studied e.g., Loughrey and Hennessy (2014)'s 'hidden underemployment'. With the growth in the number of studies and the expansion of scope, the lack of consensus on definition might

cause the underemployment literature to be at risk of increasing confusion and incompatibility to compare results meaningfully. It might also reduce the applicability of research findings. Indeed, this researcher observed and was concerned that related terms were still used interchangeably in recent studies, suggesting that definitional work in the body of knowledge of underemployment is still needed. As an example, in the study of Garibaldi et al. (2021), overqualification, overeducation, and over-skill are considered synonymous.

3.6 Subjective Underemployment

For each dimension of underemployment, as described above, there is variance on the method it can be measured. There is also a debate concerning the approach – whether the dimension should be evaluated objectively or based on the subjective perception of the individual. Thus, there are multi aspects to be considered in any underemployment research:

- (a) scope – the dimensions covered in the research
- (b) approach – whether the dimensions would be evaluated objectively or subjectively
- (c) method – how the dimensions would be operationalized (measured)

This section provides a discussion on the rationale of adopting the subjective approach in this thesis.

The objective approach uses an objective method to measure the match of a constituent element of an occupation – such as educational requirement or skill requirement – with the corresponding competence of an individual – such as education or skill level. With an implicit assumption of neutrality for both occupation and individual, the objective approach does not take into account of the preference, perception and characteristics of the individual, or the unique features of the occupation. On the other hand, the subjective approach is premised on personal perception and centers on the voluntariness of an individual, which is discussed below.

It should be noted that the distinction between objective and subjective is not dichotomous.

Between the two approaches there are four possible scenarios:

- (a) the individual is considered underemployed objectively and perceives underemployment subjectively,
- (b) the individual is considered underemployed objectively but does not perceive underemployment subjectively,
- (c) the individual is not considered underemployed objectively but perceives underemployment subjectively, or
- (d) the individual is not considered underemployed objectively and does not perceive underemployment subjectively.

Under the objective approach, scenarios (a) and (b) are considered as underemployed but under the subjective approach, it is scenarios (a) and (c). One might consider oneself underemployed based on subjective perception although one might not be objectively, or vice versa. As an example of scenario (b), for individuals with a master's degree in engineering who work voluntarily in a school as a library clerk, they will be objectively classified as underemployed due to overeducation, based on the method of job analysis (see Section 3.4). On a subjective basis, however, they may not consider themselves as underemployed due to their voluntariness.

The subjective approach emphasizes on voluntariness – central to the distinction between perceiving underemployed or not is the issue of voluntariness in the decision. A subjective measure is thought to be more prognostic than objective measures as individuals who are subjectively underemployed would have more determined reactions to the situation than one who is similarly underemployed but out of voluntariness. Individuals who are in intentional

underemployment based on voluntariness would be unlikely negatively impacted. As defined by Maltarich et al. (2011), “intentional mismatch” is a condition motivated by matching one’s interests outside work with the preferred level of labour force participation. Feldman and Leana (2000) found that individuals trying to gain organizational trust, job security, and life satisfaction might pursue underemployment voluntarily. The view of voluntariness under the subjective approach is consistent with Calvo et al. (2007)’s assertion that how people feel about their transition is mostly affected by whether the choice was a voluntary or coerced one. It is also in consonance with Warr (1987)’s reasoning that voluntariness in employment role is a critical determining factor in job satisfaction.

In some studies, subjective underemployment is treated as a dimension of underemployment, in parallel with other dimensions such as time underemployment or income underemployment. This treatment could be problematic, as users may be led to believe that all other dimensions are objective. As discussed above, the proper view is that both subjective and objective measurement approaches are present in almost all dimensions of underemployment – with involuntary part-time employment being the notable exception. Involuntary part-time workers must have the desire to seek and work for more hours, since otherwise they would not be considered involuntary. This desire, by definition, is subjective and must be present.

In other studies, the cases wherein underemployment is subjectively perceived by individuals are subsumed under those measured as objectively underemployed. In other words, objective characteristics are considered as the defining criteria of underemployment. Under this construction, individuals will not be considered underemployed if these criteria are not met upfront. However, this could also be a problematic issue, as individuals who are not objectively underemployed could still subjectively perceive themselves as underemployed (Feldman et al., 2002; Maynard et al., 2006; Maynard and Feldman, 2011; McKee-Ryan et al., 2009; also see scenario (c) above).

Advantages and Disadvantages of Subjective Underemployment

Over the past several decades, Canada has witnessed an evolution of the labour market associated with the advent of a tertiary economy. With constant changes at the macro level, adjustments in job requirements and work contexts, along with evolving worker competencies, the subjective measure is considered to be more effective in reflecting an individual’s current situation. It outperforms objective measures as they are relatively static and carry the assumption of uniformity e.g., in standard skill levels embedded in occupations based on expert ratings.

Empirically, the subjective measure was able to produce more useful results. Khan and Morrow (1991) studied non-academic university employees in the U.S. on overeducation. While negative relationships with job satisfaction were not found using objective measures, moderate to strong results were obtained with subjective measures. Similarly, in Johnson and Johnson (1995)’s study on employees of a U.S. public utility agency, the importance of subjective rather than objective underemployment to job satisfaction was demonstrated. In Johnson et al. (2002)’s study, subjective perceived overqualification was confirmed as having more predictive power over the outcome variables. Maynard et al. (2006) further explicated the importance of voluntariness vs involuntariness in employment mismatch. Reasoning that people’s perception determines their appraisal of and reactions to specific situations, they argued that subjective perception has higher predictive relevance with withdrawal behaviours, while objective measures might not capture them at all.

Other studies have also recognized underemployment based on subjective perception as a meaningful interpretation of work situations by individuals (e.g., Bell and Blanchflower, 2011; Glyde, 1977; Jensen and Slack, 2003). McKee-Ryan et al. (2009) contended that subjective underemployment is more causally related to attitudes than objective underemployment. This relationship is considered as foundational to understanding the consequences associated with underemployment. This view is supported by Warr et al. (2004)'s study on older individuals aged 50-74 wherein better well-being was experienced by those with an employment role matching their preference. Maynard and Feldman (2011) also asserted that *...attitudinal, emotional, and behavioural consequences of underemployment are best predicted by subjective experiences rather than objective measures* (p.4). Liu and Wang (2012) further established that individual perception is a better measure because overqualification is often a judgment resulting from social comparison with a subjective standard. The usefulness of the subjective approach was also demonstrated and affirmed in recent studies (Allan et al., 2017; Allan et al., 2022; Buyukgoze-Kavas et al., 2021).

However, the subjective approach does not come without disadvantages. First, it is framed on the needs and perception of an individual. While being able to reflect the changing circumstances of the individual, it could be quite fluid and subject to bias. Second, imperfect information could cause an individual to have inaccurate perception. Third, there is generally no easy way to validate the information due to its subjectivity. Fourth, amid the competitiveness in the labour market, individuals might over-estimate their educational qualifications or skills under the subjective method to improve their employment prospects (Boswell, 2012). Fifth, a previous experience of unemployment or an employment interruption could possibly affect the perception and lower the bar of an individual to regain employment. A final disadvantage of the subjective approach is that individual perception of underemployment might not necessarily be shared by the employer or co-workers.

Conceptualization

Despite the disadvantages, the subjective approach aligns well with the constructivist perspective adopted in this research (see Chapter 5). It is sensitive to, and embraces individual differences in interpretation of events. As Allan et al. (2022) contended, subjectivity assesses the experience of underemployment directly and continuously, rather than inferring it from categorical and objective information. Additionally, this researcher argues that subjectivity highlights individuality, which is founded on personal agency. As the lived experience of underemployment is anchored in one's unique preference over different perspectives of employment, it could further be argued that the subjective approach to measuring underemployment is more relevant than the objective approach, since individual preference varies from person to person, which is decisive for evaluation of personal experience (Feldman and Turnley, 2004).

With an aim to explore the lived experience of underemployed older workers, this research requires a conceptual framework that not only focuses on varying dimensions of underemployment, but also includes a personal perspective of underemployment, which enables understanding of how underemployed older workers relate themselves to the world of employment and how they ascribe meanings to underemployment. Thus, this research is premised on worker subjectivity. While underemployment is a social phenomenon, it is also an individual experience, which is subjective. A more in-depth discussion on researching lived experience is provided in Section 5.3.

Therefore, a primary argument proposed in this research is that, to study the consequences of underemployment, the experience of those who perceive themselves as underemployed should be looked at, rather than relying on a set of objective measures pertaining to employment. The rationale for this is two-fold:

- (a) an employment is an experience unique to an individual – the perception and the interpretation of this personal experience is of utmost significance in construction of meaning
- (b) it avoids the restrictive assumption that a particular employment situation or characteristic will be uniformly evaluated by all workers with similar background

Summary

In this research, only subjective underemployment – based on the subjective perception of an individual – is within the scope. Together with the discussions in Sections 3.4 and 3.5 on dimensions of underemployment and their operationalization, the investigation under this thesis refers to an individual's conscious perception of significant under-utilization of education, skills, experience, or available time in their employment. It also includes situations in which an individual perceives significant unfavourable match between wage and work. Under this perspective, “perception” is the key notion that enables a proper understanding of the relationship between underemployment and its consequences.

3.7 Theoretical Perspectives

Despite having been studied for decades, there is no single universally accepted theoretical approach to studying underemployment. Feldman (1996) contended that a major limitation in the body of knowledge in underemployment is the void concerning an organizing theoretical framework to support research directions. As such, the majority of research in underemployment has typically been atheoretical. McKee-Ryan and Harvey (2011, p.989) further asserted that a lack of clarity... *resulting in a muddled literature from which it is difficult to draw compelling conclusions.*

Indeed, various frameworks have been proposed in past studies to link between underemployment and health or well-being. These frameworks describe the mechanisms through which underemployment could potentially impact one's health or well-being. Some of these frameworks are premised only on the psychological factors pertaining to an individual – such as Effort-Reward Imbalance (Siegrist, 1996; Siegrist, 2000; Siegrist et al., 2014; Gong et al., 2021) and Goal Striving Stress (Chen et al., 2010; Dressler, 1988; Smith and Frank, 2005; Glover et al., 2020), wherein the balance between one's effort vs reward or aspiration vs achievement is assessed. Other theories cover a broader scope by considering matching of occupational requirements with individual competence, and comparison of psychosocial and other factors. These theories include Person-Job Fit and Relative Deprivation.

In this thesis, Relative Deprivation, Life-course Perspective, and Agency Restriction Model are considered as the most insightful theoretical perspectives to develop the framework to promote the greatest understanding of the problem of older worker underemployment and its impacts to guide the research questions and analyses. A discussion of these theoretical perspectives are provided below. All of them are grounded on personal agency. A discussion of the Person-Job Fit Theory is also provided for an enriched understanding of the concept of ‘mismatch’. Additionally, the Human Capital Theory is briefly reviewed as it is the most common theory to explain the relationship between education and employment. At the end of this section a brief review of the Liminality Theory is provided for its potential contribution in future research to

understand the problem of older worker underemployment from a different theoretical perspective (see Section 10.4). It should be noted that the Person-Job Fit Theory, the Human Capital Theory, and the Liminality Theory are not part of the conceptual framework in this research, which is presented in Section 3.8. The conceptual framework highlights the compatibility and complementary nature of Relative Deprivation, Life-course Perspective, and Agency Restriction Model.

3.7.1 Person-Job Fit Theory

The Person-Job (P-J) Fit Theory is a branch of the Person-Environment (P-E) Theory rooted in the organizational management literature. It elucidates a framework for the interactions between an individual and their fit to an organization, team, work, or job (Prottas, 2011), arguing that the characteristics of an individual need to be in harmony with the job environment for optimal performance and well-being (Kristof-Brown et al., 2005). P-J fit is defined as the compatibility (fit) between the characteristics of an individual and the attributes of the work performed by the individual (Kristof, 1996).

There are two types of P-J fit under this theory (Edwards et al., 2006; Luksyte and Sptizmueller, 2011):

- (a) needs-supplies fit – related to the fit between the job and the psychological needs of an individual such as values, goals, and aspirations
- (b) demands-abilities fit – denotes the fit between job requirements and the qualities of an individual such as knowledge, skills, and abilities

Based on these definitions, a P-J misfit occurs either:

- (a) when the job fails to meet the needs of an individual in terms of values, goals and aspirations, or
- (b) when the knowledge, skills and abilities of an individual are not balanced with job requirements (either is higher or lower than the other)

Thus, it could be argued that overeducation or over-skill could be considered as an instance of needs-supplies misfit and/or demands-abilities misfit. When one's occupation does not enable adequate utilization of one's full knowledge and skills, or one's educational attainment or skill levels are greater than job requirements, underemployment results. While field-mismatch and involuntary part-time employment might not be directly addressed by the definition of demands-abilities fit, they are covered under the definition of needs-supplies fit.

Luksyte and Spitzmueller (2011) asserted that in misfit situations wherein the knowledge, skills and abilities of the worker are more than job requirements, there are excess competencies. On the converse, a P-J fit is a signal of a healthy employer-employee relationship (Kristof, 1996; Kristof-Brown, 2000). Following their meta-analysis on the relationship between P-J fit and the constructs of underemployment and overqualification, Kristof-Brown et al. (2005) underlined the following situations as lacking an adequate P-J fit:

- (a) being underpaid or having a lower job status compared to others with similar skills and education
- (b) not working adequate hours and/or preferring full-time status
- (c) working outside one's field of formal education and/or training
- (d) having greater skills and/or work experience than job requirements
- (e) perceiving that a job is generally not satisfying or unfulfilling

While embracing some form of comparison, each of these situations depicts a discrepancy between the actual situation and the situation preferred by the individual. Being mechanisms

leading to inadequate P-J fit, these situations could be considered as dimensions of underemployment. Indeed, with the exception of the one related to job satisfaction or fulfillment, all of these situations are comparable to the dimensions proposed by Feldman (1996). As such, there is a high level of congruence between the two frameworks. However, one might challenge Kristof-Brown et al. (2005) that the situation related to job satisfaction or fulfillment is ambiguous, on the ground that while it could be considered as a mechanism leading to misfit in the P-J fit framework, it is also one of the outcomes of misfit. As such, similar to McKee-Ryan and Harvey (2011)'s framework, there is an incoherence.

Despite this ambiguity, Maynard et al. (2006) upheld the P-J fit framework by utilizing it to explain the adverse effects of underemployment on job satisfaction. Based on the results of a 9-item instrument measuring employee perceptions of education, experience, knowledge, skills and abilities, they concluded that, in essence, each dimension of underemployment can be recognized and explored as a specific instance of P-J misfit.

It would be reasonable to postulate that the greater the fit (or the less the discrepancy) between the person and their environment (organization, team, work, job), the more positive the individual and organizational outcomes (Edwards et al., 2006). Poor P-J fit has been consistently found in studies to lead to negative outcomes for both individuals (e.g., job dissatisfaction, poor organizational commitment) and organizations (e.g., turnover intentions, less pro-social behaviors) (Kristof, 1996; Kristof-Brown et al., 2005). As well, the theory of P-J Fit proposes that the inability to fully utilize one's knowledge, skills, or abilities may lead to poor well-being for migrants (Reid, 2012) and skills deterioration over time (Creese and Wiebe, 2012; Desjardins and Rubenson, 2011). Although the P-J Fit Theory is not part of the conceptual framework, these findings are relevant to this research.

3.7.2 Relative Deprivation Theory

Relative deprivation is a term borrowed from the social psychology literature. An early definition of it was provided by Runciman (1966), as a situation wherein an individual recognizes their deprivation when comparing with other people, and considers parity as both feasible and desirable. The comparison, as Runciman theorized it, is restricted to some reference group rather than the whole society. This view was echoed by Martin (1981) that relative deprivation is the result of comparing rewards received by an individual vs the chosen referent.

As the name implies, relative deprivation is deprivation relative to a referent or standard. This standard, however, could evolve over time in the context of comparison. Under this theory, individuals subjectively evaluate a standard – which could be their own past experience, their current co-workers, the typical worker, or a preferred job scenario – and compare their current work situation to the standard. As a result of comparison, these individuals perceive deprivation when realizing that they are in a situation below their expectations and rightful entitlement (Erdogan and Bauer, 2009; Feldman et al., 2002; Luksyte and Spitzmueller, 2011; Tiraboschi and Maass, 1998). Winefield (2002) pointed out that relative deprivation is not about assessment of specific jobs by an individual, but about an individual's sense of injustice with societal conditions.

Like the P-J Fit Theory, a key feature of Relative Deprivation Theory is the important role of comparison in shaping an individual's perceptions. Morrison (1971) asserted that perceptions of deprivation depend on what the individual desires to have, rather than the actual comparison with the referent. Feldman (1996) argued that negative job attitudes arising from underemployment – whether perceived or objective – are due to perceived discrepancy between

expected rewards and actual rewards. Feldman et al. (2002) further contended that job attitudes are pivoted on how objective job situations measure up to an individual's desires and perceived entitlements. Under this perspective, individuals would perceive underemployment if their objective job situations do not match their expectations with reference to the standard of comparison.

Feldman et al. (2002) also suggested that the greater the perception of relative deprivation, the more negative the reactions will be in the form of negative job attitudes. However, as a subjective feeling, the attribution an individual makes about the causes of the discrepancy might lower the sense of deprivation. Weiner (1985) proposed that individuals who attribute their employment mismatch to controllable factors rather than non-controllable factors are likely to develop mechanisms to improve their situations. Smith and Huo (2014) contended that well-being will be negatively impacted if the gap that caused relative deprivation is considered unwarranted and nothing can be done about it. This view, as this researcher sees it, is in congruence with the notion of personal agency.

Relative Deprivation Theory is also linked to the functional theories of work by Jahoda, Warr, and Fryer. In her Latent Deprivation Model, Jahoda (1982) asserted that there are both manifest (income) and latent functions of work, which would be foregone for unemployed individuals, leading to negative outcomes such as deteriorated well-being. The latent functions of work include time structure, social contacts, common goals, status, and activities. They were thought to have significant effect on an individual's well-being if they are lost. Criticisms of Jahoda's account of latent functions are primarily centred on the uniformity of the benefits and experience of employment, along with the fundamental reactivity and dependency of individuals (Winefield et al., 1993).

Warr (1987)'s Vitamin Theory identified several dimensions of work that need to be taken in the correct doses. Harmful effects will result if the doses are removed, too small, or too large. These dimensions of work were thought to include, among others, opportunity for control, variety of tasks, and opportunity for open communication. Under the Vitamin Theory, individuals are able to interact with their environment and exercise cognitive and behavioural influences over it with a view to alter its impact upon them. These influences include appraisal and imposition of meaning, as well as modifying environmental conditions.

In contrast to Jahoda's theory, Fryer (1986)'s Agency Restriction Model conceptualized individuals as active agents who are socially embedded and self-determining, not passive receivers of the latent benefits of work. Under this model, not only do individuals strive to cope with situations but also to influence them. This agency is founded on the undetermined nature of human behaviours, resulted from the complex interplay of social structures, social beliefs, individual life experiences and self-perceptions. Thus, the loss of latent functions is not the primary cause of negative effects arising from unemployment as Jahoda contended. Rather, it is the loss of manifest functions (income) impairing the agency and weakening the sense of control. The Agency Restriction Model is further discussed in Subsection 3.7.6.

Integrating the key tenets of these theories under the 'benefits of employment' perspective, Dooley and Prause (2004) proposed that financial deprivation in employment can affect well-being by reducing some of the latent benefits of work identified by Jahoda, by limiting the sense of agency suggested by Fryer, and by upsetting the balance of Warr's vitamin dimensions. The 'benefits of employment' perspective also acknowledges the significance of psychological and social deprivation. Although the primary purpose of these theories was to account for the

observation of deteriorated well-being experienced by unemployed individuals, they could be extended to explain situations of underemployment.

Relative Deprivation Theory embraces the tenet of Reference Group Theory proposed by Robert Merton. It entails evaluating oneself by examining one's abilities in comparison to others along the dimensions in relevant domains. In practice, social comparison could be an inescapable aspect of employment as there are always equity issues, which are social in character (Furaker, 2005). In the context of underemployment, individuals evaluate their employment outcomes in comparison with the outcomes pertaining to the reference group. As a subjective process, the evaluation and the resulting responses will vary by individual.

As implicated in the discussion above, the standard that an individual compares themselves with could be an intra-individual (egotistic) or an inter-individual (fraternalistic) one (Luksyte and Spitzmueller, 2011). In Feldman et al. (2002)'s study, intra-individual perception of relative deprivation was found to mediate the relationship between overqualification and a diverse range of outcomes, such as: mental health, job satisfaction, organizational commitment, organizational trust, and job search behaviours. The mediating effect was also seen in other operationalizations of underemployment, such as decrease in skill utilization, wage, and hierarchical level. Erdogan and Bauer (2009) pointed out that as the level of education and skills increase, individuals raise their perceived entitlements and develop higher expectations about their employment. This could potentially lead to relative deprivation over time.

In their recent research, Nadler et al. (2020) studied the 'relative deprivation trap' and found evidence supporting the negative impact of relative deprivation on health. Similarly, Mishra and Carleton (2015) reported that general perceptions of relative deprivation are correlated with poor self-reported ratings of physical and mental health. Erdogan et al. (2018) asked overqualified workers to compare their employment conditions with others with similar educational attainment. Their findings supported that perception of relative deprivation plays a significant role in mediating the relationship between overqualification and reduced well-being.

Collectively, findings from past studies have been able to establish relative deprivation as a useful conceptualization to understand the problem of underemployment, and the association between underemployment and well-being outcomes to relative deprivation (see also Allan et al., 2017; Dunlavy et al., 2016; Smith and Pettigrew, 2015). Indeed, Allan et al. (2017) argued that the Relative Deprivation Theory is especially relevant to a subjective model of underemployment. Central to this argument is the premise that deprivation is experienced comparatively, not objectively. It is the outcome of the subjective assessment of employment experience that embraces one's expectations, motivations and reactions, and the criteria of comparison. Under the Relative Deprivation Theory, an individual makes comparisons that lead to perception of a disadvantage, which is deemed socially unfair by the individual, with negative impacts (Crosby, 1976; Erdogan and Bauer, 2009; Feldman et al., 2002; Johnson and Johnson, 2000; Johnson et al., 2002; Martin, 1981).

In sum, Relative Deprivation Theory provides a key theoretical foundation for this thesis. At the centre of it is the subjective assessment of employment experience. When individuals are unable to secure an employment outcome commensurate with their expectations, they are likely to experience deprivation from the discrepancy, leading to reduced job satisfaction, frustration, distress and so forth.

3.7.3 Life-course Perspective

Under the Life-course Perspective, ageing is characterized as a process comprising biological, psychological, and social changes. According to Elder and Shanahan (2006), the Life-course Perspective is built upon five general orienting principles (pp 691-700):

Table 3.1: The principles of the Life-course Perspective

Life-span development	Human development and aging are lifelong processes
Human agency	Individuals construct their own life course through choices and actions they take within the opportunities and constraints of history and social circumstance
Timing	The developmental antecedents and consequences of life transitions, events, and behaviour patterns vary according to timing in a life course
Linked lives	Lives are lived interdependently and social-historical influences are expressed through this network of shared relationships
Historical time and place	Individual life course is embedded in and shaped by historical times and places over a lifetime

These orienting principles emphasize the significance of the biography of, and the historical events and social conditions experienced by, an individual. They also highlight the importance of networks of social relationship, timing and sequence of events in life, along with rational choices made under the opportunities and constraints of social structures and historical context. Together, these principles point to the sociological significance that social change is producible when concerted efforts are made by a cohort. Thus, the Life-course Perspective offers a useful theoretical perspective to understand older worker underemployment with reference to the intricate interrelationships of an individual with social institutions and societal systems, along with impacts under various contexts: sociohistorical, temporal, and spatial.

A defining concept under the Life-course Perspective is the Matthew Effect, taken from the book of Matthew (verse 13:12) of the Bible, which says:

For whosoever hath, to him shall be given, and he shall have more abundance: but whosoever hath not, from him shall be taken away even that he hath. (KJV)

In essence, it refers to a pattern constructed by social mechanisms wherein individuals with an advantage accumulate increasing advantage over time while those with a disadvantage accumulate increasing disadvantage (Merton, 1988). This pattern – termed cumulative advantages/disadvantages – could be considered as a systemic tendency for divergence among individuals within a population over time. This divergence could be concerning wealth, social status, well-being and so forth, or even fair distribution of opportunities and resources (Dannefer, 2003). Under this conceptualization, advantages or disadvantages are not a result of performance or merit but rather a deterministic effect of earlier advantages or disadvantages experienced in life.

The Matthew Effect has been demonstrated in many studies e.g., the effect of an unhealthy lifestyle and poor social environment on health at older age (Dean and Platt, 2016; Kuh, 2014). Pearlin et al. (2005) showed that adversities such as unfavourable employment experiences that happen early in life may cause strains and similar repeated experiences over the life course. With a likelihood to continue working in jobs of low quality, current underemployment situations were found to link to previous episodes of underemployment in studies such as Wilkins and

Wooden (2011). This finding is supported by Li et al. (2015)'s result on the labour market pathways into and out from time-underemployment for mature workers in Australia. Their results indicated *...a significant path dependency whereby previous periods of underemployment increase the propensity towards underemployment in the current period* (p.1).

With a limited prospect of improving employment outcomes in older age, underemployment could discourage older workers from staying in the labour market, potentially leading to involuntary premature retirement. However, a key tenet of the Life-course Perspective is that an individual could have multiple roles in life under different contexts. As age increases, the perceived importance of these roles or contexts change. With the resources accumulated over the life-course comprising diverse and long life trajectories, new connotations could be instilled for older individuals to counteract the negative effects or limit the exposure to disadvantages. Thus, the Life-course Perspective implicitly accounts for the diversity and heterogeneity among older workers. This view is supported by Dressler (1988) who pointed out that different types of social disadvantages interact, deepening the effects of socioeconomic factors such as race, class, gender, and age, resulting in significant variations in resources among older workers as an age group. Warr (1994b) also asserted that intra-cohort variations increase with age.

This view is congruent with the notion of adaptability under the Socioemotional Selectivity Theory, which refers to the ability and willingness of an individual to adjust to changing environments, and provides the explanatory mechanism to shift goals and priorities relative to the stages of a life span. Therefore, this researcher considers that the Life-course Perspective – complemented by Socioemotional Selectivity – contributes to a useful framework to understand how older people cope with underemployment within the constraints and opportunities of their life circumstances. A discussion of the Socioemotional Selectivity Theory is provided in Chapter 4.

As one of the orienting principles, the Life-course Perspective is premised on personal agency. Central to the Life-course Perspective is the argument that individuals are active agents who strive to make rational choices to exercise control over their life experiences and life course trajectories. With a biographical or developmental stance, these choices are made under the opportunities and constraints of social structures and historical context. Additionally, the concept of linked lives builds inter-relationships within social networks and family. As the timing and sequence of life events matter for their outcomes and meanings, this researcher argues that it is important to consider one's life history, trajectories and transitions to understand how one makes sense of their lived experience, which is shaped by the broader social contexts in which one is embedded (Elder 1998).

This researcher also argues that underemployment could disrupt the life-course of older workers, as it could have negative impacts on expected or desired life paths, such as career employment, financial security, retirement plan, lifestyle and so forth. While these impacts can lead to lower levels of well-being among them, their proximity to retirement could represent a significant factor that shapes the meaning ascribed to underemployment. Accordingly, this thesis hypothesized that the lived experiences of underemployed older workers depend on, in addition to factors such as work-role centrality, employment history, financial security and so forth, the proximity to retirement.

All in all, the Life-course Perspective has the theoretical strength to allow discovering and understanding the lived experiences of underemployed older workers and the impact of underemployment on their subjective well-being, along the lines of cumulative disadvantages, timing and sequence of events, life histories, linked lives, coping mechanisms and more

importantly, the link between an individual's life with the bigger world. It is also able to offer insights into how these workers construct their identity and meanings of their experience, as well as their outlook and how they plan for their later life.

3.7.4 Human Capital Theory

The Human Capital Theory is the theory most used in the literature for explaining the relationship between educational attainment and employment (Livingstone, 1999; 2004). It is the primary framework for studying behaviours associated with investment in education and training from the perspective of economics.

This explanation on the relationship between educational attainment and employment could be traced back to the early theory of Becker (1964), who postulated that workers will always receive a wage matching their level of human capital. Under this theory, individuals will invest in and utilize their education in the labour market to maximize their wages, while employers will capitalize on workers' knowledge and skills to maximize their productivity. As such, it is a win-win situation where both workers and employers choose the best option to realize a satisfying match.

At the core of the Human Capital Theory is the thesis that an individual's learning capacity is a resource. Like natural resources utilized in a production process, profitable returns will be yielded with effective utilization of this resource. On the converse, returns will be restricted when it is not effectively exploited.

There are quite a few assumptions under the Human Capital Theory that many might consider unrealistic. The first one is uniformity of return on a specific level of educational investment disregarding the type of jobs. The second one is non-consideration of quality of education or retention of skills. As well, competition is assumed to be always free and open. Under this theory, individuals with high levels of education, skills or training would face a reduced risk of underemployment, as they would have a higher ability to find and maintain a matched employment (Livingstone, 1999).

From the point of view that human capital is built up by formal education, or acquiring skills and work experience, underemployment refers to under-utilization of human capital or receipt of sub-optimal wage. It could also be considered as a temporary mismatch, due to imperfect information in job search between an individual's skills and job requirements. This view could probably be used to suggest that people might take or relinquish jobs that do not match their education and skills since job requirements are influenced by technological and organizational changes, customer demands, labour market dynamics, economic cycles and so forth (OECD, 2013a).

However, with the ongoing shift to a knowledge economy, the Human Capital Theory predicts a trend of reduced prevalence of underemployment due to higher reliance on human capital by employers. However, this trend is not observed in practice, casting doubts on the suitability of the theory to explain underemployment. Under this theory, individuals are considered as the party responsible for being underemployed.

The Human Capital Theory is not part of the conceptual framework but listed in this thesis as it is the most common theory used to explain the relationship between education and employment from an economic perspective.

3.7.5 Liminality Theory

The concept of liminality was introduced by Arnold van Gennep in the early 20th century and revived by Victor Turner (1967) in the 1960's. In cultural anthropology, it refers to the middle phase of transition in a ritual in which participants were "betwixt and between" the identities offered by the phases before and after it. These three phases are: separation, transition and incorporation. The middle phase of transition, in essence, is an uncertain and insecure state in which participants have cast aside their past identity but not assumed the future identity. It constitutes an ambivalent state in which identity remains fluid and incomplete, with instability and marginality in the social context.

Under the Liminality Theory, there is no certainty concerning the outcome as liminality suspends some of the structures, institutions and cultural beliefs that make up the society. As such, it could have negative impacts on the well-being of those entering or in the middle phase.

In his later work, Turner (1979) extended the concept of liminality to a variety of processual rituals that involve larger groups and communities, and termed it public liminality. With a positive aspect of construction, public liminality allows opportunities for a group or community to re-imagine itself, propose and legitimize new ways of modelling or framing social reality. Although it is a time of uncertainty, there is potentiality in which new rules can be created.

For older workers, underemployment could be considered as a transitory state between adequate employment and retirement. Although underemployment is not literally part of a rite of passage, it does have many of the characteristics of liminality: uncertainty, fluid identity, questioning and seeking, pursuit of settlement and so forth. As well, under the concept of public liminality, there could be opportunities for individuals in underemployment to redefine themselves. Thus, the concept of liminality could offer insights into understanding or making sense of underemployment as a transitory experience.

In a study on liminality in the U.S., many individuals who were on paid employment at the time of study considered themselves to be unemployed because they were not working in their preferred field. These workers – who were working in food service or other low-status jobs but were previously working in white-collar jobs – were in liminality. Despite being on paid employment, their past professional experience formed a key point of reference in their lives. With a mismatch between past and present experiences, these workers identified themselves as unemployed (Lane, 2016), despite they were actually underemployed.

The Liminality Theory is not part of the conceptual framework but listed in this thesis for its potential contribution to study the problem of older worker underemployment from a different perspective in future research.

3.7.6 Agency Restriction Model

Personal agency refers to the extent to which people perceive themselves to be capable of pursuing their goals in life, influencing their own outcomes and directing their own lives. Fryer's Agency Restriction Model posits that an individual is an active agent who, on an ongoing basis, interacts with the social world and negotiates within various contexts to construct meanings. At the core of personal agency is the emphasis that an agent always acts in a self-responsible way in seeking improvement to subjective well-being (Sointu, 2005). It is both socially embedded and self-determining.

Holding people to be fundamentally proactive and independent (Winefield et al., 1993), this model emphasizes the human capacity to pursue values, plan ahead, make choices, organize information, and ascribe meanings to experiences. As a theory explaining unemployment, while acknowledging the significance of latent benefits of employment suggested by Jahoda, it postulates that the decline in well-being is attributed to the loss of independence and self-direction (Fryer, 1997; Fryer and Payne, 1986), caused by financial insecurity and economic uncertainty about the future accompanying unemployment. Thus, unemployment creates a negative impact on the sense of agency and outlook, incapacitating people to plan for a meaningful future. However, the model also recognizes that some people might have more resources than others to deal with the negative impacts of unemployment and maintain their relationships (Fryer and Payne, 1986).

Adopting the views of the Agency Restriction Model, this researcher argues that underemployment undermines personal agency. As discussed in Chapter two, underemployment could constrain the opportunities for people to demonstrate competence and develop professionally. It could also challenge work identity, distort work-role centrality, erode skills over time and so forth. More importantly, although people are still in employment, underemployment is frequently accompanied by perceived loss in financial compensation. As such, similar to an unemployment situation, underemployment could create a sense of helplessness and frustration, making older workers feel that they have no control over their situation. These negative effects could lead to lower levels of motivation and well-being among older workers.

3.8 Conceptual Framework

In this thesis, a conceptual framework that integrates the three theoretical perspectives: Relative Deprivation, Life-course Perspective and Agency Restriction was developed. This researcher argues that these theoretical perspectives, all grounded on personal agency, complement each other and provide a comprehensive explanation of older worker underemployment and facilitate inquiring into the lived experiences of underemployed older workers.

A core tenet implicit in the Relative Deprivation Theory is ‘mismatch’. In the context of this thesis, a mismatch results from comparison wherein:

- (a) the education, skills, wage, status, or abilities and so forth of oneself is compared with and perceived to be higher than job requirements, or
- (b) one’s work situation is compared to a referent standard – whether personal or social, including ideal work situations or other people with similar credentials or qualifications, and perceived to be unfavourable

Under this conceptualization, a mismatch is the result of subjective judgement in comparison. Indeed, not only the comparison is subjective, but also the choosing of the referent for comparison. A mismatch is therefore a subjective perception, and could be thought to be the driver behind the association with well-being outcomes if it results in relative deprivation (Allan et al., 2017; Feldman et al., 2002; Feldman and Turnley, 2004). As an individual’s subjective reactions to their employment predicaments (Feldman et al., 2002), relative deprivation can vary from person to person (Luksyte and Spitzmueller, 2011). This supports the construal of the underemployment experience of an older worker as unique to the individual in this research, and justifies the approach in the qualitative study to hear the first voice of interview participants to understand the nuances of underemployment experience as personally lived by them.

The Life-course Perspective provides a perspective helpful in understanding the experiences of individuals in older age. Under this perspective, well-being at older age is considered to be shaped by both time and place, historical events, personal biography, social ties, individual characteristics and so forth. This perspective was useful to inform the research methodology. In this thesis, the quantitative study examined the relationship between individual-level characteristics (the explanatory variables) – including demographics, work characteristics, socioeconomic characteristics, social connectedness, and health – and subjective well-being (the outcome variable). It also analyzed subjective well-being gaps and turnover intentions, which could be thought to be the effect of relative deprivation associated with underemployment. The qualitative study highlighted the influence of previous work experiences, and structural or macro factors such as ageism, government support, social awareness and so forth on the lived experiences of underemployment of interview participants. It also allowed exploration of how relative deprivation was moderated by cohort effects such as social norms, labour market opportunities, job search behaviour, socioemotional selectivity and so forth.

Additionally, the Life-course Perspective allows investigating how older worker underemployment has cumulative and long-term effects on life-course outcomes, such as financial security, retirement plan, and how relative deprivation is shaped by past adverse life events and previous underemployment episodes under the Matthew Effect. As well, with a holistic and dynamic view of human development over the life history of an individual, the Life-course Perspective is well positioned to explain the differences when contrasting the findings between older and younger workers.

Underemployment, as a form of agency restriction, engenders financial deprivation and limits the ability of an individual to act on one's own behalf and pursue one's goals and interests, which could affect one's outlook and retirement decision. Under the Agency Restriction Model, people are both influenced by and influence their social contexts. They cope with and shape their situations based on their self-perceptions and life histories (Fryer, 1995). Effectively, this is a way of gaining control of life, implying that people make sense of their experience and assert themselves over their environments. Under this characterization, not only agency restriction recognizes that underemployment can reduce one's options in life due to relative deprivation from perceived employment mismatch, but also considers the role of various factors – such as coping strategies and social support (Fryer, 1995) – in moderating the effects of underemployment. These perspectives are congruent with both Relative Deprivation Theory, Life-course Perspective, and also Socioemotional Selectivity Theory (see Section 4.5).

Taken together, these theoretical perspectives provided the framework to understand the problem of older worker underemployment and bear out the lived experiences of these workers. The concept of lived experience has been used in various research contexts for social policy to demonstrate the value of personal agency, subjective experiences and the significance of choice for empirical investigation (Neale, 2018; Wright, 2016). Building on theories that capture subjective states as they unfold over time in the life course, this framework is conducive to achieving the aim of this research by revealing how underemployed older workers live through the changes and continuities in their life situations (Edwards and Irwin, 2010; Neale et al., 2012). A more in-depth discussion on researching lived experience is provided in Section 5.3.

Although the Life-Course Perspective has many strengths relevant to this thesis, this researcher finds it to be quite descriptive, as it does not offer full explanations on mechanisms or processes that link different contexts, lives, and human development. Therefore, this thesis also uses the Socioemotional Selectivity Theory as a complementary theoretical perspective to better understand how older workers cope with underemployment. The Socioemotional Selectivity

Theory is discussed in Section 4.4. An enhanced conceptual framework that incorporates Socioemotional Selectivity is included in Section 4.5. Taken together, the discussions in this chapter justify the following specific questions under the primary research question and the first secondary research question in this research.

RQ(f): *How do older workers perceive their underemployment experience?*

SQ1(c): *What is the likelihood of underemployment among older workers across different dimensions of underemployment and between the genders?*

3.9 Conclusion

Underemployment could be a fluid concept, as questions about who are considered underemployed and how to measure underemployment have not been settled. There are diverse definitions in the literature and many different theories explaining it. In this research, subjective underemployment is chosen as the approach to measuring underemployment among older workers. It aligns well with the theories of Relative Deprivation and Life-course Perspective, which comprise the theoretical foundation used in this research to inquire into the lived experience of underemployed older workers. Together with the conceptualization under Fryer's Agency Restriction Model, this orientation provides a useful conceptual framework to investigate the problem of older worker underemployment to generate insights to inform policy and practice decisions. It also enables users to properly understand and interpret the findings.

In the next chapter, the consequences of underemployment are discussed, with subjective well-being as the primary concern. Mechanisms to cope with the negative effects of underemployment are also discussed, along with the Socioemotional Selectivity Theory.

CHAPTER FOUR: UNDEREMPLOYMENT AND SUBJECTIVE WELL-BEING

4.1 Introduction

The experience of underemployment is seldom positive. It could have salient personal, professional and social consequences for the affected individuals. Under the principle of cumulative disadvantages, the consequences could become more pronounced as duration of underemployment grows or occurrences increase. In addition, there could be consequences that are less visible than the others (material vs psychosocial).

This chapter discusses the consequences of underemployment and its impact on subjective well-being. Section 4.2 reviews the evidence on the consequences of underemployment relevant to this research. These consequences cover both financial and psychosocial factors. They include job dissatisfaction, intention to leave, depression, self-esteem and so forth. It is followed by Section 4.3 with a focused discussion on subjective well-being, which is one of the premises in this research. It discusses the relation between subjective well-being and employment, and older worker underemployment. A discussion on the mechanisms to cope with the negative effects of underemployment is provided in Section 4.4, along with the Socioemotional Selectivity Theory (SES). An enhanced conceptual framework that includes the SES is presented in Section 4.5. The conclusion of this Chapter is included in the last section.

4.2 Consequences of Underemployment

With different definitions of underemployment, theoretical conceptualizations and methodological approaches, the findings of past studies on the consequences of underemployment are varied. Although it might not be definitive in hypothesizing the association between underemployment and subjective well-being under varying circumstances, past findings would still be able to provide useful insights into the relationships one might expect to find in the present research.

As noted in Section 2.2, the meaning of work pervades multi levels of human experience and influences various life domains. As an intermediary linking an individual to social structures, social institutions and other lives everyday, a disadvantageous employment could have a crucial influence on these relationships and extensive effects across a broad spectrum of human experiences. Walker (1982, p.180) noted that:

The day-to-day experiences of young people and older people alike are shaped predominantly by work – by the possession of a job and by the type and level of that work.

At the societal level, underemployment may suppress output and growth of productivity due to underutilization of knowledge and skills. It may also displace workers with good match but low skills as employers generally favour workers with higher education and skills for the same job (Borghans and de Grip, 2000). At the individual level, underemployment may disrupt the pattern of activities and use of time and affect life attitude. It could also upset networks of social relations, creating potential sources of conflict. In the context of work, underemployment could be deskilling and disempowering, causing a sense of distrust and affecting work attitude. It is also likely that underemployment would affect financial security since inadequate employment generally disrupts income. Furthermore, the uncertainty on regaining adequacy of employment could possibly generate depression and anxiety. These effects of underemployment on individuals are investigated below.

Older Workers vs Young Workers

As described in Chapter 1, there were four empirical studies on underemployment in the past concerning older workers (Crown and Leavitt, 1996; Li et al., 2015; Slack and Jensen, 2008b; Talbot et al., 2015). However, none of these studies looked at the consequences of underemployment. On the other hand, quite a few investigations on underemployment have young workers, or recent school or college graduates as the subject under study. Among these studies, it is a common observation by this researcher that no evidence is provided to determine whether the findings are applicable to older workers or generalizable to other age groups. Under the Life-course Perspective, the location of an individual in the life-course has a bearing on recognition of stressors and access to resources to cope with them (Pearlin and Skaff, 1996). With longer life trajectories and wider exposure to social events, this researcher argues that older workers are likely to be affected more differentially by their underemployment experience than younger workers.

Thus, comparing underemployed older and younger workers would provide an understanding into the dynamics and diversity of the problem between the two age groups. It would help evaluate the differential outcomes of underemployment and impacts on subjective well-being, potentially contributing to the development of more effective and inclusive policies and practice to support underemployed older workers. Accordingly, the following secondary research question is justified in this thesis:

SQ3: *To what extent does older worker underemployment differ from other groups of workers?*

Duration

According to the Australian Bureau of Statistics, long-term underemployment – defined as underemployment with a duration of 52 weeks or more – is more common among older workers (ABS, 2010). ABS (2012) further added that older workers usually experience a longer duration of underemployment than the younger cohort. In both analyses, underemployment was restricted to time underemployment (involuntary part-time employment). Using longitudinal data on university graduates for 1993-2001 from the Canadian Survey of Labour and Income Dynamics, Li et al. (2006) found that younger workers are more likely to work in a job for which they are overqualified. However, older workers, after becoming overqualified, would have higher chances of remaining overqualified for a much longer period.

Underemployment could vary not only in duration, but also in intensity. The variation in intensity could be thought of as depending on the education, skills and experience of the worker, the work situation, the economic cycle, the structure of the labour market or the dynamics of the society. There could also be timing differences since underemployment may immediately affect some individuals but take time to develop for others. As Monfort et al. (2015) contended, a worker who has been underemployed for 10 years should not be considered as having an experience equivalent to one who recently became underemployed. This view is justified by the Life-course Perspective. Not only underemployment is not a homogeneous phenomenon, but also could be a cumulative disadvantage, affecting people differentially at different life stages. As such, it is the view of this researcher that both duration and timing matters.

Withdrawal Behaviour

Workers whose employment is not satisfying could exhibit signs of low productivity and poor quality of work. They might also exhibit higher rates of turnover and absenteeism (Spector, 2008). This view is supported in Borgen et al. (1988)'s study on underemployment among college graduates. They found that underemployed workers are likely to search for new jobs – as they feel disillusioned due to job uncertainties, disappointed by lack of advancement opportunities, and unfulfilled with underutilization of skills. However, these workers are keen to improve their formal education for better employment outcomes.

Echoing these findings, Wolbers (2003) used data from EU LFS 2000 on school-to-work transitions and found that mismatched workers bear a lower occupational status, experience reduced job satisfaction, and demonstrate lower productivity. These workers also actively look for jobs while working and participate often in vocational training to avert the mismatch, with potentially a higher turnover rate.

The withdrawal behaviour of underemployed workers through job searches are affirmed in other studies that demonstrated a greater intention among these workers to leave the current employment (Feldman and Doeringhaus, 1992; Feldman and Turnley, 1995; Hersch, 1991; McKee-Ryan et al., 2009; Wooden et al., 2009). While these results were found in her study on a sample of clerical workers, Burris (1983) also reported that the feeling of being in an underemployment situation is negatively associated with job satisfaction.

Job Dissatisfaction

Indeed, job dissatisfaction is a commonly investigated consequence of underemployment. It was suggested by Johnson and Johnson (1995) to be a manifestation of the feeling of relative deprivation among overqualified workers. In a number of studies, overqualified employees – by educational attainment or skills utilization – were found to be dissatisfied with wage, responsibilities, job challenges, career advancement and other aspects of employment (Bolino and Feldman, 2000; Feldman et al., 2002; Feldman and Turnley, 1995; Johnson and Johnson, 2000; Johnson et al., 2002; Maynard and Hakel, 1999; Nabi 2003). These findings were generally affirmed in Harari et al. (2017)'s meta-analysis that workers with perceived overqualification have reduced job satisfaction and organizational commitment, and increased turnover intentions.

It should be noted that the relationship between job dissatisfaction and underemployment could be reciprocal, as dissatisfaction might lead to reduced hours and could lead to workers exiting their profession and pursue a career outside the original field of training (Tuckett et al., 2015; Wallace, 2001), resulting in underemployment. Based on the above findings, this researcher argues that underemployment could lead to poor job attitudes and dissatisfaction, which might hinder organizational effectiveness.

Health-related Outcomes

Over the past few decades, a relatively large body of research has investigated whether and how underemployment affects health or health-related outcomes, such as well-being, life satisfaction, or quality of life. Indeed, health is the most extensively studied consequence of underemployment, covering both physical and psychological health. Using longitudinal data from the Canadian Population Health Survey between 1996 and 2000, Smith and Frank (2005) found that workers with university education and overqualified in their jobs showed a significant

risk of decline in their self-rated health. However, the same effect was not observed among respondents with secondary education or less, suggesting that individuals with higher education are more likely to be affected than those who are less educated.

Friedland and Price (2003) postulated that underemployed workers would have poorer physical and psychological health in comparison to adequately employed workers, and tested it using the longitudinal data from the Americans Challenging Lives Study in the U.S. for 1986-1994. This hypothesis was supported for individuals who are income- and status-underemployed, but not time- or skill-underemployed. They also found that the negative relationship between health and underemployment varies by health indicator such as: depression, self-concept, and chronic disease. This finding justifies the postulation in this research that different dimensions of underemployment could result in varying consequences, and the approach to set up separate models in the quantitative study.

Under the Contingencies of Self-worth Theory, an individual's self-esteem is contingent on judgment about worth on outcomes in domains based on one's standards (Crocker and Knight, 2005). With financial deprivation being a common consequence of underemployment and one of the major sources affecting self-esteem (Waters and Moore, 2002), underemployment could be thought to have a significant connection with lower self-esteem. In their study on recent high school graduates, Prause and Dooley (1997) found that the level of self-esteem of the underemployed groups is significantly lower than the adequately employed group while there is no significant difference with the unemployed group. In this study, the underemployed groups pertained to those working part-time involuntarily or at a low wage.

The relationship between underemployment and psychological depression was supported by Dooley et al. (2000) in their longitudinal study. They used panel data from the National Longitudinal Survey of Youth for 1992-1994 on more than 5,000 respondents who were adequately employed, and found that depression levels rose for those who became inadequately employed later – either through involuntary part-time work or low-wage work. Mousteri et al. (2020) found that underemployed workers who wanted more hours had higher levels of psychological distress than full-time workers. They also found that moving from full-time work to underemployment led to an increase in distress levels.

Indeed, underemployment could lead to a diverse array of psychological outcomes, such as: grievance, blame, bitterness, disappointment, stagnation, negative self-efficacy, lack of autonomy, and uncertain nature and duration of the experience. In their study, Johnson and Johnson (1992) found a significant positive relationship of overeducation and skill under-utilization across psychosomatic symptoms including frustration, hostility, and insecurity. They reasoned that the negative emotions generated from the sense of defeat due to underemployment might spill over into personal life. The seemingly irreversible situation may create a sense of losing control of life, reduce self-esteem, promote depression, stress, and even chronic disease (Brown et al., 2007; Friedland and Price, 2003; Feldman and Turnley, 1995; Johnson and Johnson, 1996; Kaur et al., 2020; Wilkins, 2007).

Organizational Commitment

When individuals perceive underemployment due to relative deprivation from mismatch, their affective organizational commitment could demote. Responding by psychologically distancing themselves from or lowering their involvement with the employer, the emotional attachment to the organization will reduce (Feldman et al., 2002). Similar results were found by Johnson et al. (2002) among nurses, rail workers and postal workers who exhibited negative reactions to

overqualification. In this study, overqualification was perceived by workers as either “mismatch” – more education and experience than required; or “no growth” – limited prospects for development and advancement. Between the two – “mismatch” and “no growth” – the latter was found to have greater negative impact on affective organizational commitment. This finding supports the view that underemployment has the potential to compromise access to development and advancement opportunities.

The negative relationship on affective commitment was demonstrated in other studies as well (Feldman and Turnley, 1995; Maynard et al., 2006; McKee-Ryan et al., 2009) across different dimensions of underemployment. In their analysis of post-secondary business graduates in the U.S., Feldman and Turnley (1995) found that underemployed workers have lower levels of commitment, job involvement, and motivation. While seeking to improve employment outcomes, these workers are not incentivized to invest themselves in the current employment.

Lower Wages and Skills Erosion

Many studies found that workers with mismatch are more likely to receive lower wages in comparison to their matched counterparts (OECD, 2014; Quintini, 2011b; Wolbers, 2003). In particular, workers who are field-mismatched would commonly suffer a wage penalty. In addition to the findings discussed in Subsection 3.4.2.3, Montt (2017) found that this penalty could be mostly related to mismatch of qualifications due to demotion rather than working in another field. The size of the penalty, as Chevalier (2003) found, could also vary by field of study.

Using longitudinal data from the 2001 Australian Household Income and Labour Dynamics Survey, Wilkins (2007) studied time underemployment and found that it has significant negative effects – both financially and non-financially – on income level, welfare dependency, life satisfaction and so forth. While the impact was observed in both part-time and full-time workers who preferred to work more hours, it was particularly large for the former. For some outcomes, the impact on well-being was found to be similarly experienced between underemployed and unemployed individuals. As well, workers with involuntary part-time employment commonly find the reduced pay and short working hours deficient in meeting their social, psychological, and economic needs (Mousteri et al., 2020; Wu, 2016), resulting in lower life goals.

Underemployment could also lead to skills erosion through underutilization of skills, as asserted by van Loo et al. (2001). In an ILO background note, McGuinness et al. (2017) reported that a high proportion of workers with university education in Spain were underemployed, with wide concerns over depreciation of skills among the long-term unemployed.

Other Consequences

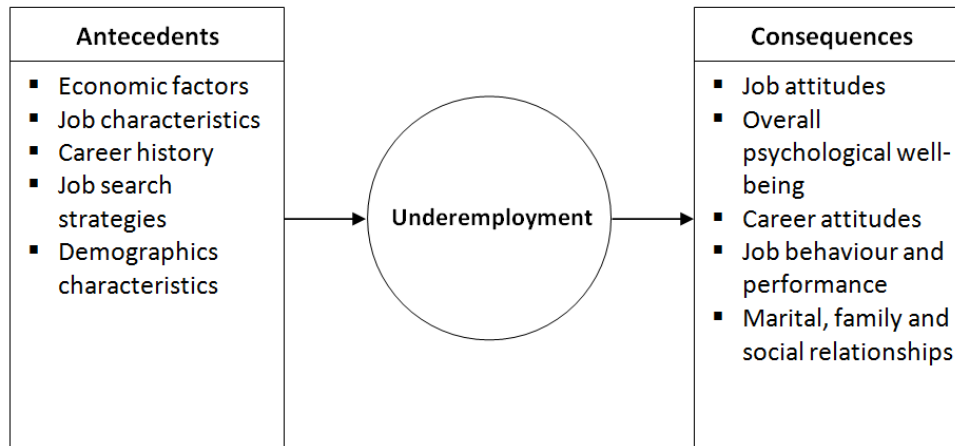
The effects of underemployment could be far-reaching. In Dooley and Prause (1998)’s study, inadequate employment was found to be associated with increased alcohol misuse in young adults. This finding was affirmed in their later study, which showed that low self-esteem, increased alcohol misuse, depression, and low birth weight of babies born to underemployed mothers are among the negative effects of underemployment (Dooley and Prause, 2004).

Furthermore, in addition to lower satisfaction and greater stress relative to people working full time or part-time voluntarily, involuntary part-time employment was found by Golden and Kim (2020) to lead to higher work-family time conflict. This study was based on the General Social Survey conducted in the U.S. in 2016.

Summary and Implications

Below is a diagram of Feldman (1996)'s model, which presents a summary of the consequences of underemployment.

Figure 4.1: Feldman's model of underemployment



Source: Feldman (1996)

All in all, the findings discussed in this section consistently report the negative consequences associated with underemployment. Although some of them might not be absolute, these consequences are diverse and interrelated. They could be broadly classified under the following three categories:

- (a) work issues – concerning job performance, productivity, and quality of work
- (b) negative behaviours – such as job search, absenteeism, turnover, and those related to reduced organizational commitment
- (c) negative emotions – related to job dissatisfaction, reduced self-esteem, and personal frustration

As well, with limitations on financial security, social status, accumulation of skills, development of competencies and opportunities for growth, underemployment could present older workers with widespread challenges due to its potential with limiting life opportunities and reducing perceived control of life. It could also induce distress, anxiety, depression and a wide range of psychological outcomes. All of these effects could, potentially, stay even after retirement. Moreover, underemployment could be a cumulative disadvantage with prolonged under-utilization of knowledge and skills, leading to erosion of human capital that might not be reversible. Most importantly, underemployment might cause negative health or well-being outcomes that are chronic or detrimental.

The findings also reveal that the negative effects could be similar to those experienced by the unemployed, and could spill into personal life and non-work domains, and lower life goals due to unmet needs. Varying consequences were also observed among different dimensions of underemployment. Additionally, the negative effects are more prominent among workers with higher educational attainments than those with less education, and similarly among involuntary part-time workers than full-time workers who would like to work more hours.

As established in earlier chapters, older workers is the fastest growing sub-group of the working population in Canada while underemployment is a rising phenomenon. It is therefore useful for this research to investigate how underemployment impacts older workers in their lives. The next section is focused on subjective well-being and its relationship with employment in general and older worker underemployment in particular. Subjective well-being is considered in this research as the single most significant measure of well-being of an individual, in later life employment.

4.3 Subjective Well-being and Employment

Employment is at the centre of most working-age people's lives. Helliwell et al. (2017) underscored this tenet by asserting that employment matters greatly for well-being while United Nations (2015) links quality of employment to all aspects of employment that may affect the well-being of an individual. There is generally a positive relationship between well-being and the preferred level of labour force participation. This view is proclaimed by Herzog et al. (1991) who used data on 1,300+ respondents aged 55 or over from the American's Changing Lives Survey. They found that higher levels of physical and psychological well-being were reported by people participating in the labour market in their preferred and unrestricted way.

Well-being is a term that has diverse meanings and attributes. Its definition could vary from study to study, and is often used interchangeably in a loose way, wholly or partly, with life satisfaction, happiness, psychological well-being, mental well-being, cognitive well-being, positive affect, morale and so forth. (Easterlin, 1974; Howell and Howell, 2008). However, Diener et al. (1999) argued that they are not synonymous in practice. Amidst attempts to standardize the definition, the literature has seen quite a few developed approaches of well-being, with the hedonic and eudaimonic approaches being the two mainstreams. Both originated from Greek philosophies.

The eudaimonic approach conceptualizes well-being as the holistic functioning of an individual (Ryan and Deci, 2001), relating to resources and strengths, authenticity, purposefulness, and self-realization of an individual (Waterman et al., 2010). It also embraces elements of truth, freedom, social relations, growth, self-acceptance, autonomy and so forth (Keyes et al., 2002; Ryff, 1989). In general, the eudaimonic approach is associated with "psychological well-being" or concerning a psychological framework.

The hedonic approach, on the other hand, conceptualizes well-being as realization of pleasure and avoidance of pain (Kahneman et al., 1999). It focuses on happiness, and is characterized by a cognitive (contentment) component and an affective component. The cognitive component evaluates life in general in terms of satisfaction, including work and family relationships, cumulating in the degree to which an individual considers his goals to have been accomplished. The affective component – being conditional on the environment and the contexts – is a less stable component (George, 2010). Comprising happiness and anger, it concerns both positive and negative emotions – bringing about the degree of pleasure to which an individual experiences various affects.

Encompassing emotions, feelings, and satisfaction with life, hedonic well-being is usually referred to as subjective well-being as it looks at two basic questions: (i) how pleasant or well one feels, and (ii) to what extent one perceives oneself to have achieved in life. Diener et al. (1999) considered that a good life is achieved by an individual who experiences maximum happiness (i.e. happiness plus life satisfaction). Similarly, Luhmann et al. (2012) defined subjective well-being in relation to "how people feel and think about their lives", which comprise both affective and cognitive well-being. While the affective part describes the

prevalence of positive or negative affect, the cognitive part focuses on satisfaction for overall life as well as different domains including job satisfaction.

Stiglitz et al. (2009) contended that subjective well-being is a better measure than other work-related measures such as job satisfaction, which may be influenced by workers' expectations and objective work conditions, resulting in little variation in the measure between different jobs and workers. A key advantage of subjective well-being is that it could capture the effects of inequalities experienced by an individual in various life domains.

Well-being Frameworks

A number of well-being frameworks have been proposed in the literature. Some of them are listed in Table 4.1 below:

Table 4.1: List of well-being frameworks

Well-being Frameworks	
Easterlin's life domains of happiness	Easterlin, 2006
OECD's determinants of subjective well-being	Fleche et al., 2011
ONS national well-being framework	Hicks et al., 2013
Gallup's global well-being domains	Gallup-Healthways, 2015
Canadian Index of Well-being framework	Canadian Index of Well-being, 2016
What Works Centre for Well-being framework	https://whatworkswellbeing.org/
World Happiness Report framework	Layard et al., 2016

Among these frameworks, the definition of well-being varies, with different factors being used to measure well-being. While some focus on the affective component of well-being (happiness or positive affect), others emphasize the cognitive component of well-being (life satisfaction). Notwithstanding the differences, these frameworks collectively suggest the growing salience of well-being as a more relevant alternative to economic measures such as GDP per capita for informing policies and practices. Despite arguments that broader data might contribute to a better understanding of social progress (Diener et al., 2010), well-being remains the single most prominent measure.

In this research, subjective well-being was conceptualized as the global sense of well-being, reflecting the overall life circumstances of an individual, without restrictions to a particular context. It is also considered as a relatively stable orientation toward life, with durability being the key factor. With these combined properties, it is a cognitive assessment that takes all things together, including all facets of life: personal, familial, work, social, societal, and even culture (Diener and Ryan, 2009). While it is evaluative, it is not affected by transient moods. Another useful aspect of subjective well-being is that it is susceptible to life transitions including becoming unemployed or widowed (Lucas et al., 2004), rendering it the single most used variable on well-being in the literature.

Measuring Well-being

Although the OECD has attempted to formalize the measurement of well-being, a diverse range of measures still proliferate. While some frameworks of subjective well-being use a single-item measure, others employ multi-item measures. Linton et al. (2016) pointed out that the appropriate measure to be used in a study depends on the dimensions of well-being of the most interest, in accordance with psychometric guidance.

In general, single-item measures are considered less dependable than multi-item scales, which are thought to have a higher level of psychometric validity and reliability. Indeed, the OECD guidelines suggest a separate measurement of each aspect of subjective well-being to ensure a complete assessment of the overall quality of life and understanding of the determinants (OECD, 2013c). However, many researchers have found single-item measures of subjective well-being useful for comparison across cultures and population groups, primarily due to their ease of understanding and connection with people's lives. In social surveys, they are especially likely to be accepted by respondents of all background because they are simple. Although multi-item scales would provide a more nuanced understanding of the determinants, the component items could be confounding as they might be correlates of subjective well-being. In the literature, single-item scales have been widely used, and have been established as a reliable and valid indicator of subjective well-being at the individual level (Blanchflower, 2009; Diener et al., 2013; Gruen and Klasen, 2012; Verme, 2011).

As discussed before, the outcome variable of this research is subjective well-being. In the General Social Survey, it is based on a single question: 'Using a scale of 0 to 10, where 0 means "very dissatisfied" and 10 means "very satisfied", how do you feel about your life as a whole right now?' According to Diener et al. (2013), another advantage of a single-item measure is that it quantifies the level of satisfaction with reference to a single scale, thereby eliminating inconsistencies that might be produced by multiple items.

While self-reported well-being data in surveys could have shortcomings (e.g., response bias, memory bias, defensiveness and so forth), their usefulness has been established as the stable components of satisfaction dominate the mood effects (Diener et al., 1999). However, when the assessment of well-being is based in large part on social comparison, the referent with which comparison is made is critical to the assessment. In practice, upward comparisons usually result in negative effects while downward comparisons produce positive effects.

The other issue of interest is social stratification, which underscores the social structures and social processes that allocate resources and assets to members of the society differentially. In general, subjective well-being should be higher among individuals with more allocated resources. Likewise, individuals with the more advantaged life circumstances – including employment situations – will likely report high levels of subjective well-being.

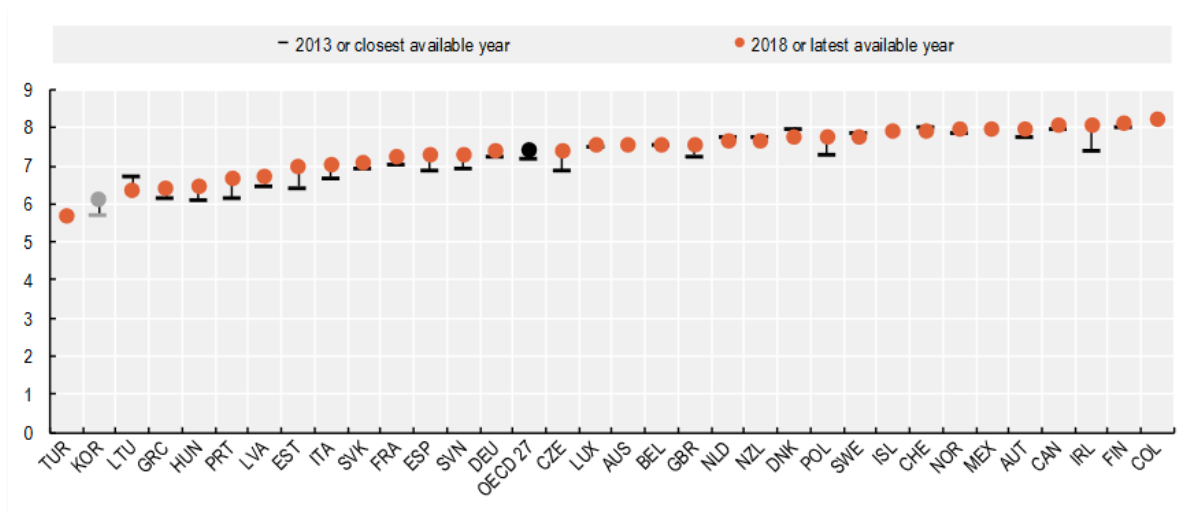
Comparing Canada with Other Countries

Relative to people in other countries, Canadians have been enjoying high subjective well-being, as demonstrated in the following two figures.

Figure 4.2 shows that Canada has consistently ranked high (4th) among OECD countries in average life satisfaction, which is the measure adopted by OECD to measure subjective well-being. It is about *good mental states, and how people experience their lives* (OECD, 2020 p.137), measured on a 0-10 scale using the question format "Overall, how satisfied are you with

your life as a whole these days?” – with 0 = “not at all satisfied” and 10 = “completely satisfied”. This question format is very similar to the question used in the Canadian General Social Survey “How do you feel about your life as a whole right now?”, which is discussed later in this thesis.

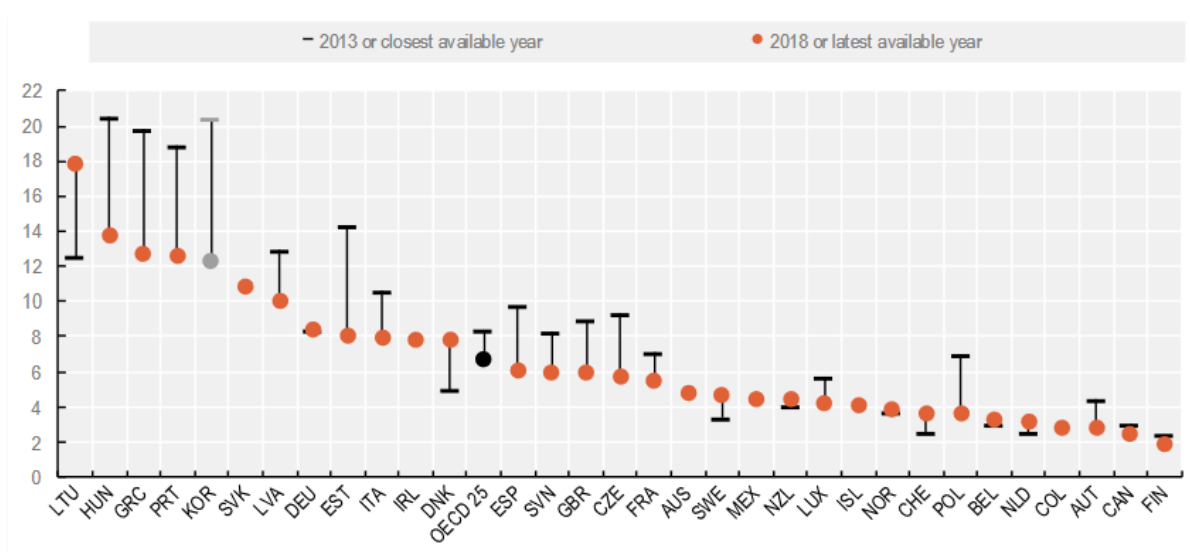
Figure 4.2 OECD mean values for life satisfaction; since 2013



Source: OECD (2020, Figure 8.2).

Figure 4.3 shows that the proportion of population in Canada reporting very low life satisfaction has been consistently low. Indeed, it is the second lowest among OECD countries.

Figure 4.3 Share of population (%) rating their life satisfaction as 4 or lower on a 0-10 scale; since 2013



Source: OECD (2020, Figure 8.3).

Well-being over the Life-course

As discussed in Chapter 3, the Life-course Perspective offers key insights into understanding the problem of underemployment. Under this perspective, changes in well-being could be linked to

life transitions such as becoming unemployed (Lucas et al., 2004) or retired (Elder and Shanahan, 2006). Also as described above, the location of an individual in the life-course has a bearing on recognition of stressors and access to resources to cope with them (Pearlin and Skaff, 1996).

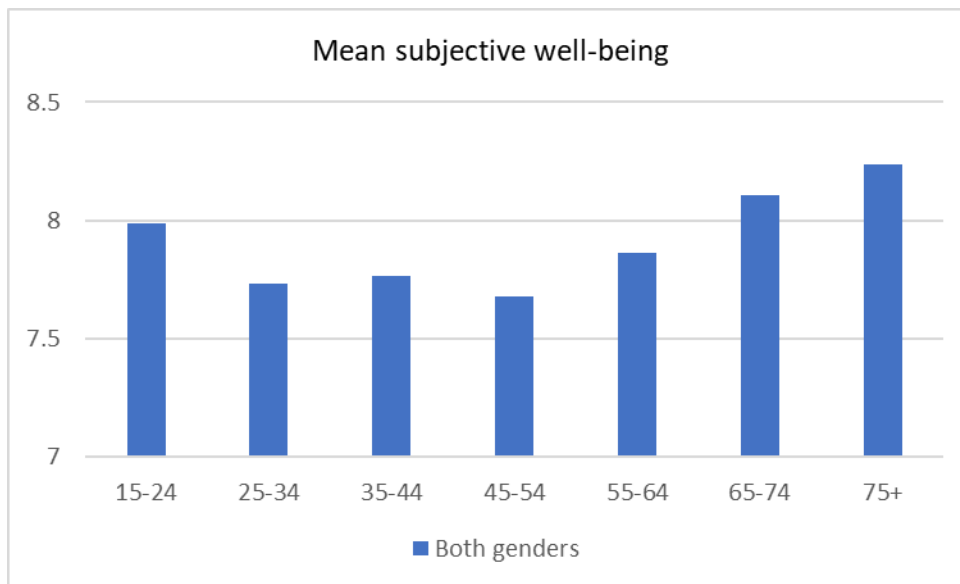
Research suggests that what matters in life for an individual changes with age (Plagnol, 2010). This could include goals, priorities, motivations and relationships, as postulated under the Socioemotional Selectivity Theory. As the changes take place, they will cause subjective well-being to shift over the life-course. For older workers, the Life-course Perspective is especially relevant in explaining their subjective well-being owing to their long life histories that expose them to different contexts and social events, and allow them to build up resources and complex relationships.

Also, under the principle of cumulative disadvantages (discussed in Chapter 3), repeated exposures to disadvantages will result in inequalities in older age due to long-term social processes. As disadvantages happen in an early stage of life prevent access to future resources, there will be less resources available to cope with future disadvantages, which will limit access to further resources. As a result, the differentiation operates and accumulates over the life-course, and impacts well-being in older age.

Using country-level data in his analysis, Blanchflower (2021) found that a U-shaped curve is generally detected in the relationship between well-being and age across 145 countries – comprising 109 developing and 36 advanced countries. It was observed that the minimum level of well-being occurs at mid-life – at an average age close to 50. While further research might be needed, it was reasoned that *...being in one's forties and fifties exacerbates vulnerability to disadvantages and shocks*. However, other studies found, across the ages, an inverted U-shaped curve with a peak at age 65. Some also suggested that the happiness level among younger individuals has been trending up (Diener et al., 1999; Easterlin, 2006). While there seems to be no established pattern of well-being over the life course, the data from 2016 General Social Survey suggests a U-shaped curve for Canada.

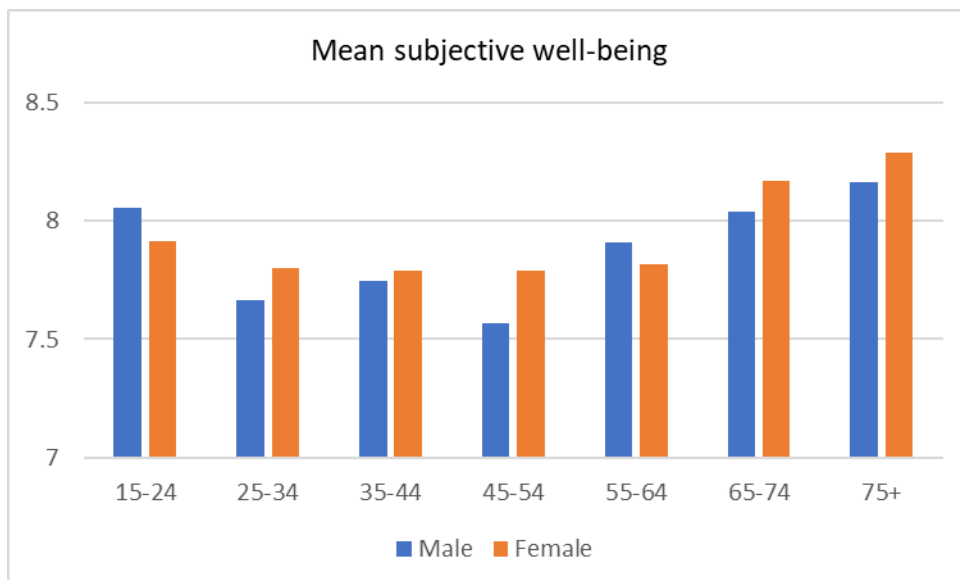
According to 2016 General Social Survey, the mean subjective well-being of males bottoms in the 45-54 age group while it is the highest for both the youngest (15-24) and the oldest (75+). For females, the variations are very minor over the entire range from the 15-24 age group to the 55-64 age group, while it is the highest in the 65-74 and 75+ age groups. The plots for both genders, whether separately or combined, depict a U-shaped curve of sorts. In comparison to males, females reported higher mean subjective well-being for all age groups except in the 15-24 and 55-64 age groups. Figures 4.4 and 4.5 below present these plots.

Figure 4.4: Mean subjective well-being by age group – both genders



Data source: 2016 General Social Survey

Figure 4.5: Mean subjective well-being by age group – male and female



Data source: 2016 General Social Survey

Covariates of Subjective Well-being

Identifying the covariates of subject well-being is crucial to informing policies and practices that support subjective well-being (Fleche et al., 2011). As George (2010, p.331) put it,

...understanding the factors that promote quality of life in old age has been a staple of social gerontology since its inception and remains a significant theme in aging research.

Having reviewed the literature on subjective well-being in later life, George (2010) found over 50 variables that have been studied as determinants of subjective well-being. The major ones include health, social integration, social relationships, social support, and psychosocial resource. Some of these covariates are investigated in the next chapter (see Section 5.7).

Relationship between Well-being and Older Worker Underemployment

As work is one of the important determinants identified in many subjective well-being frameworks, it is purposeful for this research to investigate the relationship between underemployment and subjective well-being. This relationship could be crucial because poor health or well-being is a key precursor of premature exit from the labour market (Cai, 2010). For older workers, premature exit from the labour market is in the form of permanent retirement.

As Helliwell et al. (2017) called out, a promising finding from the economic study of human happiness is that employment has a very important bearing on well-being. In some studies, the negative impact of underemployment on well-being is termed human cost (Chen et al., 2010). As well, investigating the relationship between underemployment and subjective well-being is consistent with Sointu (2005)'s assertion that the public discourse concerning well-being is shifting towards the health of individuals, away from a focus on economy (e.g., the GDP per capita measure noted above) or society.

Under the Socioemotional Selectivity Theory (Carstensen, 2006), the goals of older individuals are age-related and based on their preference of time. Among others, these goals include maximizing income, helping people, or contributing to society. When there is mismatch between preferred goals and actual goals, strain develops and reduces well-being. This type of strain – termed “goal striving stress” by Dressler (1988) – is experienced when one's aspirations are not met, especially for individuals with high levels of education (Chen et al., 2010; Smith and Frank, 2005). These individuals specifically include those who are not able to improve their employment status – such as older workers, due to the limited work life span.

Moreover, older workers were found to be more sensitive to any risks or threats associated with their well-being – such as those brought about by employment (Cartensen et al., 1999; Lang and Cartensen, 2002). This finding was confirmed in Krumm et al. (2013)'s study, when one's socioemotional and personal growth needs are perceived as not being able to be met by employment, older workers report a lower level of job satisfaction than their younger counterparts.

An examination of subjective well-being associated with underemployment for older workers is considered important in this research for several reasons. First, underemployment has a direct effect on subjective well-being. Second, as older workers are close to permanent retirement than other working populations, their employment situation could be the principal determinant of both of their current and future standards of living. Third, as employment is one of the key social markers of status and identity, underemployment could limit individual growth and development, and constrain control of life with a depressed outlook. Fourth, underemployment could potentially lead to social inequality if its prevalence is high among certain occupations such as low-end jobs in sales and services that are prevalent and easily accessible to older workers. Taken together, these reasons justify the following secondary research question and specific questions in this research.

SQ2: *To what extent does underemployment affect the subjective well-being of older workers?*

SQ2(c): *How does underemployment affect the subjective well-being of older workers across different dimensions of underemployment and between the genders?*

SQ3(c): *How does the impact of underemployment on subjective well-being among older workers differ from that among younger workers and between the genders?*

4.4 Coping with Underemployment

When underemployment is perceived to be not a transient condition, its negative effect on well-being could be compounded over time due to cumulative disadvantages. On the other hand, it might be alleviated as the condition becomes normalized socially, as observed in some subgroups in the general population such as immigrants (George et al., 2012). Literature findings also suggest that the prevalence of a social issue such as unemployment could make it socially acceptable, with reduced negative effects on well-being (Clarke, 2003). As such, it could be possible to see a negative association between the prevalence of underemployment and its negative effect on subjective well-being.

When coping with an unfavourable life event, older individuals might reframe the event or re-negotiate the experience to try finding its positive meaning. Compared with younger workers, older workers' choice of intrinsic returns over extrinsic rewards is more likely to lead to positive outcomes. While extrinsic rewards cover career advancement and work accomplishments, intrinsic returns include both personal and social aspects – such as knowledge transfer and loyalty (CEDEFOP, 2011; Kanfer and Ackerman, 2004).

Socioemotional Selectivity Theory

Socioemotional Selectivity Theory (SES) is a life span theory of motivation that explains the adjustment of preferences and goals as age increases. It emphasizes social relationships in reorientation of priorities and goals (Carstensen, 1992; 2006), based on the common perception that time is limited in older age but open-ended in younger age (English and Carstensen, 2017). As people age, they become increasingly aware of the limited time left.

SES acknowledges two types of goals: knowledge-based goals that are long-term vs emotion-based goals that are short-term. Knowledge-based goals are oriented towards acquiring new information and enacting new identities, while emotion-based goals pertain to those enhancing well-being and maintaining positive relationships. As age increases, the priorities of an individual shift from goals that are knowledge-based (e.g., growth in knowledge) to goals that are emotion-based (e.g., social relationships). As the latter gains importance (Carstensen et al., 1999; Charles and Carstensen, 2009), it will see older individuals pursue social relationships and networks that are more rewarding for psychological well-being and reduce those that are less. In their study on activities deemed by retired individuals in bridge employment to be meaningful, Maxin and Deller's (2011) demonstrated the significance of SES in linking these activities to positive emotions such as helping, wishing to pass on knowledge and contact with others.

The shift of priorities could be thought to be adaptive, as it offers older individuals opportunities to counter the disadvantages experienced in older age and enhance their well-being. While it is common to see social networks become smaller both in number and size as age increases, this researcher argues that these networks could be more selective and rewarding – as a source of support for older individuals resulted from shift in priorities. By extension, as older individuals harness socioemotional selectivity, a big part of it could be just not dwelling on the negative aspects. This is based on the reasoning that not only socioemotional selectivity switches the focus to the promising investments, but also lets go of or incapacitates the investments that are not paying off. As such, this researcher argues that acceptance of or distancing of oneself from an unfavourable situation such as underemployment could be considered and explained by SES, which would be valuable in the context of this research.

Under SES, essentially, older individuals adjust how they use their resources based on how much time they think they have left. They increase their satisfaction by shifting responses to life domains with a better sense of purpose and control. Under this perspective, it could also be argued that one's current satisfaction could be influenced by anticipated shifts of priorities. Taken together, the discussion in this section justifies the following specific question under the primary research question.

RQ(h): *How do older workers cope with the negative consequences of underemployment?*

It should be noted that there are limitations with the Socioemotional Selectivity Theory, as it might not be able to explain every individual or situation in the same way due to its contextual nature. Also, it does not consider other factors that affect the employment of older workers, such as health, education, culture, or policies and practices. However, this researcher believes that SES is useful in providing explanations of the mechanisms adopted by the interview participants in coping with their underemployment situations.

4.5 Enhanced Conceptual Framework

This subsection provides a brief discussion of the enhanced conceptual framework, which is based on the conceptual framework discussed in Section 3.8, with the additional inclusion of Socioemotional Selectivity Theory (SES).

Under Socioemotional Selectivity Theory, a discrepancy exists between what one desires vs what one perceives that one can obtain. Locke (1976)'s Range-of-affect Hypothesis asserts that the level of an individual's satisfaction depends on the magnitude of this discrepancy and the degree of importance assigned to the life domain in question. In general, the smaller the discrepancy, the higher the satisfaction (Wu, 2009). As re-prioritization shifts the focus from non-attainable goals to life domains with more promising outcomes, satisfaction improves (Wrosch et al., 2003). While the Life-course Perspective does not offer full explanation on the mechanisms or processes that allow people to cope with the negative effects of unfavourable experiences (as discussed in Section 3.8), SES fills this void in the context of this thesis.

As a disadvantageous employment experience, underemployment could limit opportunities, restrict resources, impose life constraints and impact well-being. For older working individuals, SES could be thought of as a means to enable them to reframe, redefine, and reorient their later life course to enhance well-being outcomes. This is achieved through shifting priorities, which – in the view of this researcher – could press an underemployed older worker to reconsider their assumptions, reevaluate their expectations, and revalue their goals for the remaining life. This perspective is thought to be valuable in investigating the coping mechanisms adopted by underemployed older workers in this thesis.

Smith and Huo (2014) asserted that well-being will be negatively impacted if the gap that caused relative deprivation is considered unwarranted and nothing can be done about it. As a life span conceptualization, SES avails older individuals of opportunities to adjust their pursuit, engagement, and priorities of goals to reduce the sense of deprivation based on perception of time. Also founded on personal agency, it complements the Life-course Perspective and is compatible with Relative Deprivation Theory and Agency Restriction Model (see Section 3.8). It is able to offer useful insights to explicate the interrelatedness of motivation and experience of underemployment pertaining to older workers, as well as possible mechanisms for them to counteract the negative effects.

4.6 Conclusion

Undoubtedly, employment is at the centre of most working-age people's lives, with complex interactions with well-being. While work contributes to the well-being of an individual, underemployment could have negative consequences and become a significant risk factor to well-being in later life. In addition to its effect on well-being, underemployment could bring about financial deprivation, job dissatisfaction, turnover, reduced commitment, depression, lower self-esteem, skills erosion and so forth. These effects will be explored in later chapters quantitatively and/or qualitatively.

As discussed above, the Socioemotional Selectivity Theory provides an explanation of the viable mechanisms that older individuals might use to compensate for the loss of positive outcomes in adverse life circumstances. This researcher argues that, on the converse, it implicitly suggests that differential results across age groups are likely due to the underlying future-time perspective of the theory. As such, together with the Life-course Perspective, it justifies the comparative analyses in the quantitative study to highlight the key differences between the age groups.

The design of this research is provided in the next chapter.

CHAPTER FIVE: RESEARCH OBJECTIVES AND DESIGN

5.1 Introduction

This chapter describes the methodological approach and processes that underpin the objectives and design adopted in this research. As discussed in previous chapters, the complex interplay of various factors – individual, familial, work, organizational, and social – affects an individual's decision to stay in the labour market and the perception of underemployment experience. This in turn affects the evaluation of outcomes and adoption of mechanisms to cope with underemployment. While this research acknowledges the deterministic effect of cumulative advantages and disadvantages under the Matthew Effect, older workers are recognized as active agents who respond to their underemployment experience with rational choices of actions. They construct meaning from this experience within the various contexts specific to them.

The sociological perspective of this research concerns looking at the role of social relations, social structures and social processes in shaping underemployment and its relationship with subjective well-being, and the role of underemployment in retirement decision among older workers. As the reasons for older workers to keep working could be quite diverse – ranging from financial to psychosocial or educational – along with different work-role centralities, availability of resources and coping mechanisms, there could be an array of diverse outcomes associated with their underemployment. These considerations were taken into account in the design of the research and data analyses, which are presented in the sections below in this chapter and later chapters.

Section 5.2 describes the research questions and their rationale. Section 5.3 provides a discussion on researching lived experience while Section 5.4 justifies the mixed-method approach. Section 5.5 outlines the design and scope of the secondary quantitative data: Labour Force Survey, 2021 Census, and 2015 and 2016 General Social Survey; with a brief explanation of their purposes, strengths, and collection methods.

Section 5.6 provides an overview and the rationale of the design of the quantitative work in Chapters 6 and 7, including the scope and a brief discussion about the relationship between the key dimensions of underemployment and subjective well-being. The framework of the hypothesised covariates are presented and discussed in Section 5.7, with a discussion of their mediating roles in the relationship between underemployment and subjective well-being. A justification of the select covariates drawing on findings from past studies is also provided in this section. Section 5.8 provides a description of the variables used in the multivariate analyses, based on the codebooks of General Social Survey.

Section 5.9 provides a synopsis of the theoretical orientation and briefly explains the interpretative approach under the constructivist paradigm used in the qualitative study. It is then followed by a discussion of the reliability, validity and generalizability of the qualitative findings in Section 5.10.

Section 5.11 concerns development of the interview guide, and the pilot interview performed to test it prior to the actual in-depth semi-structured interviews. The criteria and steps undertaken to recruit participants for interview are formalized in Section 5.12, along with a recount of the challenges encountered during the recruitment process.

Sections 5.13 and 5.14 address considerations on ethics and data confidentiality respectively. They are followed by Sections 5.15-5.17, which describe the semi-structured interview process, the thematic analytical approach used to analyze the findings, and the roles that reflexivity and positionality play in the qualitative work respectively.

This chapter ends with a conclusion in Section 5.18. All quantitative analyses in this thesis on the Census and General Social Survey were performed using the Survey procedures (e.g., SurveyFreq, SurveyMeans, SurveyReg, and SurveyLogistic) available in the SAS® 9.4 software.

5.2 Research Questions

The overarching aim of this research was to explore and understand the lived experiences of underemployed older workers in Canada. The primary research question was:

RQ: *What are the lived experiences of underemployed older workers?*

This research question was primarily addressed by the qualitative part of this research, and guided by the following specific questions:

- (a) *What keeps older workers in the labour market?*
- (b) *What is the role of the financial factor?*
- (c) *What is the meaning of work to older workers?*
- (d) *What is the value of older workers perceived by employers?*
- (e) *What are the challenges faced by older workers in employment?*
- (f) *How do older workers perceive their underemployment experience?*
- (g) *How does underemployment influence older workers' retirement decision?*
- (h) *How do older workers cope with the negative consequences of underemployment?*

To help achieve the research aim, the following secondary research questions SQ1 - SQ3 addressed the three different aspects embodied within the primary research question.

SQ1: *What is the prevalence and predominant form of underemployment among older workers?*

The objective of this secondary research question was to assess the risk of underemployment among older workers. To support this objective, the following specific research questions were covered:

- (a) *What are the characteristics of the older working population and the differences between the genders?*
- (b) *What are the sociodemographic factors that predict employment for older workers?*
- (c) *What is the likelihood of underemployment among older workers across different dimensions of underemployment and between the genders?*

The above questions characterize the older working population in Canada as the first step towards understanding their employment to provide the context for this research, by investigating the trends, patterns, and norms of employment. They facilitate explanation of why some older individuals are working while others in the same cohort have stopped working, and highlight the risk of older worker underemployment. This secondary research question was primarily addressed in the quantitative part of this research, using data from Labour Force Survey, Census, and General Social Survey. The qualitative part also contributed to answering this question.

SQ2: To what extent does underemployment affect the subjective well-being of older workers?

The objective of this secondary research question was to investigate the relationship between underemployment and subjective well-being among older workers, and the extent of impact of underemployment on their subjective well-being. To support this objective, the following specific research questions were covered:

- (a) *What are the characteristics of underemployed older workers?*
- (b) *How do these characteristics mediate the relationship between underemployment and subjective well-being?*
- (c) *How does underemployment affect the subjective well-being of older workers across different dimensions of underemployment and between the genders?*

By examining the characteristics of underemployed older workers as the first step, these questions looked into the mediating role of these characteristics in the relationship. It also investigated the differentiated effects of the different dimensions of underemployment on older workers. This secondary research question was primarily addressed in the quantitative part of this research, using data from General Social Survey. The qualitative part also contributed to answering this question.

SQ3: To what extent does older worker underemployment differ from other groups of workers?

The objective of this third secondary research question was to examine how older worker underemployment differs from younger worker underemployment, in terms of prevalence and impact on subjective well-being. To support this objective, the following specific research questions were covered:

- (a) *How are the characteristics of underemployed older workers different from those of younger workers?*
- (b) *How are these characteristics different in mediating the relationship between underemployment and subjective well-being among older workers vs younger workers?*
- (c) *How does the impact of underemployment on subjective well-being among older workers differ from that among younger workers and between the genders?*

By comparing the characteristics of underemployed older workers with those of younger workers, it highlighted the factors that influence the likelihood of underemployment and its impact on subjective well-being between the two age groups. It also looked at the differences in the mediating role of the characteristics examined. This secondary research question was primarily addressed in the quantitative part of this research, using data from General Social Survey.

All research questions and specific questions are based on literature review and considered by this researcher as both relevant and important for this research.

5.3 Researching Lived Experience

This section discusses ‘lived experience’ and provides justification of using qualitative interview as the data collection method to discover the lived experiences of interview participants.

The term ‘lived experience’ is originated from the German word ‘Erlebnis’, which literally means ‘living through something’. Investigations using a lived experience approach, according to Lewis-Beck et al. (2004), ensure an openness for discovering what can be thought and found to lie beyond the condition being investigated.

Given (2008) defined ‘lived experience’ in a Sage handbook as a representation and understanding of human experiences, choices, and options. It also includes how these factors influence one’s perception of knowledge. Underlying this definition is the notion of using a single life to study society and how individual experiences are communicated. As the purpose of a lived experience study is to inquire the experience of living through change and continuity in life circumstances and trajectories (Edwards and Irwin, 2010; Neale et al., 2012), it emphasizes the ‘lived’ aspect of such experience as subjective states unfold over time. This conforms with the overarching aim of this thesis, which sought to understand the personal experiences of underemployed older workers living through underemployment. It allowed this researcher to ascertain a series of relevant events through time for each participant, and to elicit the meanings and interpretations ascribed to these experiences.

However, it is the observation of this researcher that most studies on lived experience do not provide a definition of ‘lived experience’, nor have the lived experience literature reviewed and cited. Examples include: Bruinsma et al., 2022; Fiocco et al., 2021; Gosling et al., 2023; Huntley and Bratt, 2023; Mehta and LaRiviere, 2023; Munkeby et al., 2023; Neves et al., 2023; Rathbun-Grubb, 2019; and Riach and Loretto, 2009. This observation is in line with the report by McIntosh and Wright (2019) that while lived experience research provides a compelling basis of evidence for informing policies, there is usually no exploration or clarification about the meaning of ‘lived experience’. Despite the surge in its adoption as a research strategy and direction in many disciplines (Bergqvist et al., 2023), the term ‘lived experience’ is largely considered as self-explanatory and well understood. However, this might not be the case universally. For some users, the absence of an explanation could lead to difficulties to establish the context and significance of the findings.

Lived experience research values experience as a source of expertise (Vázquez et al., 2023), with a focus on everyday life occurrences and self-awareness, which enables generation of insights. It aims to explore and understand the meaning ascribed to individual experiences in their own contexts. This is compatible with the interpretative-constructionist paradigm adopted in this thesis (see Section 5.9), which holds that reality is socially constructed by individuals through their interactions with the world. Lived experience research also acknowledges the importance of agency of people in their everyday lives (McIntosh and Wright, 2019), and privileged experience as a means of knowing and interpreting the world (Given, 2008). Thus, it captures both complexity and diversity of human experiences, along with their challenges and opportunities. This is important for this thesis. With an aim to inquire and understand how the participants live through and respond to their underemployment experiences, lived experience research provides the approach to achieve this aim.

The body of knowledge on lived experience embraces subjectivity, reflexivity and contextuality (Denzin and Lincoln, 2018). Indeed, lived experience research emphasizes the worth of subjective experience to empirical inquiry (McIntosh and Wright, 2019). This has high significance for this research, which is conceptualized in a subjective framework. However, lived experience research is not without its disadvantages. Indeed, researchers need to be mindful of the potential risks and harms for participants when they share or revisit their stressful experiences. Appropriate support needs to be in place at all times to address any issues that might arise during the research process for the interview participants. This is further discussed in Section 5.13.

Qualitative studies are generally considered as appropriate for discovering lived experience. As Bourke (2014, pp. 2-3) noted, qualitative research *seeks to provide an understanding of a*

problem through the experiences of individuals, and the particular details of their lived experiences. Edmund Husserl believed that lived experiences are discovered during one-on-one conversations between the researcher and participants to uncover the essence of lived experiences through descriptive techniques such as interviews, participant observation, and action research (Wojnar and Swanson, 2007). The advantages of using interviews are that they draw from participants a vivid picture of their experiences, which lead to understanding of shared meanings (Sorrell and Redmond, 1995). This fulfills the aim to capture peoples' experiences of a phenomenon and how they understand it. Thus, qualitative research was considered by this researcher as the most appropriate method for this study to allow him to conduct interviews to understand lived experiences from the participants' perspectives (Creswell and Creswell, 2018). Indeed, qualitative methods are frequently used when the investigator seeks to collect 'information rich' cases (Patton, 2002).

In past studies on lived experience, a wide range of data collection methods have been used for research participants to share their stories in their own voices, such as: interview, focus group, ethnography, diary, narrative, photo, post on discussion forum, questionnaire, and creative techniques such as performance and so forth. Although there are no official statistics on the usage frequencies of these tools, it is the belief of this researcher that interview is the predominant one. In Gosling et al. (2023)'s review of 10 studies published between 2016 and 2020 on the lived experiences of autistic women, 6 were conducted using interviews. In Farrell (2020)'s review on the benefits of lived experience research for educational settings, a few exemplary studies were cited, with interview as the data collection method for all of them. However, it was also noted that there were multiple interviews in some studies. In their meta-synthesis of 34 research studies published between 1990 and 2015 on the lived experiences of dementia patients, Górska et al. (2018) reported that semi-structured interview is the predominant method of data collection.

Mason (2018) argued that qualitative interview provides good focus on lived experience as it helps explore the texture and weave of everyday life including social processes and relationships, and understand the significance and meanings that they generate to research participants. Mason also reasoned that although focus group is common across social sciences, 'group interaction' should be the primary mechanism to generate data for the purpose of any study if used. She challenged that researchers should consider the ontological relevance of group interactions for their study, believing that focus group is not a good vehicle to generate reflections on individual or personal experiences. This belief is shared by this researcher in the context of this thesis, as the depth of experience being shared could have a high dependency on the level of trust and rapport developed between the researcher and the participants. With multiple participants in the setting, a focus group might not conjure the contexts and situations of data about personal lived experience to emerge naturally and authentically due to group dynamics. One-to-one interview is an effective tool to draw from the participants a vivid picture of their experiences, which contributes to understanding of shared meanings. With the influence of other members, it is the belief of this researcher that a focus group will not be able to achieve results comparable with interview.

In their review of qualitative interviews, Edwards and Holland (2013) reasoned that interview can provide insight into the meanings that individuals attach to experiences, which enable policy changes in the context of people's lived experience. Many researchers also consider interview as the optimum or principal method for data collection on lived experience (Frechette et al., 2020; Jackson et al., 2018; Mapp, 2008). Among the studies on lived experience reviewed by this researcher with interview as the data collection method, the duration of an interview could be as short as 30 minutes. Many of these studies only conducted a single interview with a participant,

without any supplementary data collection. These interviews could be conducted over phone, Zoom, other online platforms or in-person. In Murphy et al. (2022)'s study on the lived experience of older adults transferring between long-term care facilities, semi-structured interviews were conducted only once for each participant, and lasted 30 minutes on average. In Myhill et al. (2021)'s study on the lived experience of gig workers, semi-structured interviews were used as the data collection method. These interviews ranged between 30 minutes and 90 minutes, averaging 51 minutes each.

It was also noted that some studies on lived experience conducted multiple interviews for each participant, or adopted other data collection methods in addition to interview. To study the lived experiences of African migrants, Ponce-Blandón et al. (2021) conducted a minimum of two in-depth interviews on two different days for each of the key informants, with each interview lasted about 30 minutes. In Jedličková et al. (2022)'s study on the lived experience of management employees, semi-structured interviews that lasts about an hour were used, with additional interviews arranged for some participants. The data is further augmented by the participants' own notes. Other studies used multiple waves of interviews to study lived experience (e.g., Aronson et al., 2022). Thus, although various practices are in use, it is not uncommon in studies on lived experience to conduct a single interview for each participant. In the belief of this researcher, what determines the need for a second interview or other data collection to be brought in to augment the data is whether the first interview is able to achieve data saturation while achieving research objectives.

Of the 15 semi-structure interviews conducted in this thesis, it is the judgement of this researcher that all were able to achieve data saturation prior to conclusion of the interview. As such, no second interviews were considered necessary although follow-up clarification was made with some participants. It should be noted that while lived experience is a valuable source of data for research purpose, it could be limited by one's subjectivity and bias due to the influence by one's own beliefs and values. It could also be incomplete or inaccurate as it is based on memory. Section 8.3 describes the measure taken in this study to address these limitations.

5.4 Research Design

The conceptual framework adopted in this thesis (see Sections 3.8 and 4.5) proposes that well-being and lived experiences concerning underemployment at older age are shaped by Relative Deprivation, Life-course Perspective, and Socioemotional Selectivity Theories, and premised on personal agency. Examined in this framework is a wide array of contexts and factors covered in the literature as reviewed in previous chapters and presented in Sections 5.7 and 8.3. They include: sociodemographic factors, work characteristics, health, social connectiveness, time and place, historical events, personal biography and so forth. This framework was used to inform the mixed-method design in this thesis. A mixed-method design is defined as a design using both quantitative and qualitative approaches for collection and analysis of data, integration of findings and drawing inferences (Tashakkori and Creswell, 2007).

The mixed-method design in this thesis is the 'explanatory sequential design' under the typology of Creswell and Plano Clark (2018). An explanatory sequential design consists of a first phase of quantitative data collection and analysis, which is followed by a second phase of qualitative data collection and analysis. The rationale for this approach is that the quantitative data and their analysis provide a general understanding of the research problem from a statistical perspective, while the qualitative data and their analysis refine and explain the statistical results by exploring the views of study participants in an in-depth fashion (Creswell and Creswell, 2018). The

advantages of such a design have been widely covered in the literature (Ivankova et al., 2004; Subedi, 2016; Tashakkori and Teddlie, 2010; Toyon, 2021), including straightforwardness, extending quantitative findings in greater details, and allowing broader and more credible understandings of a research problem. On the downside, however, it requires more time and resources to collect and analyze data.

The quantitative study in this research principally sought to elucidate the “what” (Toyon, 2021). It aimed at providing a general picture of the research problem (Bryman, 2016; Creswell and Plano Clark, 2018), by detecting and understanding broad patterns among individual-level variables, looking at the significance of key variables such as perceived underemployment, subjective well-being, demographics, socioeconomic and work characteristics. It also established the prevalence, magnitude, and composition of the problem of older worker underemployment by providing descriptive and multivariate analyses. These analyses were based on a comparative design in which underemployed older workers are contrasted with their adequately employed counterparts to explicate differences between them. Also, older workers are contrasted with their younger peers for an understanding of the differences between age groups. The quantitative study drew on data and trends from Labour Force Survey, 2021 Census, and 2015 and 2016 General Social Survey. The main empirical findings serve as useful framing to set the broader stage for the qualitative work for detailed investigation.

The qualitative study aimed to refining, extending and explaining the general picture (Creswell and Plano Clark, 2018). It employed in-depth semi-structured interviews to explore the lived experience of underemployed older workers, providing a detailed account of the experience and impact of underemployment from an individual perspective. As the quantitative work did not cover the “how” and “why” (Toyon, 2021), the knowledge gaps in the nuances surrounding motivations, perceptions, and interpretations are filled by the rich, detailed narratives of the participants about their personal perspectives and experiences. In essence, the qualitative study clarifies contextual, and individual- and system-level variables in relation to social meanings, social relationships, and social interactions. This enhances understanding of the problem of older worker underemployment by providing contributory information to support interpretation of the quantitative findings.

Green and Thorogood (2009) considered quantitative investigations to be generally free from the values of the researcher. Conversely, qualitative inquiries under the interpretative-constructivist paradigm (see Section 5.9) – which was adopted in this thesis – are influenced by the positionality of the researcher, as the researcher is a co-constructionist of the interpretations of the socially constructed reality, which is formed through individual perceptions and shaped through contextual factors. This issue is discussed in more details in Section 5.17.

In summary, the explanatory sequential design in this thesis has three components. The first is a quantitative analysis of secondary data to examine the determinants and subjective well-being amongst the underemployed older workers. This enabled a broad overview and provided the context of the research problem. The second component is a qualitative study that described perceptions of underemployment and the lived experiences among a sample of interview participants. The third component is a discussion drawing inferences that integrated the findings of both quantitative and qualitative studies, providing insights on older worker underemployment to inform decisions. While the results from the quantitative study contributed to formulation of the focus questions for the qualitative study, the nuances generated from the individual accounts in the qualitative interviews helped interpret the quantitative findings. Together with an extensive literature review, this research is positioned within a well-triangulated context (Greene, 2007). This configuration is appropriate for this thesis as it

addressed the challenges of limited prior evidence and non-availability of other relevant data sources.

Moreover, Schoonenboom and Johnson (2017) contended that, for a mixed-method design, it is under the purposive discretion of the researcher to determine the specific configuration to answer the research questions in a given situation. This researcher considers that, with an interpretative-constructivist paradigm, an explanatory sequential design provides a promising approach to achieve the overarching aim of this thesis – first make an understanding of the context and then an interpretation of the constructed lived experience.

5.5 Secondary Quantitative Data

While a few surveys in Canada offer some elements of the data required for the quantitative analysis in this research, no single one of them contains all elements. It was judged by the researcher that the Labour Force Survey, 2021 Census, and 2015 and 2016 General Social Survey had the data that best meet the study requirements. In particular, the General Social Survey contains information on employment status, job characteristics, socioeconomic characteristics and well-being status in the same individuals. Below is a description of these data sources.

Labour Force Survey

The Labour Force Survey (LFS) is a household survey carried out monthly by Statistics Canada, providing estimates of participation, employment and unemployment, in addition to other information on a variety of labour- or employment-related issues. It is the largest monthly sample survey in Canada.

The survey is conducted in 56,000 households and about 110,000 individuals across Canada. Information is obtained from all members of the selected household who are 15 years or over, whether they work or not. The LFS sample is drawn from an area frame and is based on a stratified, multi-stage design that uses probability sampling. It is specifically designed to provide the best possible measure of month-to-month change in key variables within approximately three weeks of data collection.

Initial interviews are done by telephone only, while follow-up surveys may be completed by electronic questionnaire. Participation in the survey is mandatory under the Statistics Act in Canada.

Detailed information of the Labour Force Survey could be found at this link:

<https://www.statcan.gc.ca/eng/survey/household/3701>. Due to the revisions made by Statistics Canada to the Labour Force Survey data in early 2023

(<https://www150.statcan.gc.ca/n1/pub/71f0031x/71f0031x2023001-eng.htm>), all data sourced from the Labour Force Survey in this thesis has been updated as of February 1, 2023.

Census

The Census is conducted every 5 years in Canada. It includes all people living in Canada at the time of the Census, covering those using a work, study, or temporary resident permit. Two different questionnaires are used in the Census: the short version and the long version. The short version is sent to 80 percent of the population while the long version is sent to the remaining 20 percent, with respondents chosen using a random sampling method. The short questionnaire that

all Canadians are required to complete comprises basic topics on age, sex, marital status, and mother tongue. The long version, in addition to these topics, addresses topics such as education, employment, income, and mobility.

The data collected from the long questionnaire are weighted by Statistics Canada so that they are representative of the entire Canadian population. While Census data are considered reliable, the official documentation recognizes the existence of the following types of error: coverage, non-response, response, processing, and sampling. The Census does not collect information on life satisfaction or subjective well-being.

Detailed information of the Census could be found at this link:

<https://www12.statcan.gc.ca/census-recensement/index-eng.cfm>

General Social Survey

The General Social Survey (GSS) was first administered in 1985, with the overarching objective to gather data on social trends for the purpose of characterizing changes in the living conditions and well-being of Canadians. It was also designed to inform specific social policy issues of current or emerging interest.

GSS is an annual, voluntary, cross-sectional survey with a nationally representative sample size of about 20,000. The target population is non-institutionalized persons aged 15 and over, living in the 10 provinces of Canada. Each cycle of GSS contains a core topic and a standard set of questions, collecting a set of demographic and socioeconomic characteristics, as well as a broad range of information on health status and determinants of health.

The surveys for 2015 and 2016 contain comparable national samples, with the same sample design. They also use very similar questions for life satisfaction, education, occupation and other variates of life satisfaction.

GSS uses a frame that combines telephone numbers (landline and cellular) with Statistics Canada's address register, and collects data using a combination of self-completed online questionnaires and telephone interviews. Households without telephones are excluded from the survey population.

The theme for the 2015 cycle was "Time Use", which collected information on how respondents managed their time and performed their daily activities. The survey employed a retrospective 24-hour time diary to collect information on respondents' participation in, and time spent on, a wide variety of day-to-day activities, and the location where these activities occurred (e.g., home or workplace) as well as the people who were with the respondent at the time of the activity.

The theme for the 2016 cycle was "Canadians at Work and Home." The survey took a comprehensive look at the way Canadians lived by incorporating the realms of work, home, leisure and overall well-being. It was conducted between August 2016 and December 2016.

The overall response rate to the 2015 GSS was low (38.2%), which was in line with the trend on international time use surveys. To ensure that the data were fit for use, additional non-response adjustment steps were taken, and the final data was validated using several data sources. The total sample size was 17,390. The older population (aged 55 or over) consisted of 8,574 observations.

The overall response rate to the 2016 GSS was 50.8%, with a total sample size was 19,609. The older population (aged 55 or over) consisted of 9,674 observations.

The 2015 and 2016 GSS contain a common set of sociodemographic variables, allowing comparisons to be drawn between the two data sources. The compositional characteristics of the weighted 2015 and 2016 GSS are very similar, providing comparability and representativeness of the two samples.

Detailed documentation for the 2015 and 2016 GSS is available at:

<https://www150.statcan.gc.ca/n1/pub/89f0115x/89f0115x2019001-eng.htm>

In this research, the study samples from both surveys consist of individuals of younger age (25-54 years) and older age (55 years and over) and were working as paid employees. The 2015 GSS provides data on involuntary part-time employment while the 2016 GSS provides data on other dimensions of underemployment being studied: over-education, over-skill, and field-mismatch.

The main dependent variable of interest in both 2015 and 2016 GSS is overall life satisfaction. In the surveys, respondents were asked the following single question (SLM_Q01): “Using a scale of 0 to 10, where 0 means ‘Very dissatisfied’ and 10 means ‘Very satisfied’, how do you feel about your life as a whole right now?” In the 2016 GSS, similar questions were further asked on satisfaction with various domains of life: standard of living, health, achievement in life, personal relationships, personal appearance, feeling safe, feeling part of the community, time available to do things you like doing, quality of local environment, and life in Canada.

General Social Survey vs Labour Force Survey

In the process of analysis, discrepancies on data related to involuntary part-time employment were noticed between the 2015 GSS and LFS. Upon enquiry, it was explained by Statistics Canada that the GSS data collection spanned between two calendar years from April 2015 to April 2016 without specifying any particular dates. On the other hand, the LFS collection specifically looked at a certain week and kept the same week of reference on an ongoing basis. As such, the GSS data might include workers who might not have worked in the week before but any time in the past 12 months.

Despite the discrepancies, it was felt that the GSS data could still provide useful insights into the characteristics of underemployed older workers due to involuntary part-time employment. The responses provided by Statistics Canada are listed below verbatim:

Our universe includes some workers that might not have worked the week before, but that have worked in the past 12 months. LFS collection is different where it specifically looks at a certain week and keeps the same week of reference where, in GSS Time Use, I do not specify particular dates. The Time Use collection span between 2 years from April 2015 to April 2016, this could also explain some of the differences at the weighting stage. The trends should be similar, but since the Benchmark of the 2 surveys are different, I don't think full reconciliation is possible.

After inquiring with our methodologists, they didn't have any further solution as the calibration for GSS was done using both 2015 and 2016 counts which, as previously mentioned, can cause discrepancies between the two files in addition to not having the same universe.

Summary

Table 5.1 summarizes the various secondary data sources used in this thesis.

Table 5.1 Summary of secondary data sources

Secondary data	Time frame	Primary data elements	Main usage
Labour Force Survey	20-year period: 1999-2019	Labour force participation, employment, unemployment	Analysis of trends and patterns in Chapters 1 and 6
Census	2021	Employment and select co-variables	Descriptive analyses in Chapter 6 and logistic regression model in Section 6.10
General Social Survey	2015	Involuntary part-time employment, subjective well-being and select co-variables	Regression and decomposition models in Chapter 7
General Social Survey	2016	Overeducation, over-skill, field mismatch, subjective well-being, and select co-variables	Regression and decomposition models in Chapter 7

5.6 Overview and Rationale of Quantitative Design

Characterizing the population is an important first step toward a proper understanding of the factors that shape the relationship between employment and well-being of that population. Chapter 6 serves this purpose. Using both descriptive and multivariate techniques with variables on employment, demographics, and socioeconomics from Labour Force Survey, 2021 Census, and 2015 and 2016 General Social Survey, it provides a synopsis of the characteristics of the older working population and the Canadian labour market, along with any key trends. All of these serve as a backdrop for the more detailed analysis on underemployment in Chapter 7.

Being embedded in social relations of work and other contexts, an individual's participation in the labour market could be both facilitated and constrained by many factors. Under the personal agency approach, the underemployment experience of an individual is shaped by the individual's access to and position in social structures and social systems, as well as the complex interplay of various social relationships. All of these could, in turn, depend on the demographic, geographic, work, socioeconomic, social connectedness, and health characteristics of the individual. These characteristics are represented by the select covariates, as discussed in Section 5.7.

The contribution of these characteristics – whether individually or jointly – to the relationship between underemployment and subjective well-being among older workers has not been fully investigated. The multivariate analysis in Section 7.4 – including regression analysis – addressed this void by examining the prevalence of these characteristics among underemployed older workers and discerning their mediating effects. These characteristics, as represented by the select covariates, could be complexly intertwined (Moen, 2001).

The decomposition analyses in Section 7.5 decomposed the link between underemployment and the covariates to further identify their relative importance in this complex phenomenon. This approach was inspired by Frank and Hou (2017). By grouping covariates into categories as units of analysis after decomposition, a balanced framework offering a methodical explanation of subjective well-being due to underemployment was facilitated.

In this research, a dichotomous variable was used for each key dimension of underemployment as it is not practical for a single variable to fully capture different dimensions of underemployment. A separate model was also set up for each dimension of underemployment to enable proper assessment of the relationship between underemployment and subjective well-being for each dimension, as accounted for by the covariates. This is in line with the suggestions of both Friedland and Price (2003) and Maynard et al. (2006) that the relationship with well-being could be different among different dimensions of underemployment. Separate models also enable comparison of outcomes attributed to non-uniformity of characteristics affecting workers in differentiated ways across dimensions.

For each dimension of underemployment, a separate model is estimated for each gender, with a goal toward understanding whether and how the pattern of covariates differs between men and women. This design allowed factors such as marital status, geographic characteristic, education, income, socioeconomic status and so forth to be different between the genders, potentially improving the parsimony of data. If a dummy variable is used instead to represent the genders in the models, the effects of the other variables will be presumed to stay the same for both genders. As discussed in Section 6.3, given the difference in social roles and career paths between men and women, it is the researcher's belief that the gendered experience of underemployment among older workers warrants investigation. As such, the design allowed conclusions to be made separately for each gender, for each dimension of underemployment.

For the same reasoning, separate models were constructed between older workers and younger workers so that conclusions might be drawn on older workers with comparisons made to younger workers. The hypothesis is that workers of different age groups do not share similar experiences, as the impact of underemployment could be more significant for one age group than another. This is justified by the discussions in Sections 4.2 and 4.6. At the least, underemployment – as a form of labour force instability – would have implications for subjective well-being in later life – as suggested by Marshall et al. (2001). It could also lead to plans to leave employment (see Section 4.2), which is analyzed in both quantitative and qualitative work.

The techniques used in the quantitative analysis are described in Chapters 6 and 7 before the analysis. It should be noted that there are disadvantages associated with estimating separate models. As the number of models increases, their statistical power decreases due to thinning of data. However, it is the judgment of the researcher that the models in this research can produce useful results.

5.7 Framework of Covariates

This section provides a synopsis of the covariates selected for the multivariate analysis in the quantitative study and describes the criteria of selection.

As an official public health advice, the Government of Canada has listed 12 factors as determinants of health¹². They are:

- (a) income and social status
- (b) employment and working conditions
- (c) education and literacy

¹² <https://www.canada.ca/en/public-health/services/health-promotion/population-health/what-determines-health.html>

- (d) childhood experiences
- (e) physical environments
- (f) social supports and coping skills
- (g) healthy behaviours
- (h) access to health services
- (i) biology and genetic endowment
- (j) gender
- (k) culture
- (l) race

Of particular significance for mental health, three social determinants¹³ have been identified by the Canadian Mental Health Association:

- (a) freedom from discrimination and violence
- (b) social inclusion
- (c) access to economic resources

From a practical point of view, three criteria were used in this research to select covariates to discern the relationship between underemployment and subjective well-being:

- (a) literature findings
- (b) logical connection
- (c) availability of data

For this research, these criteria were considered as necessary and sufficient to produce useful results from the analyses. In addition, the select variables should be based on national survey data so that explanations representative of Canada could be provided for significant differences in subjective well-being among different sub-population groups.

Based on these considerations, the multivariate analysis in this research classified five categories of covariates available from 2015 and 2016 General Social Survey. These covariates are based on social divisions such as gender, marriage, immigration, ethnicity, geography, education, social status, income and so forth. They also cover relevant characteristics specific to employment, job specialization, workplace, and organization. For older workers, their long life histories and wide spectrums of experiences will also influence subjective well-being. Under this framework, the subjective well-being of an individual is considered as being reflected by the sum of the covariates at any point in time.

The five categories of covariates classified in this research were:

- (a) demographic and geographic factors
- (b) work characteristics
- (c) socioeconomic factors
- (d) social connectedness
- (e) health

Table 5.2 below lists the covariates and the references that support their selection for this research.

¹³ <https://ontario.cmha.ca/provincial-policy/social-determinants/>

Table 5.2: List of variables included in the multivariate models of the quantitative study

List of variables included in the multivariate models	
Variable	Reference
Demographic and geographic factors	
Marital status	<ul style="list-style-type: none"> ▪ Hsu, T. and Barrett, A. (2020). The Association between Marital Status and Psychological Well-being: Variation across Negative and Positive Dimensions. <i>Journal of Family Issues</i>. 41(11). 2179-2202. ▪ Robards, J., Evandrou, M., Falkingham, J. and Vlachantoni, A. (2012). Marital Status, Health and Mortality. <i>Maturitas</i>. 73(4). 295-299.
Recent immigrant	<ul style="list-style-type: none"> ▪ Robert, A. and Gilkinson, T. (2012). Mental Health and Well-being of Recent Immigrants in Canada: Evidence from the Longitudinal Survey of Immigrants to Canada. Citizenship and Immigration Canada. ▪ Zhao, J., Xue, L. and Gilkinson, T. (2010). Health Status and Social Capital of Recent Immigrants in Canada: Evidence from the Longitudinal Survey of Immigrants to Canada. In T. McDonald, E. Ruddik, A. Sweetman and C. Worswick (eds.) <i>Canadian Immigration: Economic Evidence for a Dynamic Policy Environment</i>. McGill-Queen's University Press: Montreal.
Visible minority	<ul style="list-style-type: none"> ▪ Paradies, Y., Ben, J., Denson, N., et al. (2015). Racism as a Determinant of Health: A Systematic Review and Meta-Analysis. <i>PLOS ONE</i>. 10(9). e0138511. ▪ Yang, Y. (2008). Social Inequalities in Happiness in the United States, 1972 to 2004: An Age-Period-Cohort Analysis. <i>American Sociological Review</i>. 73. 204-226.
Large urban population centres	<ul style="list-style-type: none"> ▪ Canadian Medical Association. (2016). The State of Seniors Health Care in Canada. ▪ Kulig, J. and Williams, A. (2011). <i>Health in Rural Canada</i>. UBC Press: Vancouver.
Work characteristics	
Management of workload (proxy of sense of control)	<ul style="list-style-type: none"> ▪ Link, B.G., Lennon, M.C. and Dohrenwend, B.P. (1993). Socioeconomic Status and Depression: The Role of Occupations involving Direction, Control, and Planning. <i>American Journal of Sociology</i>. 98(6). 1351-1387.
Opportunities to provide input into decisions	<ul style="list-style-type: none"> ▪ Erdogan, B. and Bauer, T. (2009). Perceived Overqualification and its Outcomes: The Moderating Role of Empowerment. <i>Journal of Applied Psychology</i>. 94(2). 557-565. ▪ Luksyte, A. and Spitzmueller, C. (2011). Behavioural Science Approaches to Studying Underemployment. In D.C. Maynard and D.C. Feldman (eds.) <i>Underemployment: Psychological, Economic, and Social Challenges</i>. Springer: New York.
Support from manager or supervisor (proxy of engagement)	<ul style="list-style-type: none"> ▪ Pignal, J., Arrowsmith, S. and Ness, A. (2010). First Results from the Survey of Older Workers 2008. Statistics Canada.
Good prospects for career advancement	<ul style="list-style-type: none"> ▪ Bakker, A. and Demerouti, E. (2007). The Job Demands-Resources Model: State of the Art. <i>Journal of Managerial Psychology</i>. 22. 309-328.
Flexible schedule	<ul style="list-style-type: none"> ▪ Bakker, A. and Demerouti, E. (2007). The Job Demands-Resources Model: State of the Art. <i>Journal of Managerial Psychology</i>. 22. 309-328.
Work hours	<ul style="list-style-type: none"> ▪ Wong, K., Chan, A. and Ngan, S. (2019). The Effect of Long Working Hours and Overtime on Occupational Health: A Meta-Analysis of

List of variables included in the multivariate models	
Variable	Reference
	Evidence from 1998 to 2018. <i>International Journal of Environmental Research and Public Health</i> . 16(12). 2102.
Socioeconomic factors	
Occupation	<ul style="list-style-type: none"> Clougherty, J., Souza, K. and Cullen, M. (2010). Work and its Role in Shaping the Social Gradient in Health. <i>Annals of the New York Academy of Sciences</i>. 1186. 102-124.
Educational attainment	<ul style="list-style-type: none"> Public Health Agency of Canada. (2016). Health Status of Canadians 2016: Report of the Chief Public Health Officer. Cutler, D. and Lleras-Muney, A. (2006). Education and Health: Evaluating Theories and Evidence. National Bureau of Economic Research. Working Paper 12352.
Social class	<ul style="list-style-type: none"> Skalická, V., van Lenthe, F., Bambra, C., Krokstad, S. and Mackenbach, J. (2009). Material, Psychosocial, Behavioural and Biomedical Factors in the Explanation of Relative Socio-economic Inequalities in Mortality: Evidence from the HUNT Study. <i>International Journal of Epidemiology</i>. 38(5). 1272-84. Link, B.G. and Phelan, J. (1995). Social Conditions as Fundamental Causes of Disease. <i>Journal of Health and Social Behaviour</i>. 35. 80-94.
Family income	<ul style="list-style-type: none"> Public Health Agency of Canada. (2016). Health Status of Canadians 2016: Report of the Chief Public Health Officer. Tjepkema, M., Wilkins, R. and Long, A. (2013). Cause-specific Mortality by Income Adequacy in Canada: A 16-year Follow-up Study. <i>Health Reports</i>. 24(7). 14-22.
Social connectedness	
Community belonging	<ul style="list-style-type: none"> Pinquart, M. and Sörensen, S. (2000). Influences of Socioeconomic Status, Social Network, and Competence on Subjective Well-being in Later Life: A Meta-analysis. <i>Psychology and Aging</i>. 15(2). 187-224. Michalski, C., Diemert, L., Helliwell, J., Goel, V. and Rosella, L. (2020). Relationship between Sense of Community Belonging and Self-rated Health across Life Stages. <i>SSM - Population Health</i>. Volume 12.
Social fulfillment at work	<ul style="list-style-type: none"> Helliwell, J., Layard, R. and Sachs, J. (2016). World Happiness Report 2016. Update (Vol. I). New York: Sustainable Development Solutions Network. Khan, A. and Husain, A. (2010). Social Support as a Moderator of Positive Psychological Strengths and Subjective Well-being. <i>Psychological Reports</i>. 106(2). 534-538.
Religious affiliation	<ul style="list-style-type: none"> Sullivan, A.R. (2010). Mortality Differentials and Religion in the U.S.: Religious Affiliation and Attendance. <i>Journal for the Scientific Study of Religion</i>. 49(4). 740-753. Mackenzie, E., Rajagopal, D., Meibohm, M. and Lavizzo-Mourey, R. (2000). Spiritual Support and Psychological Well-being: Older Adults' Perceptions of the Religion and Health Connection. <i>Alternative Therapies in Health and Medicine</i>. 6(6). 37-45.
Health	
Self-rated health	<ul style="list-style-type: none"> Mroczek, D. and Spiro, A. (2005). Change in Life Satisfaction During Adulthood: Findings from the Veterans Affairs Normative Aging Study. <i>Journal of Personality and Social Psychology</i>. 88(1). 189-202.

As discussed before, older workers in Canada are not a homogeneous population. They are diverse in demographic, socioeconomic, employment characteristics and so forth. To enable a proper understanding of these characteristics and the factors that shape the relationship between underemployment and subjective well-being, the following specific questions were set up under the second and third secondary research questions.

- SQ2(a): *What are the characteristics of underemployed older workers*
 SQ2(b): *How do these characteristics mediate the relationship between underemployment and subjective well-being?*
 SQ3(a): *How are the characteristics of underemployed older workers different from those of younger workers?*
 SQ3(b): *How are these characteristics different in mediating the relationship between underemployment and subjective well-being among older workers vs younger workers?*

Some variables suggested in the literature – such as employer size or job tenure – are not included in the framework as they are not available in General Social Survey. On the other hand, it is possible that some variables are correlated with other factors that were not included in the surveys. These are shortcomings of the data. The next section – Section 5.8 – lists the names and descriptions of the variables.

5.8 Description of Variables

The following table lists the variables used in the multivariate models of the quantitative study. They are based on the codebooks of Statistics Canada's 2015 (Cycle 29) and 2016 (Cycle 30) General Social Survey.

Table 5.3: Description of variables used in the multivariate models

Variable	Variable name 2016 GSS	Variable name 2015 GSS	Description
Outcome			
Subjective well-being	SLM_01	SLM_01	Feelings about life as a whole
Domains			
Age group	AGEGR10	AGEGR10	Age group of respondent (groups of 10)
Gender	SEX	SEX	Sex of respondent
Underemployment dimensions			
Over-education	STJ_08		Under/over-qualification for current job
Over-skill	STJ_04		Skill description in current job
Field-mismatch	STJ_05		Match between current job and field of education or training
Involuntary part-time		WHW_160F	Works less than 30 hours: could only find part-time work
Demographic and geographic characteristics			
Marital status	MARSTAT	MARSTAT	Marital status of the respondent
Recent immigrant status	RECIMM	YRARRI	Recent immigrant
Visible minority	VISMIN	VISMIN	Visible minority status of the respondent

Variable	Variable name 2016 GSS	Variable name 2015 GSS	Description
Large urban population centre	LUC_RST	LUC_RST	Population centre indicator
Work characteristics			
Management of workload	WIR_01		Management of workload
Opportunities to provide input into decisions	WDR_10		Opportunities to provide input into decisions
Support from manager or supervisor	WDR_07		Help and support from manager or supervisor
Good prospects for career advancement	STJ_03		Good prospects for career advancement
Flexible schedule	CAB_04	WFS_10	Flexible schedule at work
Work hours	WHW120GR	WHWD140C	Number of hours worked per week at job
Occupation categories	NOC1610	NOC1110W	NOC 2016 (10 categories) - Last year
Socioeconomic characteristics			
Highest education	EHG3_01	EHG_ALL	Education - Highest certificate, diploma or degree
Social class	PSC_01		Social class
Family income group	FAMINCG2	HHINCG1	Family income - Family income group (before tax)
Social connectedness			
Feeling part of the community	DOS_07		Level of satisfaction - Feeling part of the community
Social fulfillment at work (no. of good friends)	SFC_01		Good friends at work - Number
Balance between job and home life	TMG_03		Satisfaction with the balance between job and home life
Religious affiliation	RELIGFLG	RELIGFLG	Religious affiliation flag
Time with family or friends		TCS_150	Spending enough time with family or friends
Health status			
Self-rated health in general	SRH_110	SRH_110	Self-rated health in general

In Sections 5.9 to 5.17 below, discussions on various aspects of the qualitative study are provided, as outlined in Section 5.1.

5.9 Theoretical Orientation of Qualitative Study

The sociological imagination in this research embraces both change and continuity of employment attributed to interactions among different forces – work, organizational, social, and economic. Not only do these forces shape individual engagement with employment but also

their perspectives. Adopting both symbolic interactionism and structuralism as sociological frames of reference to understand human action and behaviour, this study aims at exploring individual lived experience – which is a socially-situated experience – formed by the relationship between agency and structure (Ezzy, 1997; Silverman, 1985).

Under this characterization, this study explicates the phenomenon of underemployment among older workers using social relations as the point of departure. It recognizes that individual beliefs and interpretations are influenced by interactions with social institutions and structures, along with social processes that embed the individual. It also acknowledges that human action is both product and producer of social interactions and shared symbolic meaning. With social reality being constructed individually, it recognizes the social nature of shared experience, offering a socially constructed lens to understand individual lived experience.

Conforming with this perspective, an interpretative approach under the constructivist paradigm was employed in the qualitative work. With the assumption that people construct their own knowledge about the world (Gergen, 1995), constructivism values the knowledge, experiences and perceptions of individuals. It argues that knowledge is produced or constructed through social experiences and social environments (Green and Thorogood, 2009). It is sensitive to, and embraces individual differences in interpretation of events. This view guided this research to understand the meanings behind interview participants' lived experiences (Bryman, 2016), which were socially constructed and varied individually. As an inductive form of inquiry, no conceptual framework was predetermined in this study to frame the analysis (Lindlof and Taylor, 2002).

5.10 Reliability, Validity and Generalizability of Qualitative Study

The quality of qualitative research is usually expressed in validity, rather than reliability. Reliability, as it is commonly understood, refers to the reproducibility of research findings using the same or a comparable method under similar conditions. For social inquiries, not only replicability of all original conditions is improbable, but also a universal approach simply does not exist. As such, reliability is not considered a relevant measure in this study.

Validity, on the other hand, focuses on how well research reflects the reality it sets out to represent. It concerns correctness of research findings. In this study, validity is ensured by trustworthiness – in accurately representing the subjective experience of underemployment of participants (Giacomini and Cook, 2000). With systematic collection and analysis of data consisting of an interview protocol, interview guide, verification of findings with participants, coding tiers, and constant comparison of codes (as discussed in the sections below), consistency of themes was ensued. In addition, trustworthiness was enhanced in this study by constant evaluation of participants' comments for consistency, identification of deviant cases, and review of literature concerning research objectives.

Generalizability, in the context of qualitative work, involves the nature of a phenomenon rather than its distribution in general. This study was designed to provide insights into how underemployment was experienced by the study pool of interview participants, which is a small sample. While there was a significant level of consistency in the themes developed, they reflect the data collected anecdotally from this small sample at the time of interview. As such, they cannot be expanded to reflect the views of the general Canadian population, or older workers in other countries or times.

Although they cannot be statistically generalized, the insights generated from the interviews have conceptual generalizability. They provide a useful reference point for understanding the factors contributing to older workers' stay in the labour market and issues surrounding their underemployment, including their situations, motivations, and interpretations. As such, the findings provide useful perspectives to inform policy and practice decisions, and empirically grounded explanations for future research.

5.11 Interview Guide and Pilot Interview

Based on the literature and findings from the quantitative method, an interview guide was developed a priori. This interview guide served as a plan upon which the semi-structured interviews were conducted (Mason, 2006). For this research, the primary purpose of the interview guide was to provide focus to enable dialogues to flow smoothly during the interview process. It delves into seven main areas of inquiry, outlining questions that are open-ended to prompt discussion and reflection on issues surrounding the research objectives. In essence, the questions were designed to enable participants to recount with freedom in detail the circumstances surrounding underemployment and well-being. Probes were also developed in the interview guide to seek clarification from participants on their responses, encouraging them to elaborate on their perceptions and interpretation of meanings.

Below are the seven main areas of the interview guide. They are the core lines of inquiry pursued in the discovery process:

- (a) warm-up and background
- (b) meaning of, and motivation to work
- (c) underemployment situation, and how it was like to be underemployed
- (d) coping with or managing this experience
- (e) interactions with the world
- (f) perceived barriers to obtaining adequate employment
- (g) retirement plan and outlook, and any other issues

The interview guide was a living document. To test it after its initial compilation, a pilot interview was carried out with an underemployed older worker that the researcher has personal knowledge of. This testing oriented the researcher to recognize the issues of significance, ensuring pertinent questions were asked to cover the core lines of inquiry, which resulted in modifications to ensure that it was able to accomplish its purpose. At the conclusion of each successive interview when the findings have been analyzed, the guide was reviewed again for further improvement in both clarity and pertinency if needed. The final version of the interview guide is presented in Appendix C.

The focus of the first section of each interview was to warm up, allowing the participant to gain confidence and feel at ease to provide responses. Questions on demographics and general background – such as education and employment history – were asked in this stage to keep track of the personal characteristics of the participant. The next few sets of questions were developed to investigate the participant's perspective about work, their underemployment experience, along with the impacts on them and their coping mechanisms. The final section looked at the participant's retirement plan and outlook, and provided an open opportunity for them to raise any issues relevant to the research objectives.

While the interview guide served as a tool to collect information in a systematic way, it was not strictly followed from the beginning to the end in each interview, as not all questions were asked. To elicit the most pertinent information from each participant considering their account,

adjustments were frequently made in a spontaneous way. This provided flexibility to follow leads to address any concerns or explore any themes as they emerged. However, all core lines of inquiry were covered in each interview (Bernard, 2006; Lofland and Lofland, 1995; Rubin and Rubin, 1995) to ensure the research objectives were met.

5.12 Recruitment of Participants

There were 15 participants who were 55 years or over with current employment at the time of interview. They were people who considered themselves underemployed, and wanted to and were available to work:

- (a) more hours, if they were not working enough hours;
- (b) in a job that matched their education, skills, or experience, if they have more education, skills, or experience than the current job required;
- (c) in their preferred field of work, if they were working outside their preferred field of work; or
- (d) in a job that matched their preferred level of wage, if they were working below it, based on a comparison with their previous job, or other people with similar educational or skill background.

To facilitate the recruitment process, a poster (Appendix D) was developed. As indicated in the poster, a gift card was used to incentivize participants. However, this device did not yield immediate results and the recruitment process proved to be both long and frustrating.

To recruit participants, the researcher went to several employment centres in the Greater Vancouver area as the initial step. An employment centre is a location in a community where employment information and services such as job opportunities and vocational training are available to the public, usually without any costs. It is either run by a government agency or a social services organization. Visitors to an employment centre are mostly individuals who are looking for job opportunities, hoping to upgrade job skills, or interested in understanding labour market developments. It was envisaged that potential participants (who were underemployed) might visit these employment centres for information or services to improve their employment situations, which might possibly lead to opportunities for the researcher to connect with them.

In the visit to each of these employment centres, the researcher explained the purpose of the research to the manager, and asked for permission to put up a recruitment poster in a visible location. Similarly, the researcher also went to several public libraries, retail stores, coffee shops and activity centres for senior citizens in Greater Vancouver and Fraser Valley to put up recruitment posters.

It was hoped that, after seeing the recruitment poster, potential participants who were interested would contact the researcher by email or phone. The researcher would then explain the research and its procedures to them, clarify the definitions and criteria, and set up a date and time for a meeting at a location convenient to them.

Also, potential participants were identified through personal networks of the researcher and his friends and colleagues. The recruitment poster was also circulated electronically among a few WhatsApp and WeChat groups that the researcher has connection with. As well, the recruitment poster was sent with an explanation email to a few research organizations and a couple of professional associations in B.C. to broaden the chance of recruitment.

It was hoped that these steps would, collectively, be able to generate sufficient interest in the study to ensure a small sample of at least 15 participants. A purposive sample of an approximately equal number of male and female participants was initially planned to enable a balanced study. In the end, however, only five female participants were recruited.

As it turned out, the sample was not forthcoming for a few years, resulting in a forced delay of the study plan due to lack of participants. To complete the study in a timely manner, it was decided not to seek an approximately equal number of male and female participants. In the end, over a period of almost four years, the minimum target of 15 participants was accomplished. These were those who volunteered and met the criteria outlined above.

While all participants were recruited in the Vancouver area, the researcher had connected with contacts in other major Canadian cities such as Toronto and Edmonton and sent recruitment posters to post in locations deemed suitable by them.

In retrospect, a problem appears to be that underemployment is not an obvious social phenomenon like unemployment. This concept might not be widely understood, leading to difficulties in recruitment of potential participants. During the recruitment process, it came to this researcher's knowledge that some individuals, while facing underemployment, did not realize that they were underemployed. There were also misconceptions of underemployment, as evidenced by a couple of unemployed individuals responding to the recruitment poster, thinking that they were underemployed. These individuals were politely turned away by this researcher.

In addition, the following challenges were encountered in the recruitment process:

(a) Refusal

Of the individuals meeting the criteria who the researcher was able to connect with via his own social and work networks, more than 10 declined to participate in the study. While a few of them did not provide any reasons, some disclosed the following issues or concerns in relation to their refusal:

- perceived complexity of the study – this could possibly be linked to the understandability of underemployment as a concept
- perceived difficulty of questions – this is related to the open-ended format of the questions as people are generally more inclined to respond to yes/no type of questions
- privacy concerns – the sample questions cited by the researcher to explain the study were considered by a couple of individuals as “too much”
- time concerns – a few individuals indicated their willingness to participate in the study if it could be completed in 15 minutes or so

(b) Instrument

Instead of attending an interview, some individuals revealed that they would participate in the study if they were able to provide their responses through a survey document. Unfortunately, the option of responding via a survey document was not available.

(c) Emotions

One individual expressed that he had a high concern with the possibility of becoming emotional in the process of sharing his experience, as it could possibly lead him into distress.

(d) Snowballing

Participants in the study pool were asked at the end of the interview to assist in identifying other potential participants, primarily through approaching people in their circles meeting the criteria to consider participating in the study. Snowball sampling is a common recruitment technique for qualitative interviews, and regarded as one that works well to access potentially unique or hard-to-reach populations (Sage Encyclopedia of Communication Research Methods <http://dx.doi.org/10.4135/9781483381411.n569>). In the end, however, this snowballing effect did not materialize in general, as there was only one referral received through this method.

(e) Pandemic

Since the onset of the COVID-19 pandemic in early 2020, the Canadian economy has been severely disrupted. This resulted in closure of many businesses and job loss for many workers across the board, with the hardest hit industry sectors being personal, retail and hospitality services, which had a high concentration of older workers prior to the pandemic. Although the impact is not precisely known, the size of the population of potential participants for this study could have become substantially smaller. Also, owing to higher population densities, infection was more prevalent in major cities than rural areas, which could have significantly slowed down social and business activities in Vancouver. In particular, the number of people visiting employment centres and other poster locations could have dropped drastically, reducing the effectiveness of the recruitment poster.

Of the 15 participants in the study pool, only five were known to the researcher personally. In retrospect, it appears that individuals who were not connected with the researcher were more willing to participate in the study. A possible explanation could be that, in general, people are reluctant to share details of their personal experiences with acquaintances but are more open to share with people who don't know them at all.

While this study might possibly have benefited from a larger sample, with adoption of the systematic approach described above, the analysis demonstrates that the findings based on the 15 participants in the study pool are able to generate useful insights.

5.13 Ethical Considerations

In the context of this study, ethics are concerned with the rights of participants in relation to their participation. All participants needed to be and were made aware of their rights (voluntary participation) in advance, along with clear understanding of study risks, benefits, confidentiality, anonymity and conservation of data.

Ethics approval for this research was obtained in December 2017. In accordance with the University of Sheffield's research ethics policy, informed consent was obtained from all participants. Prior to scheduling of the interview, each participant was informed about the purpose of the study and their right to withdraw from the study at any point. As underemployment could be a situation wherein an individual might feel relatively deprived or entitled to something better, some uncomfortable feelings might arise while sharing their experience in the interview. Thus, the potential for psychological harm or distress to the participants during the interview process could not be ignored. The protection and well-being of the participants need to be always ensured.

As such, at the start of each interview, the researcher explained to the participant again the purpose of the interview and the research to ensure there was no misunderstanding. They were reassured of their voluntariness and that all information would be kept in confidentiality and anonymized. They were also advised to bring it to the attention of the researcher immediately should any uncomfortable feelings arise in the interview.

Also, each participant was reminded:

- (a) to refrain from sharing any information that might cause them distress
- (b) of their right to terminate the interview at any time without giving any reasons – no further questions would be asked once the interview was terminated
- (c) of the availability of professional counselling services (such as Family Services of Greater Vancouver: www.fsgv.ca) if needed
- (d) of the availability of employment services to improve their employment situation (such as WorkBC: www.workbc.ca or Job Bank: www.jobbank.ca) if needed.

In the end, none of the participants required the services listed in (c) and (d) above.

Each participant was also provided with an opportunity to ask questions to clarify any issues before the start of the interview. As well, the researcher stated to each participant that he was not part of or affiliated with any parties who might possibly benefit from the result of this research.

5.14 Data Confidentiality

All data collected in the interviews were kept confidential. The participants' personal details were not identified in the transcripts or any reports, with their identity coded using pseudonyms. The researcher was the sole interviewer and had full responsibility of storing and securing data to ensure no one else would be able to access it. As well, any information related to participants' employment or affiliations, including names of employers or places of employment were fully anonymized. With participants' permission, interviews were audio recorded by a digital recorder and transcribed into written format. All recordings were destroyed after they had been transcribed and anonymized. All paper notes and interview guides were shredded after completion of the study. Consent forms were kept separately in a secure location.

To ensure a frank discussion of the issues, all participants were reassured at the end of the interview that all information in the final report is anonymous and non-attributable. In addition, responses recorded verbatim was reviewed for disclosure risk to ensure protection of privacy.

5.15 Semi-structured Interviews

With a generative aim, a semi-structured approach was chosen to capture participants' personal accounts of their own lives based on their first-hand experiences, and to elaborate issues in their own terms. In all interviews conducted, participants were encouraged to recount with freedom what happened to them and their responses in their own terms, explaining how they understood their experiences and acted upon them, as well as talked about their lives.

While an unstructured interview approach might risk losing the focus due to lack of structure, a structured one might constrain and over-determine the information collected as it could prevent participants from providing personal accounts in their own terms. Both of these approaches were considered not conducive to the discovering nature of this research, as generation of useful insights relevant to the research objectives could be inhibited (Patton, 1987). As an open-ended approach with core lines of inquiry, semi-structured interviews allow participants to raise and explain their pertinent issues and concerns, and immediately clarify questions and responses.

Thus, a semi-structured approach was used in this study to minimize issues associated with structured and unstructured approaches.

The initial contact with each participant was made by phone or via text messages to set up a face-to-face interview. Each participant was interviewed once by the researcher in person in a public place such as a restaurant or a coffee shop convenient to the participant. However, since the onset of the pandemic in March 2020, interviews were performed using online platforms such as WhatsApp or Skype due to physical distancing requirements under prevailing public health orders. These online interviews were conducted in private locations by the researcher using a headset. Not including the initial warm-up part, the duration of an interview ranged between 45 minutes and one hour.

At an individual level, underemployment could be a life-changing event. Although the participants were not out of work, underemployment could significantly disrupt their routines, personal growth, self-esteem, social relations, and accumulation of human capital or income. As such, the researcher would acknowledge at the start of each interview that every participant is distinct and unique – which would help reduce desirability bias, and that their responses would reveal and portray useful information for the research. Throughout each interview, the researcher strived to be, and appeared to be, attentive, sensitive, and objective.

Warm-up questions were asked at the start of each interview to develop rapport with the participant. They were followed by a few other questions on demographics and general background (such as education), and a brief overview of employment history. To elicit comments that were real and personal, participants were encouraged to be relaxed and lead the discussion. Although an interview guide was used, the interview was conducted in a conversational manner to facilitate construction of meaning in a daily life context.

Also, questions of “how” and “why” were asked mostly instead of “what” to facilitate understanding the responses from the participant’s situated point of view, with open-ended follow-up probes when needed. All in all, this seemed to be an effective approach to elicit issues that were pertinent to the participant, through uncovering the basis on which perceptions and interpretations were built.

During an interview, as concepts and ideas were being developed from the narratives collected, follow-on questions were refined to allow the process to become progressively more focused (Seidman, 2019), while ensuring the core lines of inquiry were covered. With little prior knowledge about the underemployment experience of the participant, this approach helped the researcher capture the salient information (Merriam, 1988) bearing on the distinctiveness of the experience.

5.16 Thematic Analytical Approach

The thematic analytical approach was used to analyze the relevant narratives from the semi-structured interviews. Adopting the principles established in Braun and Clarke’s (2006) guidelines, the process outlined below represents the practical procedures used by the researcher to analyze the data. Throughout the process, the analysis was aimed at capturing how participants viewed and interpreted their underemployment situations and their life circumstances, as well as how they made sense of their actions and behaviours. A conceptual framework was not developed at the outset to frame the analysis. It is the belief of the researcher that the analysis was able to generate descriptive insights that are useful. These insights were used in conjunction with the quantitative findings and assisted in their interpretation.

As soon as an interview was completed, the participant's response was transcribed. It was then compared with field notes taken at the interview and read (and re-read), to create a biography of the participant. This biography contains a profile of the participant – including demographic and socioeconomic characteristics, and the preliminary codes and quotes arising from analysis of the narratives from the interview.

The preliminary codes were in raw form (the original voice of the participant), and not categorized. They were created by breaking up the interview response into concepts or ideas relevant to the research objectives. These concepts or ideas were issues confronting the participant as an older worker and concerning underemployment. The preliminary codes were the most detailed (lowest) tier of data created from the interview response. They were grouped to form basic codes, which were distinct groups of perception or experience pertaining to the participant, covering personal, organizational, economic, and social aspects associated with underemployment or other relevant issues.

In retrospect, the researcher found that the raw form of preliminary codes was helpful in identifying deviant cases while basic codes were useful in comparing among interviews. As basic codes were re-read and grouped further into minor codes, particular attention was given to the commonality of experience shared by the participants. By detecting related concepts and ideas emerged, minor codes were consolidated into major codes and so forth. While recognizing the unique perspective of each participant, this iterative process ensure reconciliation of the diverse views of participants.

The final codes were organized under six broad themes, which collectively established the conceptual framework. In the context of this study, a theme represents important information in the data that contributed to answering the research questions.

This analysis approach encompassed moving iteratively back and forth between tiers, and between interviews. Not only codes from an interview were re-read and compared constantly with those at both higher and lower tiers, but also with those of the same tier from other interviews conducted to-date. This allowed code descriptions at each tier to be constantly refined to match emerging concepts and ideas, ensuring ease of analysis of responses across all interviews. The researcher believed that the constant evolution of the coding schema enabled the final codes to have sufficient depth and reasonable conceptual generalizability.

In summary, the thematic analytical approach was able to identify, analyze and report themes emerged from the interview responses. As noted in Section 8.3, the findings represent the personal accounts of the participants who took the opportunity to provide detailed information in the interviews. The analysis process ended at the point where information has become saturated with new themes ceased to emerge. The qualitative data was analyzed using Microsoft Office.

5.17 Reflexivity and Positionality

As the primary instrument in a qualitative study, the researcher could potentially impose a high level of subjectivity in the course of data collection, interpretation and analysis. For this research, in particular, the researcher is an older worker himself. His position of being able to relate with older workers as subjects in the study could generate standpoints that might potentially influence the way that the study was conducted.

Thus, it is important for the researcher to be aware of his own subjective disposition while working towards objectivity (Bourke, 2014), making known his positionality and methodological assumptions. When it comes to data analysis and interpretation, the position of the researcher has always been: *let the data speak for themselves*.

In this study, participants discovered and constructed what was “real” to them. Based on an inductive approach, this study did not start with a theory or framework. Through actively searching emerging concepts and ideas in the narratives relevant to the research objectives along the core lines of inquiry, the researcher dynamically created themes by detecting and comparing data in the coding process. From end to end, the researcher strived to maintain a good connection between data collected and knowledge produced, and kept assessing the legitimacy and the need of the knowledge produced in the process.

In the interviews, participants shared comments in their own words about the issues and challenges confronting them as older workers and concerning underemployment. Some of these comments were emotional or stressful for discussion, in particular for those related to past adversities or associated with a feeling of inequity. While striving and demonstrating to be sensitive and objective, the researcher found it difficult to refrain from empathizing with the participant when emotional comments were shared.

As summed up by Seidman (2019), interviewing is a social relationship between the researcher and participants, with a shared social space between them as both parties are co-constructivists of knowledge in the study. It is therefore important for the researcher to engage himself constantly in a mode of reflexivity (Guillemin and Gillam, 2004) – assessing his personal characteristics, his position as the researcher, his interactions with participants and if there were any power issues, and how their comments were represented in the study.

Lastly, with the researcher being a co-constructivist, he comprehended and described the meaning ascribed by the participants to their underemployment experience, with reference to the contexts specific to them. Methodologically, both understanding the experience of underemployment and creating themes from the analysis are interpretations produced and framed by the personal viewpoints of the researcher.

5.18 Conclusion

This chapter provided a description of the research questions and a discussion on researching lived experience, which is followed by a justification for the mixed-method design as an approach to studying older worker underemployment. It then discussed various aspects of the quantitative work, including rationale, secondary data sources, framework of covariates, and description of the variables. It also discussed, for the qualitative work, the considerations for data quality, ethics and data confidentiality. The processes used to recruit participants, prepare for and complete the in-depth semi-structured interviews were described as well. To ensure a proper understanding of the study findings, a description of the thematic analytical approach and its rationale were provided. The positionality and reflexivity of the researcher were outlined at the end of the chapter.

This thesis was founded on the notion that subjective well-being is a useful construct in understanding well-being among underemployed older workers. Adopting a constructivist paradigm concerned with subjective lived experience placed the underemployed older workers at the centre of this inquiry. The Agency Restriction Model and Relative Deprivation Theory added to the understanding of subjective underemployment, while the Life-course Perspective

and Socioemotional Selectivity Theory provided the individual-level conceptualization for investigating subjective well-being and coping mechanisms. Research questions were guided by literature review, with a conceptual framework developed to guide the research design – a mixed-method explanatory sequential design that considers both broader statistical interpretations of older worker underemployment using general population surveys, and the everyday lived reality of underemployed older workers using qualitative interview data. The findings from the quantitative study are presented in Chapter 6 and 7 while those from the qualitative study are presented in Chapter 8.

CHAPTER SIX: QUANTITATIVE ANALYSIS ON THE OLDER WORKING POPULATION

6.1 Introduction

This chapter presents the first part of the quantitative secondary analysis of this research. It aims to characterize the older working population in Canada as the first important step toward a proper understanding of the factors that shape the relationship between their employment and well-being. It is guided by the research questions under Section 1.2 and the literature review in Chapter 2, using both descriptive and multivariate techniques on data from Labour Force Survey, Census, and General Social Survey. The rest of this section provides an overview and identifies the research questions and specific questions that are investigated by the quantitative work in this chapter and the next one.

Sections 6.2 to 6.8 report the data analyses carried out using both descriptive and multivariate techniques. These analyses are outlined below.

- (a) Portraying the employment patterns and key characteristics of the older working population using trend analyses and cross-tabulations on the Labour Force Survey, complemented by close-up snapshots with more detailed data from 2021 Census.
- (b) Analyzing gender difference in specific characteristics, and studying different types of employment and occupational and industry profiles of older workers.
- (c) Investigating the prevalence of various dimensions of underemployment among older workers who were self-employed using odds ratio analyses on 2016 General Social Survey, as part of the study on self-employment.
- (d) Assessing the key factors keeping older workers in the labour market by estimating a logistic regression model, based on 2021 Census.

Most of the descriptive analyses utilized a comparative design where older individuals and younger individuals – between employed and not employed, and between males and females – were contrasted to detect key quantitative differences. Investigations were carried out on the employment, demographic, and socioeconomic variables available in the data sources.

In the next chapter (Chapter 7), the relations between subjective well-being and the key dimensions of underemployment and the hypothesised covariates are analyzed and presented, based on 2015 and 2016 General Social Survey.

In this research, an individual's underemployment status is conceptualized subjectively as the nature of any employment mismatch perceived by the individual, which might influence their participation in the labour market. This influence is hypothesized to be of particular significance when the individual is at an older age due to proximity to retirement. As a precursor to the more detailed analysis on underemployment in Chapter 7, the findings in this chapter provide a synopsis of the characteristics of the older working population and the Canadian labour market, along with any key trends. The specific questions that guided the analyses in this chapter were:

- SQ1(a): *What are the characteristics of the older working population and the differences between the genders?*
- SQ1(b): *What are the sociodemographic factors that predict employment for older workers?*

and contributed to answer the following secondary research question:

SQ1: *What is the prevalence and predominant form of underemployment among older workers?*

To ease readability, most tables and figures for this chapter are included in the text but a few are placed in the Appendix due to space considerations.

6.2 Employment Patterns

This section employs simple trend analysis to look at pertinent trends, and cross-tabulations to establish the prevalence of employment and explore the many facets of the older working population. Together with the sections that follow, it develops a portrait of the older working population and the labour market in Canada. To verify and explain observed differences in employment, a multivariate logistic regression model was estimated in Section 6.8 for an understanding of the key factors that keep older workers in the labour market or predict their employment.

This section starts by snapshotting the older working population in Canada by 5-year age group between the genders using 2021 Census, followed by a presentation of the trends on labour force participation rates by 5-year age group before focusing on those aged 55 or over. Trend analyses were generally done over a period of 20 years, which is considered sufficient and appropriate by this researcher. To highlight the momentum of the growth of older workers, a comparison is made with the participation of younger workers (those aged 25-54), against the backdrop of the movements in the share of the working-age population by each age group.

The next part in this section offers a similar analysis of participation rates and share of working-age population – between the genders – among the older working population over a period of 40 years for a longer look of the trend. Following this is an analysis that compares the trends between participation and employment rates for both genders. Employment rates between the genders are further investigated by 5-year age group to detect transition patterns.

In 2021 Census, there were more than 3.9 million workers in Canada who were 55 years or over. Among these workers, almost two million were males while 1.6 million were females. Of all workers aged 55 or over, the 55-59 age group was the biggest cohort, accounting for more or less one-half of employed men and women. As shown in Table 6.1 below, as age increases, the proportion declines substantially for both genders. Those aged 75 or more constituted about 3% of the employed among men and 1% among women. Apparently, men tend to stay at work later in life than women, with a higher proportion of them working beyond 65 years old.

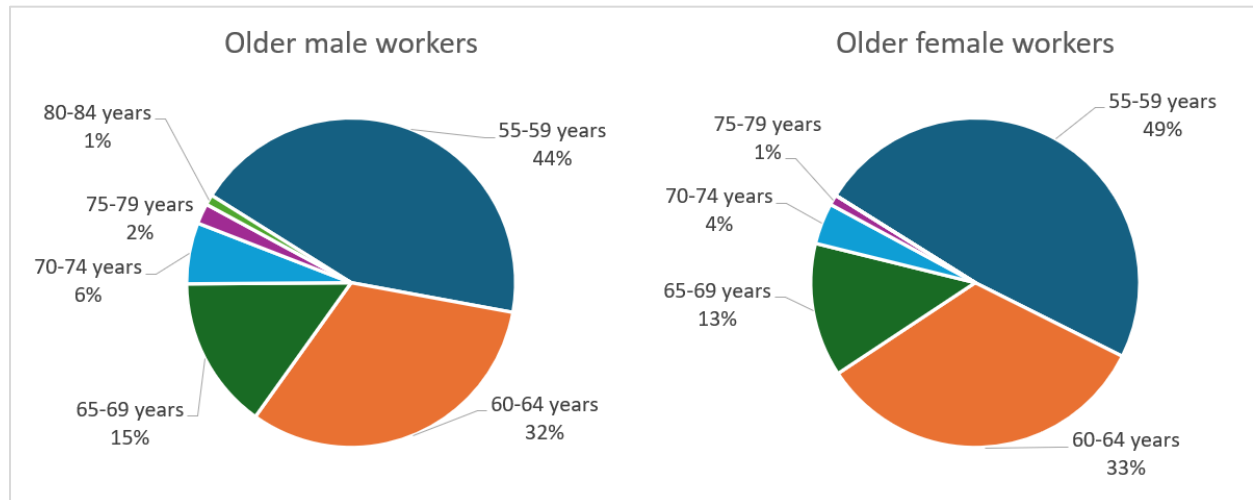
Table 6.1: Employment by 5-year age group and gender; 55 years and over (%)

Age group	Male workers	Female workers
55-59 years	44	48
60-64 years	32	33
65-69 years	15	13
70-74 years	6	4
75-79 years	2	1
80-84 years	1	0
Total	100	100

Data source: 2021 Census

Figure 6.1 below is a pie chart showing the same breakdown by 5-year age group for both older male and female workers.

Figure 6.1: Older male and female workers by 5-year age group

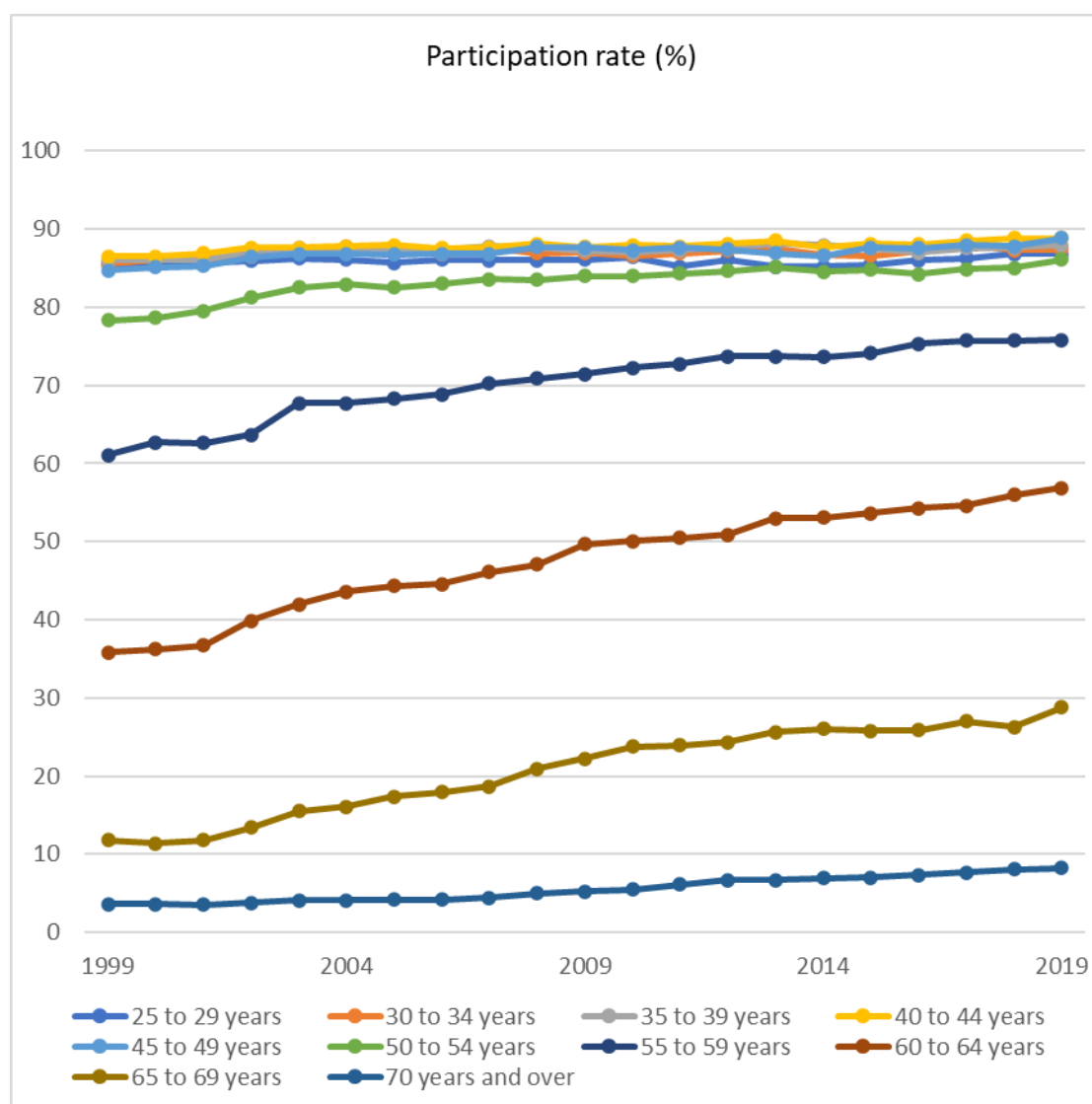


Data source: 2021 Census

Since the turn of the century, the participation of older workers has been growing at a strong pace, while it was essentially lethargic for their younger counterparts. Between 1999 and 2019, the overall number of workers in Canada has increased by almost 30% to about 20 million, with more than 60% of this gain attributed to the growth of older workers, which has increased by almost two-fold over the past two decades.

Figure 6.2 below shows the trends for participation rates by 5-year age group over the past two decades in Canada. These 5-year age groups range from 25-29 years to 70+ years. The younger age groups are not included as workers less than 25 years of age could have significant variations in participation rate from year to year due to a variety of reasons such as schooling.

Figure 6.2: Participation rate by age group



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

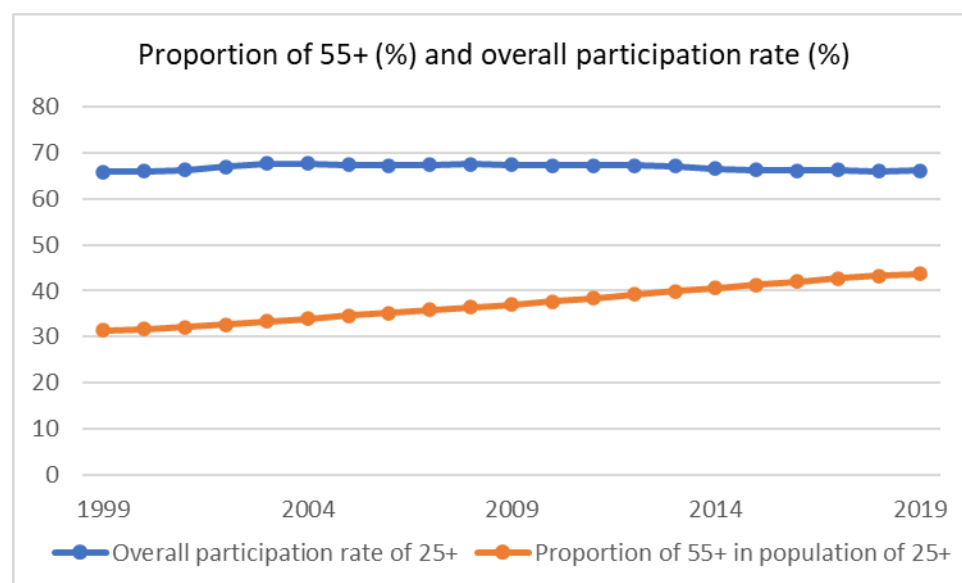
Among younger (25-54) workers, the participation rates of different age groups have been converging over the past two decades. In 2019, they ranged between 86.1% (50-54 years) and 88.8% (40-44 years and 45-49 years). Among older workers (55+ years), the highest participation rate is in the youngest age group (55-59 years), at 75.8% in 2019, with the other age groups (60-65 years, 66-70 years, and 70+ years) ranging from 8.2% to 56.9%. Although the lowest participation rate among younger workers is in the oldest age group (50-54 years), there is a prominent gap of more than 10 percentage points between it and the highest participation rate among older workers in the youngest age group (55-59 years). This substantial drop in participation rate between the two age groups suggests that 55 is the age at which changes in participation are notable.

Furthermore, as Figure 6.2 shows, the increasing trend for the 55-59 age group has been slowing down in recent years. If this tendency continues in future years, a decline in the overall participation rate of the population aged 25 and over is anticipated as workers aged 50-54 years move into the 55-59 age group. As the age composition of the population continues shifting due to ageing, the Canadian labour market has been seeing:

- (a) an increasing share of older individuals in the working-age population; and
- (b) an overall dwindling rate of labour market participation.

These trends are reflected in Figure 6.3 below and might become more notable in future years.

Figure 6.3: Proportion of 55+ in the population of 25+ and overall participation rate



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Although labour force participation generally declines with age, the rate of increase in participation was more prominent for workers of 65 years and over than workers of 55 to 64 years, as indicated in Table 6.2 below. This suggests that older workers are extending their working lives.

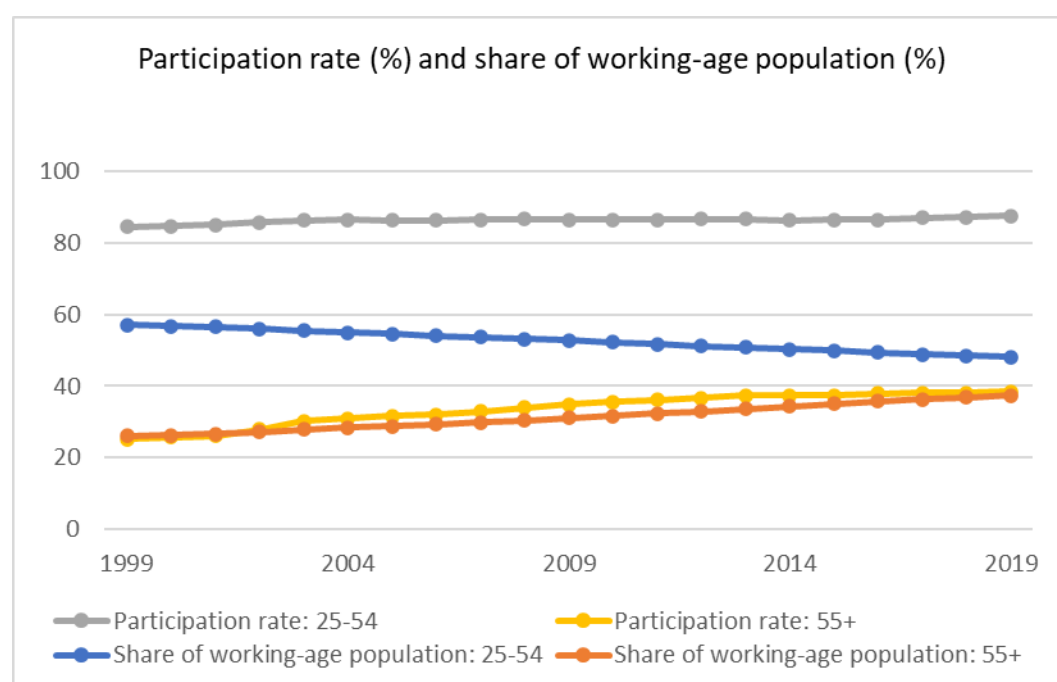
Table 6.2: Increase in participation and percentage increase in participation between 1999 and 2019

Age group	Increase in participation	Percentage increase in participation
55 – 64 years	2.1 million	160%
65+ years	0.7 million	330%
Total	2.8 million	180%

Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

In 2019, the population of 55 or over in Canada accounted for more than 37% of the total working-age population (population of 15 and over), at 11.4 million. This was up from 26% at the start of the century (6.19 million) with a steady rate of increase. During the same period, their labour force participation has grown by almost 200% (from 1.55 million to 4.39 million), and represented about 22% of Canada's total labour force. Figure 6.4 below presents the participation rate and percentage of share of work-age population for the 25-54 and 55+ age groups.

Figure 6.4: Participation rate and percentage of share of working-age population for the 25-54 and 55+ age groups



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

A summary of the same data for 1999 and 2019, along with the increase in percentage points between the two years, is presented in Table 6.3 below.

Table 6.3: Participation rate and percentage of share of working-age population for the 25-54 and 55+ age groups; 1999 and 2019

Age group	1999		2019		Change in percentage points	
	Participation rate	Share of working-age population	Participation rate	Share of working-age population	Participation rate	Share of working-age population
25-54 years	84.6%	57.1%	87.6%	48.1%	3.0	-9.0
55 years and over	25.1%	26.0%	38.4%	37.3%	13.3	11.3

Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

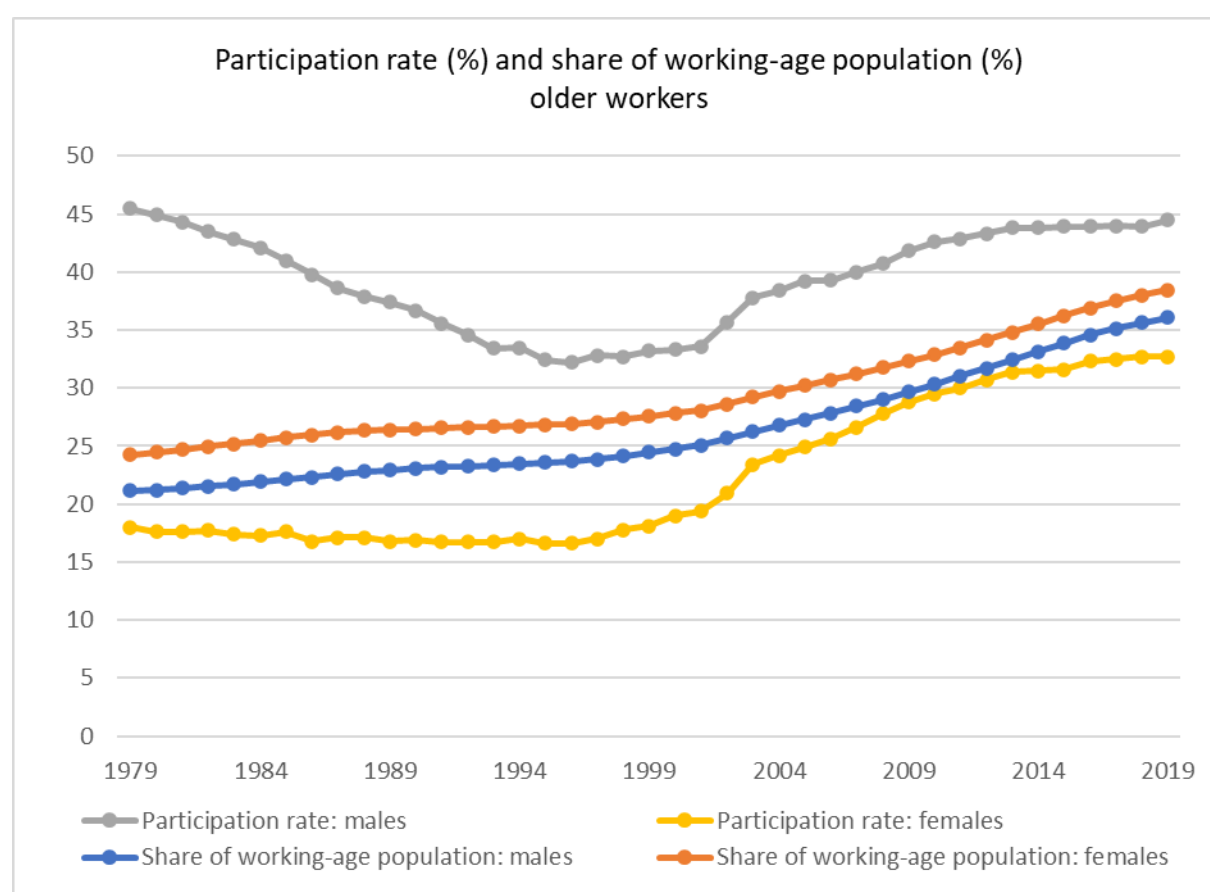
The ongoing demographic shift – a rising share of those aged 55 or over of the total working-age population – along with the continuing upward trend, albeit slowing down, of their labour force participation will keep them as the fastest growing segment of the Canadian labour force. The driver of this phenomenon, as part of a long-term trend, is the rising participation of older female workers.

Although there was a very slight downward trend for 15 years or so since 1980, the participation of female workers of 55+ rose steadily from the mid-1990's, reaching 32.7% in 2019. This increase resembled the general and durable growth in participation of female workers in the labour market in many western countries. In contrast, the participation of older male workers

declined significantly since 1980 until mid-1990's, which was followed by a period of slight increase until early 2000's, before rebounding and reaching its historic level of around 44% in 2019. These changes, in effect, have reduced the difference in participation between the two genders from 27 percentage points in 1980 to about 12 percentage points in 2019, and might further reduce it in the future.

Although both genders have experienced a notable increase in participation since the start of the century, the increase is more pronounced among older women (81%) than older men (34%) (Statistics Canada Data Table: 14-10-0327-01). Figure 6.5 below shows the percentage of share of working-age population and participation rate for both older male and female workers over the 40-year period between 1979 and 2019.

Figure 6.5: Participation rate and percentage of share of working-age population for older workers; 1979-2019

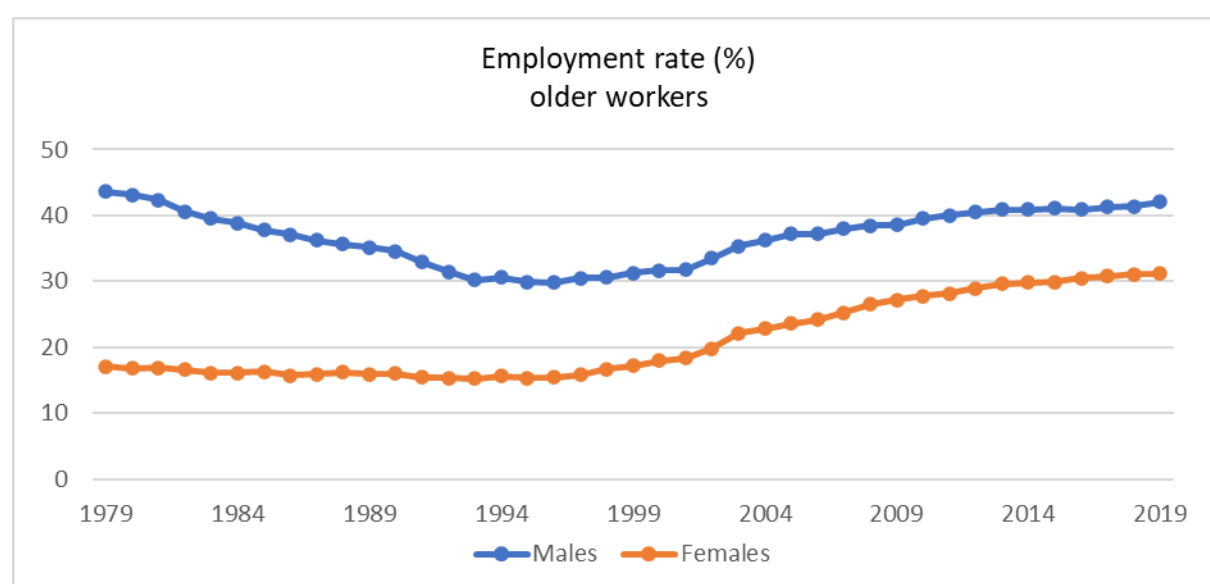


Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

In comparison with their male counterparts, older women accounted for a higher proportion of the total population but has a lower representation in the labour force. In 2019, they represented 45% of the older workers in the labour force, up from 32% in 1979.

Figure 6.6 shows the employment rates among older male and female workers over the same 40-year period. The movements, in general, corresponded to the changes in rates of participation of older workers in the labour market.

Figure 6.6: Employment rate for older workers by gender; 1979-2019



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Similar to participation rates, employment rates generally decline with age. Both men and women aged 55-59 had higher rates than their respective older counterparts in all years. However, for men, the largest increase between the mid-1990's (at which the employment rates for older workers started to trend up) and 2019 occurred in the 60-64 age group, at close to 20 percentage points. For women, the largest increase occurred in the 55-59 and 60-64 age groups, at more than 25 percentage points for both groups.

Table 6.4 below depicts the percentage decline in employment as older workers transition from an age group to the next higher age group. In all years, the biggest percentage decline in employment among older men as age increases occurred between the 60-64 and 65-69 age groups. The same is also true for older women. If the decline in employment between age groups is considered permanent, many older workers would have retired before reaching 65 years. This conjecture, as it turns out, is consistent with the trend for average retirement age discussed below.

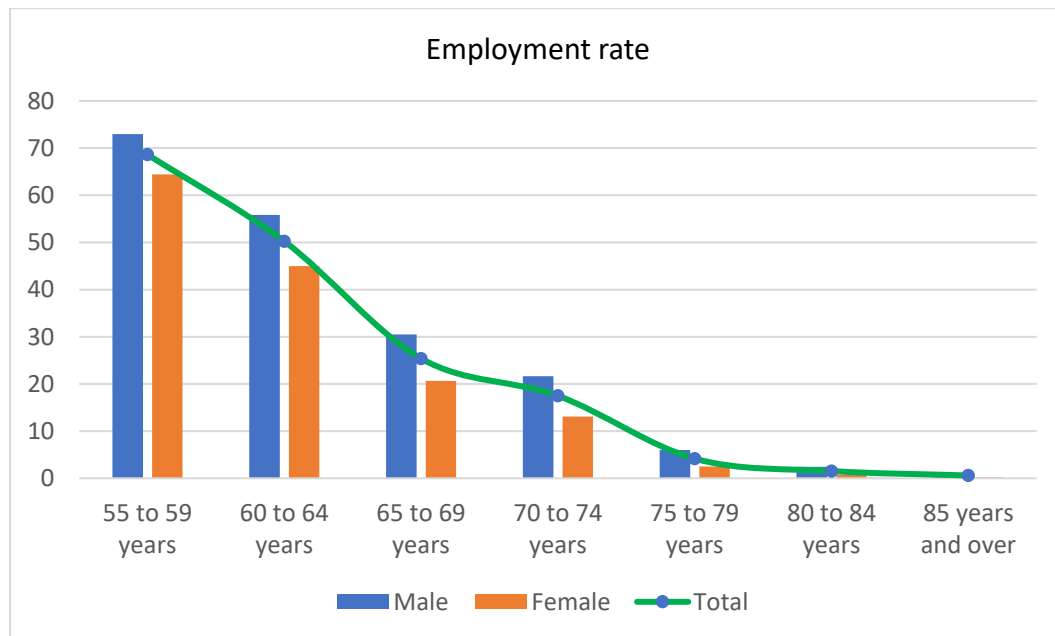
Table 6.4: Percentage change in employment for age group transitions (%)

Gender	Age group transition		1979	1999	2019
	From	To			
Male	55-59	60-64	-37.8	-47.3	-29.1
	60-64	65-69	-69.9	-65.7	-54.6
	65-69	70+	-47.9	-35.0	-32.7
Female	55-59	60-64	-45.1	-57.3	-35.4
	60-64	65-69	-73.6	-73.3	-60.0
	65-69	70+	-60.4	-37.5	-52.5

Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Using data from 2021 Census, a more nuanced view of employment rate by gender for the older age groups is provided in Figure 6.7 below.

Figure 6.7: Employment rate by gender and age group



Data source: 2021 Census

6.3 Gender Differences

A gap in the literature is the limited knowledge on gender differences in the older working population in Canada. To address this void, this section provides analysis between the genders, looking at trends on unemployment rate, average retirement age, and average weekly wage. A finding on the reason for first retirement from the 2008 Survey of Older Workers in Canada is also presented. The purpose of this section is to provide the contextual information to help explain the differences in underemployment (as presented in Chapter 7) among older workers between men and women. Concluding this section is a short discussion of the gender differences relevant to this research.

Gender, as a social institution, comprises social norms and social expectations. It defines social values and social roles that shape employment decisions and labour market involvement between men and women (Martin, 2004), as well as their social and life opportunities. In Canada, legal equality between the genders is provided by both law and the Charter¹⁴.

With different trajectories in education, skills training and employment, social structures differentiate the resources and restrictions between men and women (Doyal, 2000). As age increases, these differences could manifest in social behaviour and the symbolic role of work, leading to increasing dependence on work as the primary social identity by older men (Smyer and Pitt-Catsouphes, 2007). This, in turn, could make them more susceptible to the negative psychosocial effects of underemployment at an older age. Conversely, women might have access to a wider range of social roles outside employment that might avail them of more means of support.

Like many western cultures, the social reality in Canada is that most men have the primary role of breadwinning for their families while women have key familial and caregiving responsibilities (Clarkberg and Moen, 2001; Dentinger and Clarkberg, 2002). Reflecting this

¹⁴ <https://www.canada.ca/en/canadian-heritage/services/rights-women.html>

division of responsibilities, older women are seen more apt than their male counterparts to move into and out of the labour market (Han and Moen, 1999; Pavalko et al., 2007). As observed by Marshall and Mueller (2002), there are significant differences between men and women in the trajectory of working life. They move into and out of the labour market with a different social pattern, and at a variety of age points in their life course.

As societal values change, the evolving occupational norms and shifting resources engender increasing participation of women in the labour market. As younger women are generally pursuing an uninterrupted full-time career path, it is expected that, over time, the work patterns between the genders among older workers will become similar as the younger cohorts age. This similarity is reflected in the continuing shifts in the proportion of part-time employment between the genders for older workers as described below.

However, a similar shift has not been observed in the disparity in average job tenure between the genders. In 2019, this disparity is less than two months for younger workers, while it is almost 15 months for older workers (Statistics Canada Table: 14-10-0051-01). In addition, despite the effect of narrowing over the past decades, the gender gap in employment rate (10 percentage points in 2019) among older workers still seems to suggest that older women's employment behaviours are subject to impingements related to their familial and caregiving responsibilities.

With limitations in their employment behaviour and occupational decision, it would be expected that there are cumulative disadvantages for women to find employment in older age (Neumark et al., 2015), leading to higher unemployment rates among them than their male counterparts. However, this situation is not observed in Canada. Since the beginning of the century, the unemployment rate of older women has been consistently lower than older men, although the gap varies from year to year. This phenomenon could possibly suggest that older women are more apt to move out of the labour market due to discouragement, or easier to find work that subjects them to underemployment. Figure 6.8 below shows the unemployment rate among older workers by gender.

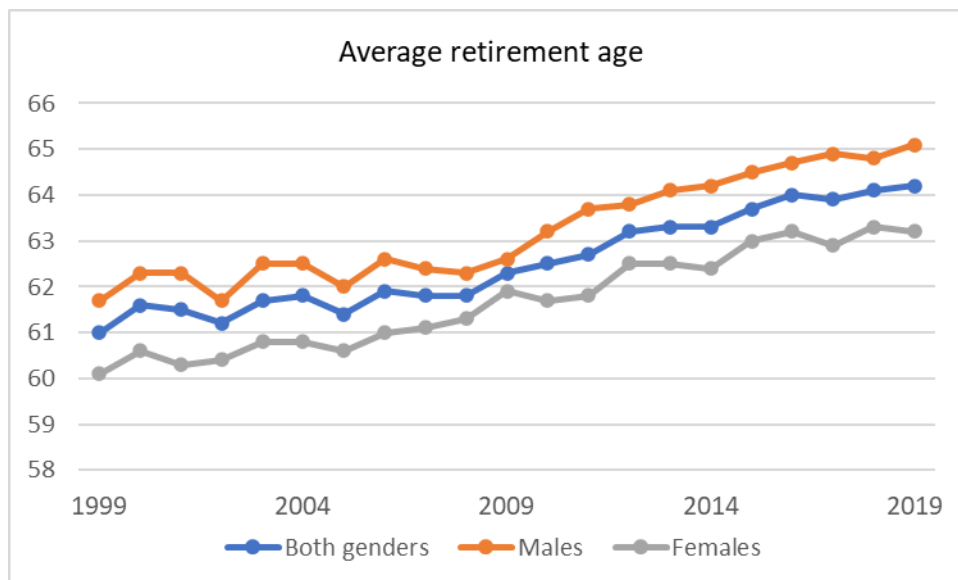
Figure 6.8: Unemployment rate among older workers by gender



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

With lower availability of time for work, women are more likely engaged in discontinuous and part-time employment (Hanson and Pratt, 1991), leading to compromised savings and reduced contributions to public and private pensions. To make up the financial shortfall, it would be expected that women will stay longer in the labour market and retire later than their male counterparts. However, contrary to this view, older women retire at an earlier age than men all along, as shown in Figure 6.9 below.

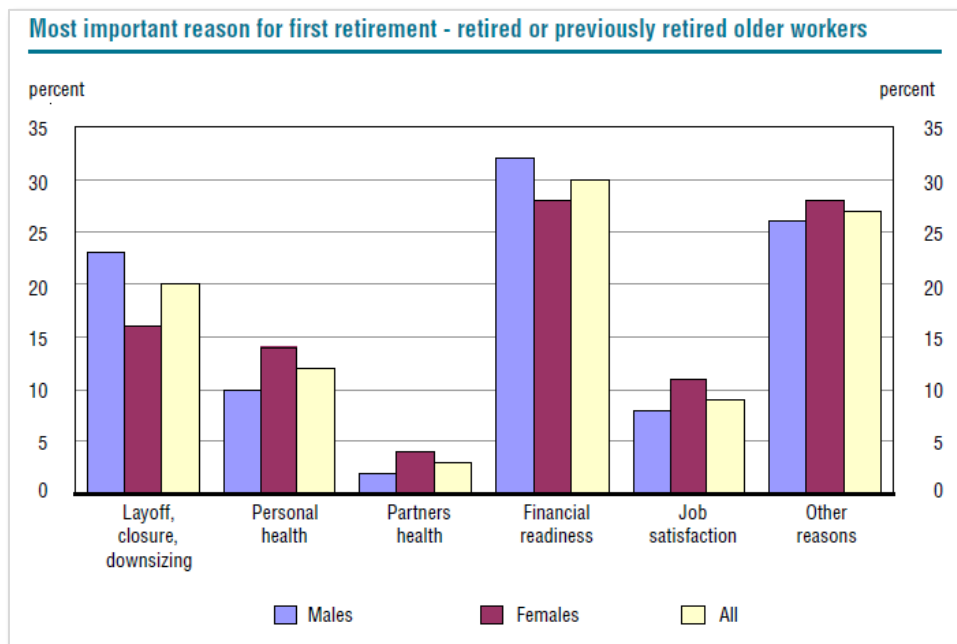
Figure 6.9: Average retirement age by gender



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0060-01

While the retirement decision of older men might sometimes be made more independently, Moen et al. (2005) found that women’s decision is usually organized around multiple factors, including work conditions, familial responsibilities, and husband’s plans. The findings of the 2008 Survey of Older Workers in Canada suggested that, compared to their male counterparts, older women put more weight on personal health, partner’s health, and job satisfaction as their most important reason for retirement (Pignal et al., 2010), as shown in Figure 6.10 below.

Figure 6.10: Most important reason for first retirement – retired or previously retired older workers

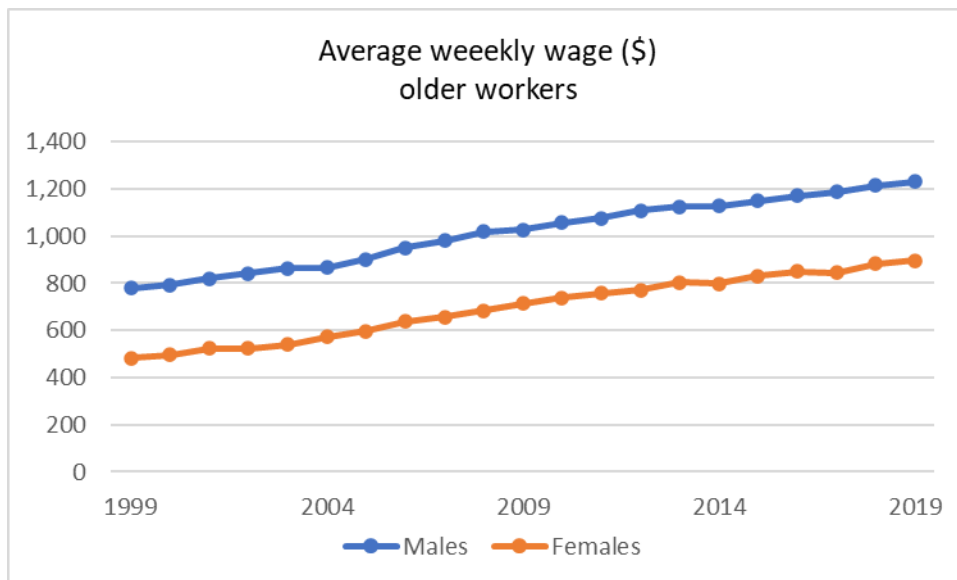


Source: Pignal et al. (2010)

With regard to earnings, despite the social changes over the past several decades, the gap between older men and older women has not been narrowing, as the trends on average weekly wage show that women continue lagging behind men. With work activities being secondary to their familial and caregiving responsibilities (Naiman, 2012), Hanson and Pratt (1991) argued that women's preference over work that is part-time or close to home (geographic restrictions) to balance their commitments result in greater pay inequality (Weststar 2011).

Another factor contributing to the gendered wage gap is occupational segregation, resulting from the economic disadvantages experienced by women relative to men. As found by Fan and Sturman (2019), given a level of occupational education, women tend to work in occupations that earn lower wages than men. Notwithstanding this, Deng (2021) asserted that nearly two-thirds of the gap in Canada remains unexplained by standard factors such as education level, job characteristics, proportions of women and men in higher-paying occupations or industries, and demographics. Figure 6.11 below shows the average weekly wage among older workers by gender.

Figure 6.11: Average weekly wage among older workers by gender



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0064-01

With a lower average wage, women could be subject to a higher risk of underemployment. However, findings from studies on education- or time-related underemployment in the literature are not indicative of a clear direction. In his study of General Social Survey for 1972-2002 to examine overqualification over a 30-year period, Vaisey (2006) reported higher incidence of overqualification among men but a higher growth among women. Tam (2010) examined the levels of underemployment and overemployment in the U.K. between 2001 and 2010, and found that men experienced a higher level of underemployment. Campbell et al. (2013) reviewed past Australian studies and concluded that women are more likely to report being in underemployment. Based on the Current Population Survey in the U.S. during the 2007-2009 recession, Sum and Khatiwada (2010) found an indifference between the genders. However, following their study using the Current Population Survey data for 2003-2005, Slack and Jensen (2008b) concluded that older women were the most disadvantaged in relation to risk of underemployment.

As indicated in Section 6.5, part-time employment has grown a little more than full-time jobs among older workers since the turn of the century. As well, multiple job holding has increased (Lewchuk et al., 2013), which usually encompasses involuntary part-time work. Reflecting the gendered nature of such employment, older women constitute an increasing proportion of workers holding multiple jobs in Canada. Over the past two decades, the number of older women with multiple jobs have grown 350% while their male counterparts have grown 200%, compared to only 37% for younger workers (Statistics Canada Data Table: 14-10-0303-01).

Summary

The ageing of the Canada's general population has been seeing:

- (a) a higher proportion of older people among the working-age population; and
- (b) a lower overall rate of labour market participation.

Older workers will remain the fastest growing segment of the Canadian labour force, mainly due to the increased participation of older female workers, which is part of a long-term trend.

Regardless of the gender, older workers are retiring later in life, but women tend to retire earlier than men. While showing a lower employment rate than older men, older women also face lower

unemployment and lower wages. The lower unemployment rate of older women might suggest that they face less age discrimination or that they are more adaptable to changing labour market conditions. However, their lower wage could reflect the persistent gendered wage gap or the lower human capital accumulation due to career interruptions or occupational segregation.

While there are gendered differences in labour market experience, of relevance to this research are three mechanisms associated with the relationship between gender and employment:

- (a) gendered socioeconomic segregation that distributes individuals across the occupational spectrum,
- (b) gendered role expectations and social identity associated with participation in the labour market, and
- (c) gendered wage disparity.

These mechanisms, as age increases, could potentially affect the likelihood of underemployment and well-being of individuals in a cumulative way. They were investigated in the chapters that follow.

6.4 Key Characteristics of the Older Working Population

Using 2021 Census, the descriptive analyses in this section examine the key characteristics of the older working population between the genders in Canada. Where applicable and appropriate, corresponding figures of the younger working population are provided as a comparison to highlight any key differences. These characteristics include:

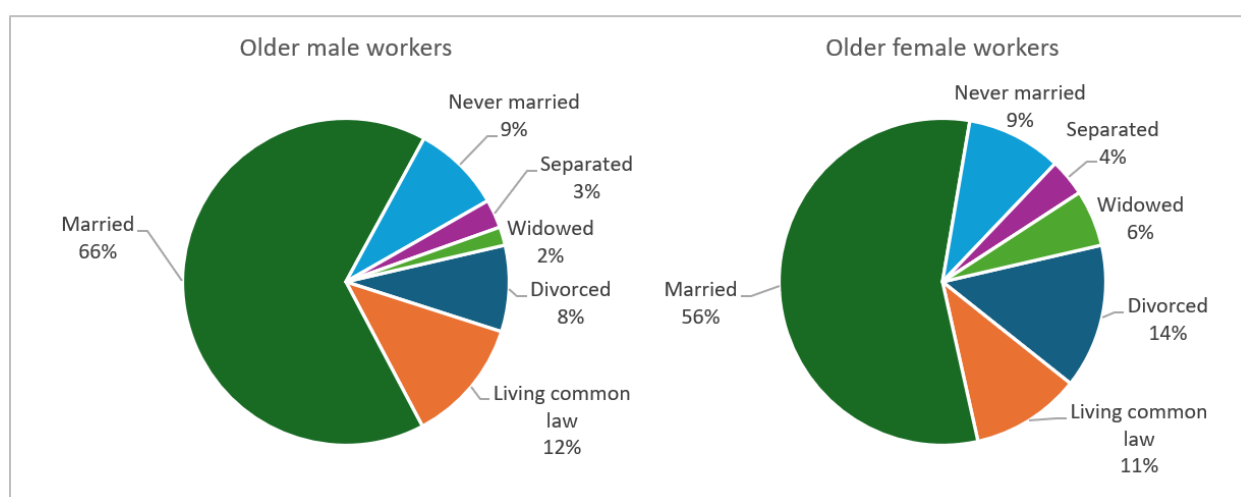
- (a) marital status
- (b) central metropolitan area
- (c) visible minority
- (d) immigration status
- (e) mortgage status
- (f) education
- (g) family income

Along the lines of these key variables, the purpose of this section, like Section 6.3, is to provide a synopsis that helps explain the detailed findings on underemployment in Chapter 7. As asserted by Cam (2013), underemployment could be affected by diverse factors including: demographic, work-related and socioeconomic.

Marital Status

In 2020, among the older working women, 24 % were divorced, separated or widowed, which almost doubled the corresponding figure for older working men. While this could partly be due to the longer life expectancy of women in general, it might possibly suggest that a higher proportion of women were working for financial reasons due to lack of spousal support. Figure 6.12 depicts the breakdown of marital status for older male and older female workers.

Figure 6.12: Older male and female workers by marital status



Data source: 2021 Census

Census Metropolitan Area (CMA)

Compared with the 25-54 age group, a higher proportion of the older population lived outside major census metropolitan areas (CMAs). These major CMAs, located across the whole country, had a population ranging from 0.3 million to almost 6 million in 2020. As shown in Tables 6.5 and A6.1, of the older people who were working, about one-third lived outside major CMAs for both genders, while it was more than one-quarter for younger workers. For both older and younger working populations, there was virtually no difference between the genders in the proportion of living in major census metropolitan areas within each age group.

Table 6.5: Employed and not employed individuals by CMA status and gender (%)

Employment status	Living in major census metropolitan areas or not?	Ages 55+			Ages 25-54		
		Male	Female	Total	Male	Female	Total
Employed	Living in major CMAs	67.5	67.5	67.5	73.9	74.2	74.0
	Not living in major CMAs	32.5	32.5	32.5	26.1	25.8	26.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Not employed	Living in major CMAs	63.1	65.6	64.5	72.4	74.4	73.6
	Not living in major CMAs	36.9	34.4	35.5	27.6	25.6	26.4
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Living in major CMAs	64.8	66.1	65.5	73.6	74.2	73.9
	Not living in major CMAs	35.2	33.9	34.5	26.4	25.8	26.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Data source: 2021 Census

With employment opportunities being more limited outside CMAs, *ceteris paribus*, chances are that the risk of underemployment for older workers could be higher due to their higher presence in non-CMAs, in comparison with their younger counterparts. As expected, a higher proportion of employed individuals was living in major CMAs. This is observed across both age groups and genders.

Visible Minority

The *Canadian Employment Equity Act* defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour". The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

Table 6.6 shows that, among the individuals who were working, about 17% were visible minority for the older age group, while the corresponding figure for the younger group was about 28%. For both older and younger working populations, there was virtually no difference between the genders in the proportion of visible minority within each age group.

Table 6.6: Employed and not employed individuals by visible minority status and gender (%)

Employment status	Visible minority or not?	Ages 55+			Ages 25-54		
		Male	Female	Total	Male	Female	Total
Employed	Visible minority	17.5	17.0	17.3	28.4	28.3	28.3
	Not visible minority	82.5	83.0	82.7	71.6	71.7	71.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Not employed	Visible minority	14.4	15.6	15.1	31.4	38.1	35.3
	Not visible minority	85.6	84.4	84.9	68.6	61.9	64.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Visible minority	15.6	16.0	15.8	28.9	30.7	29.8
	Not visible minority	84.4	84.0	84.2	71.1	69.3	70.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Data source: 2021 Census

Among the older population, the proportion of the visible minority who was employed was slightly higher than the corresponding figure for non-visible minority, for both genders. For the younger population, it was the opposite for both genders, as depicted in Table A6.2.

Immigration Status

In the general population, the proportions of immigrants in the two age groups were very similar, both at about 28% according to the 2021 Census. These proportions were closely reflected in the working populations for both age groups. In the Census, the definition of immigrants includes persons from another country who have a work or study permit, or who are refugee claimants.

In Tables 6.7 and A6.3, recent immigrants are those who had settled in Canada for ten or less than ten years while non-recent immigrants include immigrants who came before 2011, citizens by birth, and non-permanent residents. It is general understanding that recent immigrants could be facing more employment challenges and consequently a higher risk of underemployment. Table 6.7 shows that a very small proportion (< 2%) of the older working population was recent immigrants. Among workers of each age group, there was a slightly higher proportion of recent immigrants among men in comparison with women.

Table 6.7: Employed and not employed individuals by recent immigration status and gender (%)

Employment status	Recent immigrant or not?	Ages 55+			Ages 25-54		
		Male	Female	Total	Male	Female	Total
Employed	Recent immigrants	1.9	1.7	1.8	10.7	9.9	10.3
	Non-recent immigrants	98.1	98.3	98.2	89.3	90.1	89.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Not employed	Recent immigrants	1.9	2.3	2.1	9.6	15.5	13.1
	Non-recent immigrants	98.1	97.7	97.9	90.4	84.5	86.9
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Recent immigrants	1.9	2.1	2.0	10.5	11.3	10.9
	Non-recent immigrants	98.1	97.9	98.0	89.5	88.7	89.1
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Data source: 2021 Census

Table A6.3 shows that, among older men, the proportion of recent immigrants who were employed was higher than the corresponding proportion of non-recent immigrants. However, the opposite is true for older women. A similar observation was also seen in the younger working population.

Mortgage Status

In 2020, among older workers, about 46% of had a house mortgage. For younger workers, it was nearly 60%. Accounting for only employed individuals, for both older and younger age groups, Table 6.8 shows that there was almost no difference between the genders in the proportion of those having a house mortgage within each age group.

Table 6.8: Employed and not employed individuals by mortgage status and gender (%)

Employment status	Having a house mortgage or not?	Ages 55+			Ages 25-54		
		Male	Female	Total	Male	Female	Total
Employed	Having a house mortgage	46.9	45.0	46.0	58.6	59.1	58.8
	Not having a mortgage	53.1	55.0	54.0	41.4	40.9	41.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Not employed	Having a house mortgage	24.7	24.3	24.5	36.2	42.7	40.0
	No house mortgage	75.3	75.7	75.5	63.8	57.3	60.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Having a house mortgage	33.3	30.3	31.7	54.6	55.0	54.8
	No house mortgage	66.7	69.7	68.3	45.4	45.0	45.2
	Total	100.0	100.0	100.0	100.0	100.0	100.0

Data source: 2021 Census

Note: "Not having a house mortgage" includes "living in other dwelling"

Table A6.4 show that, of the men aged 55+ who had a house mortgage, 54.4% was working while the corresponding figure for women was 43.4%. As a house mortgage is usually the largest debt for most individuals or households, it could be a useful proxy to indicate levels of

debt. Individuals who had lower debt levels were less likely to work compared with those with higher debt levels to meet financial obligations (Uppal, 2010). Thus, as expected, a lower proportion of individuals without a house mortgage was found employed, disregarding the gender. Conversely, individuals who had higher debt levels would be more likely working, as reflected in the figure for older men. However, contrary to this reasoning, more than half of older women (at 56.6%) who had a house mortgage were not employed, which might possibly be explained by availability of other sources of income.

For the 25-54 age group, the pattern of employment reflected the expectation that the proportion of employed individuals among those having a house mortgage was higher than the corresponding proportion among those not having a house mortgage, disregarding the gender.

Education

Among the working population, older individuals were not as educated as their younger counterparts in general. Table 6.9 show that almost 40% of younger workers had a bachelor's degree or above, compared with less than a quarter for older workers. This is consistent with the literature (see Chapter 1), in which the general indication is that as age increases, the level of educational attainment decreases. Among the older people who were working, more than one-quarter of the men and women had a bachelor's degree or above. For the younger working group, the percentages for men and women were more than 34% and 45% respectively.

Table 6.9: Employed and not employed individuals by highest educational attainment and gender (%)

Employment status	Highest educational attainment	Ages 55+			Ages 25-54		
		Male	Female	Total	Male	Female	Total
Employed	Below high school	13.6	8.8	11.4	7.3	4.0	5.7
	High school level	24.9	28.2	26.4	22.3	15.9	19.2
	Below bachelors' level	35.3	37.0	36.1	36.0	35.0	35.5
	Bachelor's degree	15.2	16.6	15.8	22.3	29.9	26.0
	Above bachelors' level	11.0	9.3	10.3	12.1	15.2	13.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Not employed	Below high school	23.6	24.7	24.2	20.5	15.3	17.4
	High school level	25.3	31.9	29.0	32.4	27.4	29.4
	Below bachelors' level	31.8	27.6	29.5	27.7	29.7	28.9
	Bachelor's degree	11.6	10.8	11.2	13.2	18.9	16.6
	Above bachelors' level	7.6	5.0	6.2	6.3	8.6	7.7
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Below high school	19.8	20.0	19.9	9.6	6.8	8.2
	High school level	25.2	30.8	28.1	24.1	18.8	21.4
	Below bachelors' level	33.2	30.4	31.7	34.5	33.7	34.1
	Bachelor's degree	13.0	12.5	12.7	20.7	27.2	24.0
	Above bachelors' level	9.0	6.3	7.5	11.1	13.5	12.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0

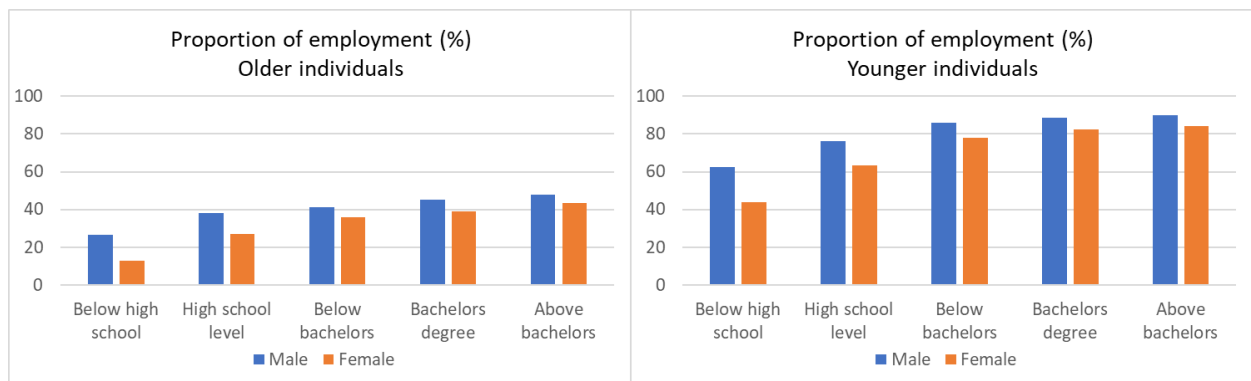
Data source: 2021 Census

Table A6.5 shows that, among individuals aged 55 or over, as the level of educational attainment increases, the proportion of those with employment increases, reaching the highest point for those with a qualification above the bachelor's degree. This is observed for both genders. Among males, for each level of educational attainment, the proportion of them with employment was higher than the corresponding proportion among females. A similar pattern was also observed among younger individuals.

Figure 6.13 below depicts, for each educational attainment, the proportion of older individuals with employment for each gender while Figure 6.14 shows the same information for younger individuals.

Figure 6.13: Proportion of employment by educational attainment and gender; older individuals (%)

Figure 6.14: Proportion of employment by educational attainment and gender; younger individuals (%)



Data source: 2021 Census

Family Income

The census family income profile of older workers was not very different from that of younger workers, as shown in Table 6.10 below. However, there was a slightly higher proportion of older workers in the lower income groups ranging from \$25,000 to \$99,999. Among those who were working, a lower proportion of older males in comparison to their female counterparts were in these income groups. For younger workers, there were no obvious differences between the genders.

Table 6.10: Employed and not employed individuals by family income group and gender (%)

Employment status	Census family income	Ages 55+			Ages 25-54		
		Male	Female	Total	Male	Female	Total
Employed	Less than \$25,000	3.5	3.4	3.5	4.0	2.9	3.5
	\$25,000-\$49,999	9.9	12.7	11.2	9.7	10.1	9.9
	\$50,000-\$74,999	14.1	17.0	15.4	13.8	13.9	13.8
	\$75,000-\$99,999	15.3	16.3	15.7	15.4	15.2	15.3
	\$100,000-\$149,999	24.7	23.9	24.3	27.0	26.8	26.9
	\$150,000 or more	32.6	26.8	30.0	30.1	31.1	30.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Not employed	Less than \$25,000	12.6	16.6	14.9	18.7	12.5	15.0
	\$25,000-\$49,999	25.8	28.2	27.2	21.3	19.7	20.3
	\$50,000-\$74,999	21.7	20.0	20.8	18.3	18.9	18.7
	\$75,000-\$99,999	15.5	13.8	14.5	14.4	15.8	15.3
	\$100,000-\$149,999	15.2	12.9	13.9	15.6	18.7	17.4
	\$150,000 or more	9.3	8.5	8.8	11.7	14.3	13.3
	Total	100.0	100.0	100.0	100.0	100.0	100.0
Total	Less than \$25,000	9.1	12.8	11.0	6.6	5.3	5.9
	\$25,000-\$49,999	19.7	23.7	21.8	11.8	12.5	12.2
	\$50,000-\$74,999	18.7	19.1	18.9	14.6	15.2	14.9
	\$75,000-\$99,999	15.4	14.5	14.9	15.3	15.3	15.3
	\$100,000-\$149,999	18.8	16.1	17.4	24.9	24.8	24.9
	\$150,000 or more	18.3	13.8	15.9	26.8	26.9	26.8
	Total	100.0	100.0	100.0	100.0	100.0	100.0

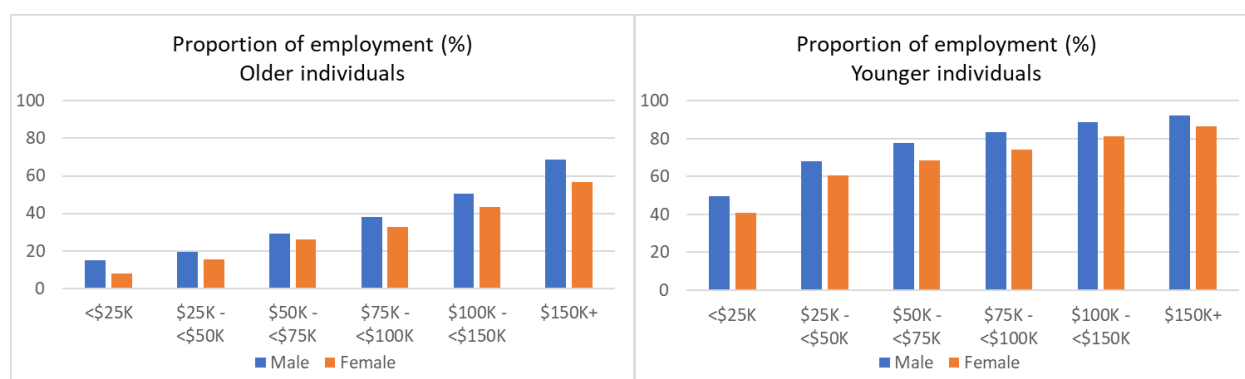
Data source: 2021 Census

Among individuals aged 55 or over, as the level of family income increases, the proportion of those with employment increases, reaching the highest point for those with family income of \$150,000 or more. This is observed for both genders. Among males, for each level of family income, the proportion of them with employment was higher than the corresponding figure for females. Although not identical, a similar pattern was observed among younger individuals.

Figure 6.15 below depicts, for each family income group, the proportion of older individuals with employment for each gender while Figure 6.16 shows the same information for younger individuals.

Figure 6.15: Proportion of employment by family income group and gender; older individuals (%)

Figure 6.16: Proportion of employment by family income group and gender; younger individuals (%)



Data source: 2021 Census

While the highest income group had the highest proportion of individuals in employment across both genders and age groups, men and women in the lowest income group were least likely to be employed compared with those in all other income groups. Among older individuals, 15% of men and less than 10% of women in the lowest income group were employed. In the next higher income group, these proportions increased to almost 20% and 16% for the two genders respectively. In general, these observations seem to be inconsistent with the common assumption that individuals with low levels of income are associated with low educational attainments, and would need to stay in the labour market to meet financial obligations.

One possible explanation for this anomaly is that census family income, as a variable, has limitations. Ideally, the variable for this analysis should be family income excluding employment income and adjusted for family size, which would allow a better assessment of the relationship between employment and income from sources other than employment. Unfortunately, the 2021 Census data does not support this calculation.

Moreover, the relationship between financial income and employment among older workers might not be a straightforward one. It is possible that individuals at both lowest and highest ends are more likely to be employed, but for different reasons. As mentioned above, those with low income are likely to be less educated, and working primarily to meet financial obligations. On the other hand, those with high income are likely to be highly educated, and working primarily for non-financial reasons such as self-fulfilment. They are also more likely to have a working spouse who has not retired and contributes to family income. All in all, the relationship between financial income and employment might require further investigation, as this relationship could be a complex one depending on both level and sources of income, along with other factors such as family size.

6.5 Types of Employment

This section studies various types of employment pertaining to older workers, covering self-employment, part-time employment, and temporary employment. Comparative figures of younger workers are provided where appropriate. As noted in Section 6.1, some tables for this section are placed in the Appendix due to space considerations.

Self-employment

Self-employment constitutes a significant component of employment of older workers in Canada. This subsection starts with an exploration of the reasons why older workers became self-employed. It is followed by an assessment of the prevalence and likelihood of self-employment vs paid employment among older workers between the genders based on 2016 General Social Survey. Data from the same survey were also employed to investigate the prevalence and likelihood of underemployment among older workers – for each dimension available in the data: overeducation, over-skill, and field-mismatch – between self-employed and paid workers. Comparative figures of younger workers are provided. Chi-square¹⁵ and relative risk¹⁶ statistics were used in the analyses. The objective is to assess whether self-employment is a risk factor of underemployment. Unfortunately, data on self-employed workers who were working part-time involuntarily are not available. Concluding this sub-section is an evaluation of subjective well-being between self-employed and paid workers.

Older workers have a higher concentration in self-employment than younger workers. According to 2021 Census, close to 23% of older workers were self-employed, compared to 13% of workers between 25 and 54. Of those self-employed older workers, more than two-third were men. As age increases, the proportion of workers in self-employment increases. Among workers of 55 to 64 years, 19% were self-employed while it was 34% for those 65 years and over. The comparatively higher prevalence of self-employment among older workers is consistent with the higher representation of older workers in industries with more opportunities of self-employment (e.g., real estate, insurance and farming).

Table 6.11: Percentage of self-employed workers (%)

Age group	Percentage of workers who were self-employed
55 – 64 years	19
65+ years	34

Data source: 2021 Census

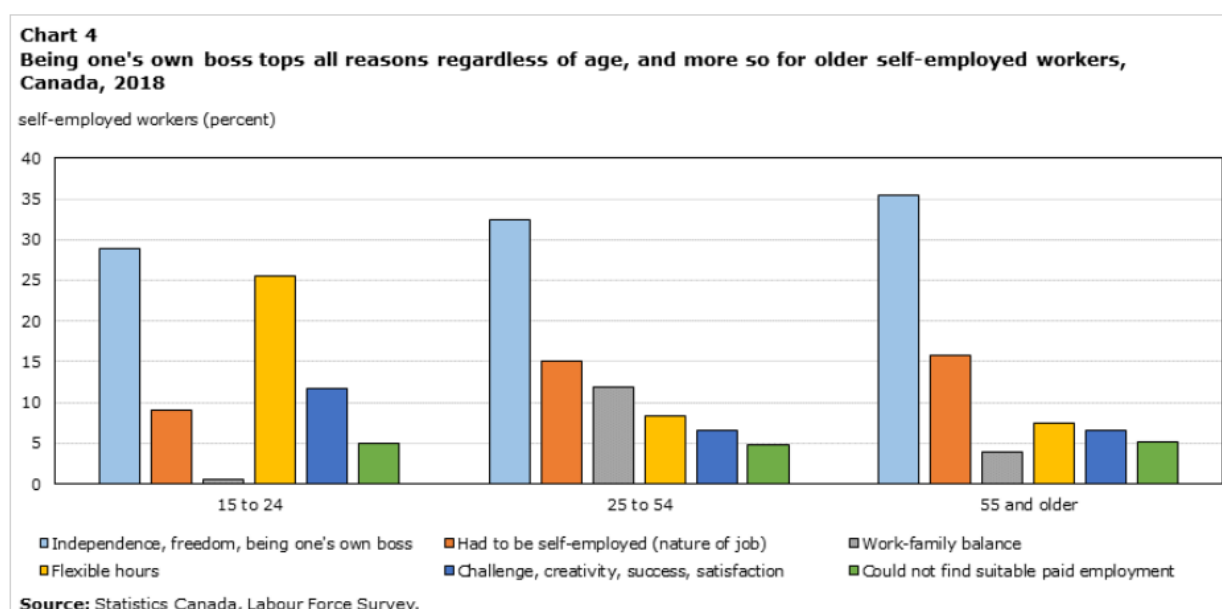
Self-employment is typically seen as a form of employment with high flexibility and autonomy, which might possibly explain why many working-age individuals become self-employed in old age (Quinn, 1980; Hochguertel, 2010). Flexibility and autonomy could be of particular relevance and significance as one plans for retirement. During the economic downturn in the late 2000's, self-employment among older Canadians had increased substantially (LaRochelle-Cote, 2010). However, some might also speculate that these workers might have been forced to become self-employed due to lack of paid employment opportunities.

¹⁵ Chi-square statistics are generally used to test for goodness of fit, independence and homogeneity of a sample. While the traditional Chi-square test is commonly used for samples that are large with simple random sampling with replacement, it is not valid for complex survey designs such as General Social Survey and Census, which involves stratification, clustering and varying probability sampling designs. To address this issue, the Rao-Scott chi-square statistic proposed by Rao and Scott (1981; 1984) was used in this research. This statistic is the Pearson Chi-square statistic divided by a generalized design effect.

¹⁶ In addition to Chi-square statistics, relative risk statistics are used to supplement the analysis. They are part of the output provided by the statistical software (SAS 9.4). Relative risk is calculated as the ratio of the risks for an event for one group to the risks for the other group. It provides an increase or decrease in the likelihood of the event between the two groups.

Yssaad and Ferrao (2019) cited from another study that changes in self-employment are more likely driven by changes in structural socioeconomic factors such as age and industry, rather than business cycle variations. Using ad hoc data collected as part of the Labour Force Survey of September 2018, they found that more than 35% of the self-employed older workers reported “independence, freedom and the desire to be one’s own boss” as the top reason for going into self-employment.

Figure 6.17: Reasons for self-employment by age group



Source: Yssaad, Lahouaria and Ferrao, Vincent. (2019). Self-employed Canadians: Who and Why? Statistics Canada.

Table 6.12: Reasons for self-employment by age group (%)

Self-employed workers (percent)	15 to 24	25 to 54	55 and older
Independence, freedom, being one's own boss	28.9	32.4	35.4
Had to be self-employed (nature of job)	9.0	15.0	15.8
Work-family balance	0.6	11.8	3.9
Flexible hours	25.5	8.4	7.4
Challenge, creativity, success, satisfaction	11.7	6.5	6.6
Could not find suitable paid employment	5.0	4.8	5.2

Source: Statistics Canada, Labour Force Survey

Source: Yssaad and Ferrao (2019)

Based on these findings, older workers do not have a likelihood higher than other age groups to be self-employed due to lack of suitable paid employment. Indeed, the proportion of self-employed workers who could not find suitable paid employment was almost uniform across all age groups. As well, only between 3.9% and 7.4% of self-employed older workers cited work-family balance, flexible hours, or “challenge, creativity, success, satisfaction” as the reason for becoming self-employed, while the corresponding range for younger workers was 6.5%-11.8%. The finding that older workers who were self-employed did not rank work-life balance and flexible hours as high motivators might suggest that older workers, in general, might not have a

high preference for work-family balance and flexible hours as commonly assumed in seeking self-employment. Table 6.13 shows the proportion of self-employed workers by age group.

Table 6.13: Proportion of self-employed workers by age group (%)

Age group	Current paid employee	Current self-employed
Older workers	76.0	24.0
Younger workers	87.9	12.1

Data source: 2016 General Social Survey

According to 2016 General Social Survey, of the older working population, 24% was self-employed, which was two times of the corresponding proportion for younger workers.

As shown in Table A6.7, among older workers, about 28% of males were self-employed while the corresponding proportion for females was 19%. The Chi-square statistic is significant, suggesting an association between gender and self-employment. Difference of risks is significant as the 95% confidence limits (0.0470, 0.1304) do not contain zero. Based on the estimated relative risk of 1.4679, male older workers were 47% more likely to be self-employed than their female counterparts.

Similar analyses were applied to younger workers in Table A6.8, which shows that about 14% of males and 10% of females were self-employed. This difference is statistically significant. Based on the estimated relative risk, male younger workers were 37% more likely to be self-employed than their female counterparts. Using the same approach, the relationship between each dimension of underemployment and self-employment was assessed in Table A6.9 to Table A6.14 among older workers and younger workers. Table 6.14 summarizes the results presented in Tables A6.7 to A6.14.

Table 6.14: Summary of Chi-square analyses on self-employment

	Source tables	Proportion of self-employment		Likelihood of being self-employed	
		Older workers	Younger workers	Older workers	Younger workers
Male vs female	A6.7-A6.8	28% : 19%	14% : 10%	47%	37%
Overeducated vs adequately educated	A6.9-A6.10	20% : 24%	8% : 13%	n.s.	-38%
Over-skilled vs adequately skilled	A6.11-A6.12	21% : 25%	10% : 13%	n.s.	-25%
Not completely field-matched vs completely field-matched	A6.13-A6.14	24% : 23%	11% : 12%	n.s.	n.s.

n.s. = not significant

For older workers, there is no significant relationship between self-employment and the three dimensions of underemployment under study in this subsection (i.e. overeducation, over-skill, and not completely field-matched), suggesting that self-employment might not be a risk factor for underemployment for these workers. This is compatible with the finding of Yssaad and Ferrao (2019) that “could not find suitable paid employment” is not a major driver to becoming self-employed for older workers.

Table 6.15 below shows that older workers who were self-employed exhibited a higher level of subjective well-being for both genders, in comparison to their respective counterparts on paid employment. However, the difference in means between the two types of employment is not statistically significant (based on t-tests).

Table 6.15: Mean values of subjective well-being by employee status and gender

Older workers	Current paid employee	Current self-employed	p-value
Male	8.067	8.195	0.2154
Female	7.947	8.240	0.0664
Younger workers	Current paid employee	Current self-employed	p-value
Male	7.720	7.869	0.0880
Female	7.815	8.204	0.0001

Data source: 2016 General Social Survey

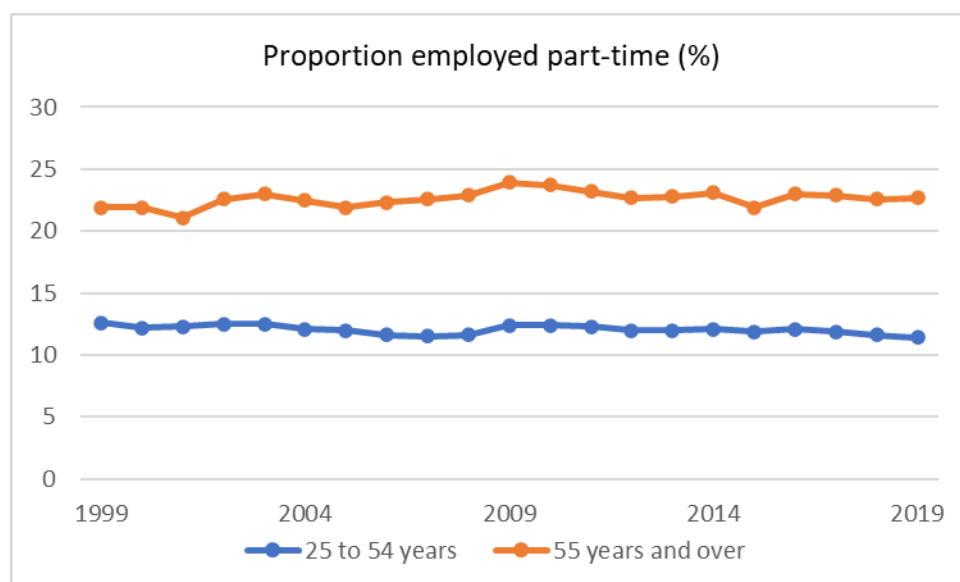
Similarly, younger workers who were self-employed also reported a higher level of subjective well-being for both genders, in comparison to their respective counterparts on paid employment. Although the difference in means between the two types of employment is not significant for men, it is significant for women.

Part-time Employment

This subsection starts with a presentation of 20-year trends on part-time employment in general and voluntary part-time employment (i.e. attributed to personal preference), among older workers and younger workers. Analyses are then provided between the genders and on the reasons for part-time work. This is followed by using data from 2015 General Social Survey to investigate the prevalence and likelihood of part-time employment vs full-time employment among older workers. Comparative figures of younger workers are provided. Chi-square and relative risk statistics were used in the analysis. Concluding this sub-section is an evaluation of subjective well-being between part-time and full-time workers.

Over the past two decades, the proportion of older workers who were working part-time has increased very slightly. In fact, this proportion has been very steady – between 21% and 23% throughout these years. In comparison, the proportion of younger workers who were working part-time over the same period registered a very slight decline, to less than 12% in 2019, which was roughly half of the proportion of older workers working part-time.

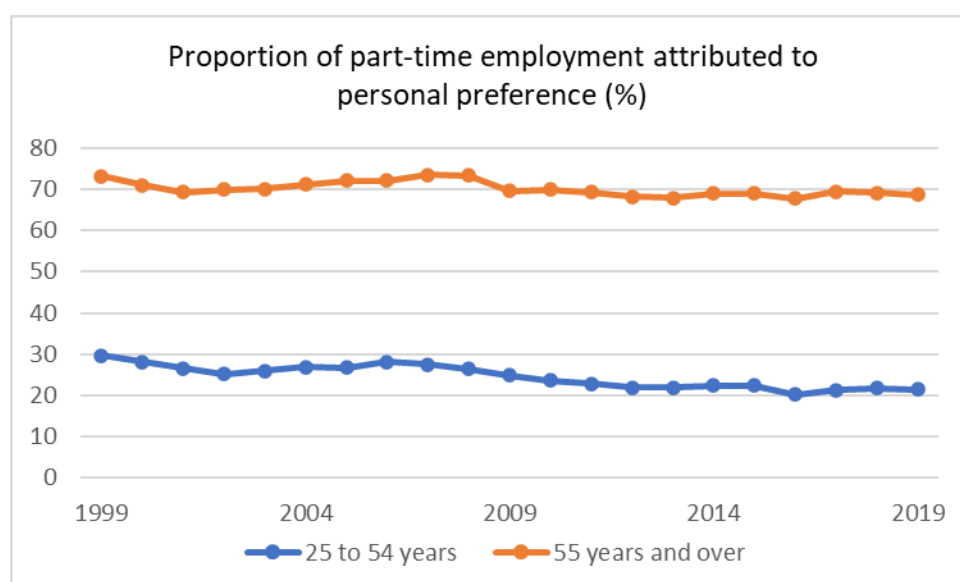
Figure 6.18: Proportion of workers employed part-time by age group



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Reflecting the steady trend of proportion among older workers, the growth in part-time employment over the same period was only slightly higher than full-time employment – at 1.9 times vs 1.8 times. Of the older workers who worked part-time, roughly 70% were due to personal preference, with little variations over the past two decades. For younger workers, there was a noticeable decline over the same period, from about 30% at the start of the century to slightly more than 20% in 2019. This possibly suggests that the prevalence of involuntary part-time employment among older workers who work part-time is lower than their younger counterparts (also see Section 7.2).

Figure 6.19: Proportion of part-time employment attributed to personal preference by age group



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0029-01

Among the older workers who worked part-time, about 60% were women. Similar to the self-employed, a higher proportion of older workers were working part-time as age increases.

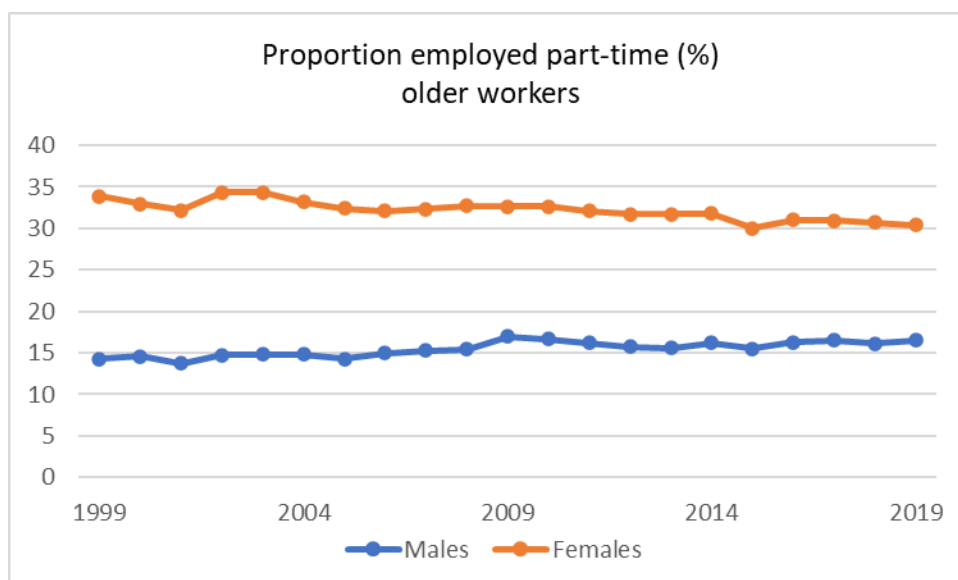
Table 6.16: Percentage of workers who worked part-time by age group (%)

Age group	Percentage of workers who worked part-time in 2019
55 – 59 years	14
60 – 64 years	22
65 – 69 years	39
70+ years	51

Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

The proportion of part-time employment to total employment among older females has been decreasing since the early 2000's, while there is a steady rising trend for their male counterparts over the same period. As a result, the gap between the two genders has been narrowing. With an influx of older females participating in the labour market over the past several decades, it has been speculated that there will be a significant growth of older part-time workers. However, this speculation did not materialize, possibly because the new participants increasingly prefer to work full-time.

Figure 6.20: Proportion of part-time employment to total employment among older workers by gender



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

Based on Labour Force Survey, workers who are 15-24 are the most likely to work part-time, followed by workers aged 55 or over. Younger workers (25-54) are the least likely to work part-time. Among older workers, the most common reason given for part-time employment was “personal preference”, as shown in Figure 6.21 below (Patterson, 2018).

Figure 6.21: Primary reason for part-time work by age group

Part-time rate, and primary reason for part-time work, by age group, 2017

	15 years and older	15 to 24 years	25 to 54 years	55 years and older
	percent			
Share of workers working part time	19	49	12	23
Age distribution of part-time workers	100	34	41	25
Primary reason for working part time				
All reasons	100	100	100	100
Economic reasons	24	18	34	17
Caring for own children	9	0	21	1
Going to school	29	73	10	0
Personal preference	28	6	21	70
Other ¹	10	3	14	13

1. The "Other" category includes own illness or disability, caring for elderly parents, and other personal or family responsibilities.

Source: Labour Force Survey, custom tabulations.

Source: Table 2 in Patterson, Martha. (2018). Who Works Part Time and Why? Statistics Canada.

Based on 2015 General Social Survey, of the older working population, 24% was working part-time, which was more than two times of the proportion for younger workers at 9.8%.

As shown in Table A6.15, among older workers, 18% of males were part-time employed while the corresponding figure for females was 32%. The Chi-square statistic is significant, suggesting an association between gender and part-time employment. Difference of risks is significant as the 95% confidence limits (-0.1811, -0.1020) do not contain zero. Based on the estimated relative risk of 0.5621, male older workers were 44% less likely to be part-time employed than their female counterparts. Similar analyses were applied to younger workers in Table A6.16, which shows that about 4% of males and 16% of females were part-time employed. This difference is statistically significant. Based on the estimated relative risk, male younger workers were 73% less likely to be part-time employed than their female counterparts. This is lower than that observed among older workers.

Table 6.17 summarizes the results presented in Tables A6.15 and A6.16. Both likelihood figures in the table are statistically significant.

Table 6.17: Summary of Chi-square analyses on part-time employment

	Source table	Proportion of part-time employment		Likelihood of being part-time employed	
		Older workers	Younger workers	Older workers	Younger workers
Male vs female	A6.15-A6.16	18% : 32%	4% : 16%	-44%	-73%

Data source: 2015 General Social Survey

Table 6.18 below shows that older workers who were part-time employed exhibited a slightly lower level of subjective well-being among males but a higher level among females, in comparison to their respective counterparts on full-time employment. However, the difference in means between the two types of employment is not significant for men while it is significant for women.

Table 6.18: Mean values of subjective well-being by part-time employment status and gender

Older workers	Full-time employment	Part-time employment	p-value
Male	7.707	7.675	0.8635
Female	7.545	7.919	0.0025
Younger workers	Full-time employment	Part-time employment	p-value
Male	7.367	7.017	0.2456
Female	7.534	7.610	0.5529

Data source: 2015 General Social Survey

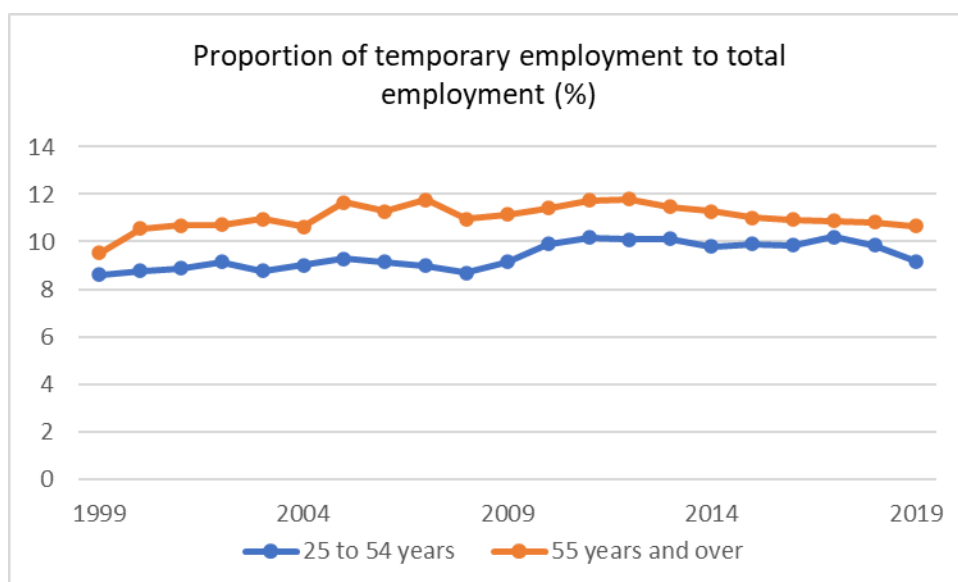
Similarly, younger workers who were part-time employed also reported a lower level of subjective well-being among males but a higher level among females, in comparison to their respective counterparts on full-time employment. However, the difference in means is not significant for both genders. Without considering any other factors – including whether part-time employment is voluntary or not – women showed a higher level of subjective well-being in part-time employment for both older and younger age groups. This phenomenon might be attributed to the flexibility associated with part-time employment in supporting their social role.

Temporary Employment

Similar to the subsection on part-time employment above, this subsection starts with a presentation of 20-year trends on temporary employment for both older and younger age groups, and between the genders. Data from 2015 General Social Survey were then employed to investigate the prevalence and likelihood of temporary employment vs regular employment among older workers. Comparative figures of younger workers are provided. Chi-square and relative risk statistics were used in the analysis. Concluding this sub-section is an evaluation of subjective well-being between workers on temporary employment and regular employment.

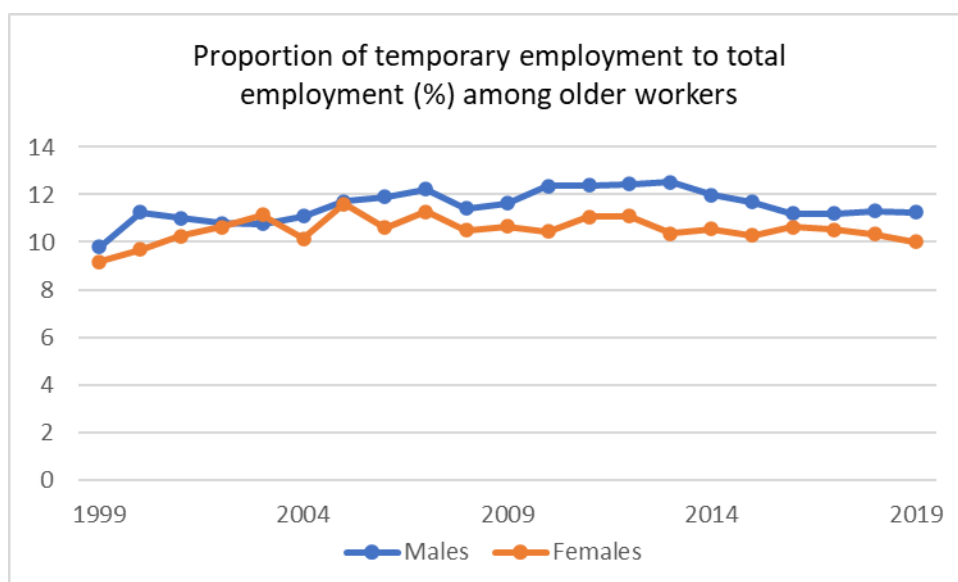
In the context of the Labour Force Survey, temporary work covers seasonal, term, contract or casual work. Among older workers, it was not as prevalent as self-employed or part-time work. During the past 20 years or so, on average, about 11% of older workers worked temporary work, compared to about 9% for workers between 25 and 54. On a yearly basis, the difference between the two age groups varied between 0.5 and 2.4 percentage points only. Also, the gender disparity among older workers who worked temporary work had been relatively small and stable although there were year to year movements.

Figure 6.22: Proportion of temporary employment to total employment by age group



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0072-01

Figure 6.23: Proportion of temporary employment to total employment among older workers by gender



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0072-01

Based on 2015 General Social Survey, the mean values of subjective well-being pertaining to regular employment and temporary employment are as follows.

Table 6.19: Mean values of subjective well-being by temporary employment status and gender

Older workers	Regular employment	Temporary employment	p-value
Male	7.635	7.910	0.1662
Female	7.591	7.842	0.1542
Younger workers	Regular employment	Temporary employment	p-value
Male	7.330	7.122	0.2661
Female	7.570	7.313	0.0466

Data source: 2015 General Social Survey

Table 6.19 shows that older workers who were temporarily employed exhibited a higher level of subjective well-being for both genders, in comparison to their respective counterparts on regular employment. However, the difference in means between the two types of employment is not significant for both genders. In contrast, younger workers who were temporarily employed reported a lower level of subjective well-being for both genders, in comparison to their respective counterparts on full-time employment. While the difference in means between the two types of employment is not significant for men, it is significant for women.

Without considering any other factors, older workers showed a higher level of subjective well-being in temporary employment while younger workers preferred regular employment. Although the difference for both genders is not statistically significant, this phenomenon could possibly suggest that older workers enjoy having less commitments attached to their employment.

Summary

The findings in this section affirm that work patterns change with age. While common assumption is that older workers prefer having work-family balance and flexible hours in their employment, these factors were not generally observed in the analyses above. There was only a very small proportion of self-employed older workers attributed these factors to their self-employment, while around 70% of older part-time workers chose part-time employment on a personal preference basis. Also, the findings suggest that self-employment might not be a risk factor for overeducation, over-skill and field-mismatch.

6.6 Occupations and Industries

The analysis in this section investigates the distributions of occupations and industries among older workers and their younger counterparts, with a view to establish occupational and industry profiles of each age group and detect any key differences between them. It is the researcher's belief that these profiles help identify any stratifying elements that might be factors contributing to underemployment.

In this section, the analysis on occupations is based on broad occupational groups classified under NOC (National Occupational Classification). The analysis on industries is based on industry sectors classified under NAICS (North American Industry Classification System). The levels of classification utilized in this research (i.e. broad occupational group and industry sector) are deemed reasonable by this researcher. There are lower classification levels than broad

occupational group in NOC and industry sector in NAICS respectively. At the end of this section, the top 10 occupations among older workers and their younger counterparts are presented for comparison.

Occupations

According to 2021 Census, the occupational distribution of older workers is highly similar to younger workers, although it is common belief that older workers may seek work that is less laborious. The occupational profiles between the two age groups are seen to be equally diverse. Tables A6.17 and A6.18 show the respective distributions of broad occupational groups among older and younger workers. It does not appear that there are highly noticeable differences between the two.

Between older and younger workers in the economy as a whole, the broad occupational groups with a prominently higher concentration of older workers were “sales and service”, “trades, transport and equipment operators”, and business-related. On the other hand, older workers were under-represented in occupational classifications such as sciences, health, and education. When compared to their younger counterparts, older workers were represented in most occupational classifications by roughly similar proportions between the two genders. However, more prominent gender differences were observed in management, health-, education- and science-related jobs.

Among male workers, the older age group has a higher prevalence in management occupations, at more than 17%, compared with less than 15% for the younger age group. Among female workers, the older age group has a higher prevalence in “business, finance, and administration” occupations, at more than 27%, compare with less than 23% for the younger age group. The most common occupations among male workers for both older and younger age groups were the “trades, transport and equipment operators” occupations. Among female workers, they were “business, finance and administration” occupations.

Industries

The 2021 Census shows that while there were differences between the two distributions, no industries were seen to have a markedly large difference. In proportion, more older workers worked in primary-related (“agriculture, forestry, fishing and hunting”), property-related (“real estate and rental and leasing”) and retail trade industries. However, they are under-represented in “information and cultural industries”, “accommodation and food services”, “health care and social assistance”, and “mining, quarrying, and oil and gas extraction” industries.

Looking at the distributions between the genders among older and younger workers, there were no industries in which the gender segregation was markedly different between the two age groups. Among older workers, the industries dominated by males – such as construction and manufacturing, or by females – such as “health care and social assistance”, were similarly dominated by the two genders respectively among younger workers.

The distribution of employment among industries for older workers is very similar to that for younger workers for both genders. The top two industries for male workers were construction (12.2% and 13.9% for older and younger age groups respectively) and manufacturing (12.6% and 11.2%), while the top industry for female workers was “health care and social assistance” for both age groups (21.3% and 23.7% for older and younger age groups respectively). Older male workers had a higher prevalence in “agriculture, forestry, fishing and hunting” than

younger workers (4.8% vs 2.3%), while older female workers had a higher prevalence in retail trade than younger workers (12.1% vs 10.0%).

Top 10 Occupations

Tables A6.19 and A6.20 present the top 10 occupations reported in 2021 Census among older and younger workers for each gender.

Older workers were slightly more concentrated in the top 10 occupations than younger workers. In proportion, the top 10 occupations for older males and females accounted for almost 30% and 40% of their respective totals. The comparative figures for younger workers were less than 24% and slightly more than 36% respectively. Among the occupations in the classification hierarchy, “transport truck and transit drivers” were the top occupation among male workers in both age groups. For women, “office administrative assistants” were the top occupation for older workers, while it was “paraprofessional occupations in legal, social, community and education services” for younger workers.

Summary

Although not identical, the occupational and industrial profiles between older and younger workers were similar, which could be argued to be indicative of similar business and economic conditions being faced by both age groups. On the other hand, the analysis of top 10 occupations could possibly support the argument that women are not diverse in their occupational choices as men, while older men are not diverse as their younger counterparts. The findings in this section shed light on how underemployment varied by gender and age group, as revealed in Chapter 7, from the perspectives of occupation and industry.

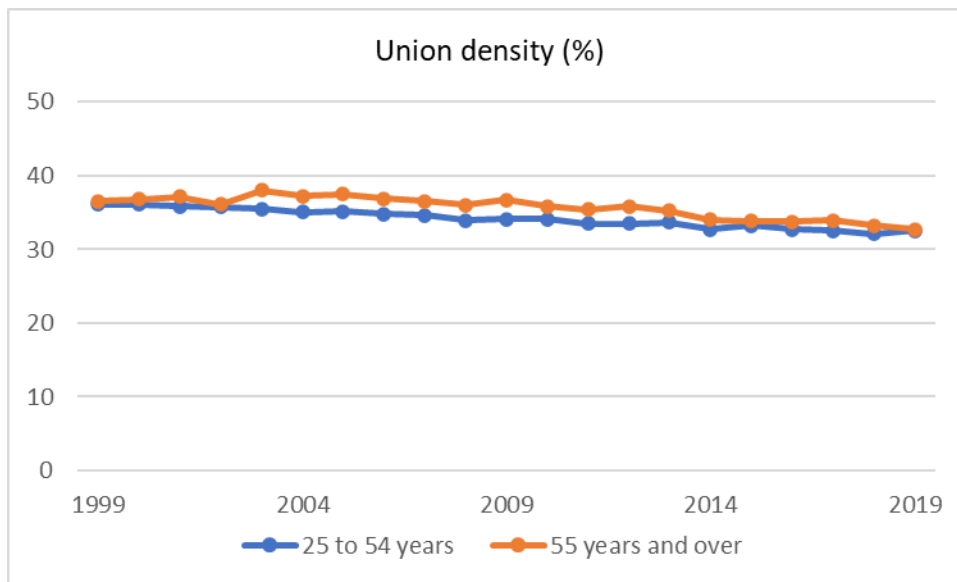
6.7 Union Density and Mobility

This section presents an analysis on two factors that could play a role in explaining the problem of underemployment: union density and mobility. They are generally considered as having some form of association with unemployment or employment rates. The analyses cover both older and younger workers.

Union density

Union coverage is generally a marker of job security. Despite the growth in employment, a feature of the Canadian labour market is the general decline in union density over the past two decades. Union coverage includes union members and employees covered by a collective agreement or union contract. As shown in Figure 6.24 below, despite the minor ups and downs in individual years, both older and younger working populations experienced a decline in union density of about three percentage points over the past two decades. According to Labour Force Survey data (not shown), both public and private sectors are affected but the private sector seemed to have dropped faster.

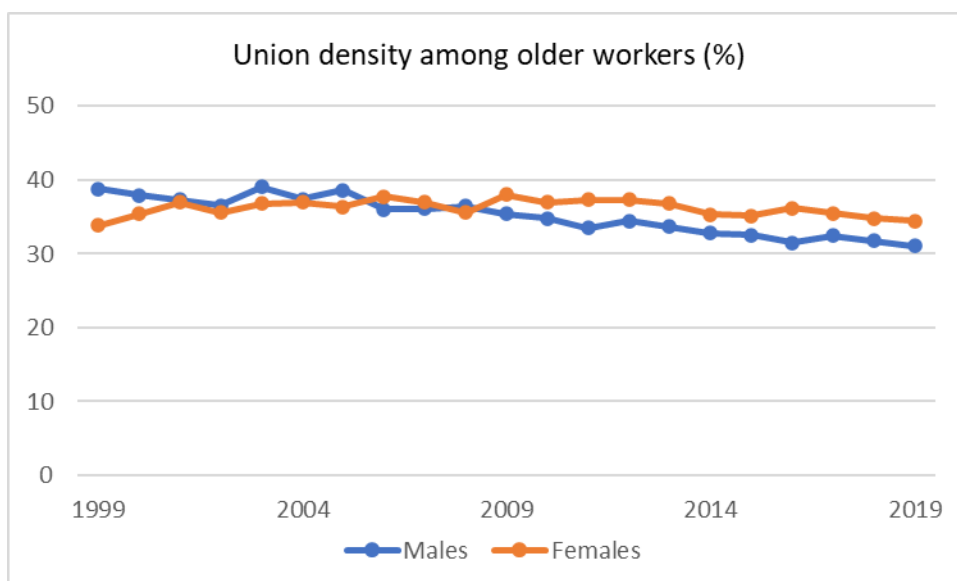
Figure 6.24: Union density by age group



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0070-01

Breaking down the data of older workers between the two genders, there was a drop of seven percentage points for males over the past two decades. Surprisingly, however, older females have gained one percentage point over the same period. This possibly speaks to the phenomenon that women are generally more likely than men to work in education or health care, which are highly unionized industries that have grown almost 40% and 75% respectively in employment since the turn of the century. Due to the close relationship between unionization and wage structure and employer pensions, Morissette (2022) commented that COVID-19 has given new meaning to unionization in Canada that is yet to emerge.

Figure 6.25: Union density among older workers by gender



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0070-01

Mobility

A factor contributing to employment rates or underemployment is barrier to mobility. Given that Canada is a country with a large geographical area, there could be barrier to moving from one province to another for job opportunities.

Of all older individuals looking for a job, about 71% reported facing barrier to inter-provincial mobility in 2016 General Social Survey. They answered “Yes” to the following question (LPW_Q14): “If you were offered a job in another province, would there be anything standing in your way of accepting that job offer?” Based on previous studies (Subsection 2.6.3), one would expect the corresponding figure for the younger age group to be significantly lower. Surprisingly, of the younger individuals looking for a job, about 67% reported the same, as shown in Table 6.20.

Table 6.20: Chi-square analysis on mobility status by age group

Age group	Barriers to move	No barriers to move	95% confidence limits	
Older workers	71.3%	28.7%		
Younger workers	67.0%	33.0%		
Rao-Scott Chi-square		0.6369		
p-value		0.4249		
Difference of risks - with barriers	0.0423		-0.0617	0.1464
Relative risk - with barriers	1.0632		0.9158	1.2342

Data source: 2016 General Social Survey

The Chi-square statistic is not significant, thus failing to reject the H_0 that the row factor and column factor are independent. Difference of risks is also not significant as the 95% confidence limits (-0.0617, 0.1464) contain zero, so as the relative risk with the 95% confidence limits (0.9158, 1.2342) containing one.

Similar analysis was applied to men vs women for older workers and younger workers respectively. Tables A6.21 and A6.22 show that close to 69% of older male workers had barriers to move while the corresponding figure for older female workers was 76%. This difference is not statistically significant. For younger workers, roughly about 67% had barriers to move for both genders. This difference is not statistically significant. However, the higher proportion (76% vs 67%) of older women reported facing barriers to inter-provincial mobility possibly suggests that they were less mobile than younger women.

Summary

There is no significant difference in geographic mobility between the older and younger working populations. Also, there is no significant difference between the genders within each age group. The merging trends on union density between the two age groups suggest that there is minimal difference between them over recent years. However, among older workers, it could be argued that women are availed of higher job security in their employments due to their higher union density.

6.8 Modelling Employment of Older Workers

The descriptive analyses presented above show that the likelihood of being in employment differs across groups when individual characteristics were considered. To examine this likelihood in more details, this section estimated a logistic regression model on a suite of characteristics including demographic, geographic, and socioeconomic factors. While it served as an exploration of the factors in stratifying the likelihood of employment for these groups, it provided another perspective to understand Canada's older working population complementary to those provided in earlier sections of this chapter. Data from 2021 Census was used for this model due to its relatively large sample sizes for various groups. This advantage facilitates calculation and detailed analysis of odds ratios, which are presented in Table 6.21 below. They were calculated using the SurveyLogistic procedure available in the SAS 9.4 software.

Reference Category

In a logistic regression model, the reference category is the category against which all other categories are compared. Thus, the choice of the reference category might affect the presentation and interpretation of results. However, while a different reference category might cause changes to coefficients, odds ratios, and statistical significance for the explanatory variables, the overall fit and explanatory power of the model will not change as the underlying statistical relationship between the outcome and explanatory variables is not affected. In the literature, there is no definitive rule for the choice of the reference category, with varying approaches used or proposed. Some general criteria found in past studies are provided in the following discussion.

Chan (2004) considered 'easy interpretation' as the useful basis for the choice. This was echoed by Goeman and le Cessie (2006) who asserted that a good choice facilitates interpretation of the resulting parameter estimates. This assertion was also made by Lawson and Montgomery (2006) wherein a standard or control group should be the choice as this would facilitate knowing the changes in responses relative to it. From the risk perspective, the category with the lowest risk was used as the reference category in Tolles and Meurer (2016). Along the same lines, Fagerland and Hosmer (2017) suggested using the category against which other categories would be showing higher responses that represent increased risk of an unfavourable outcome. Although the limitations of logistic regression were also discussed in some length in Fagerland and Hosmer's study, there were no other arguments provided on the choice of reference category. Warner (2008) similarly suggested that interpretation of odd ratios are facilitated when odds of a higher level response relative to the reference category are demonstrated in the explanatory variables. In his work in Sage's *Best Practices in Logistic Regression*, Osborne (2017) added that the reference category should not be a catch-all group nor having a small sample size compared with other groups. From a practical perspective, Nick and Campbell (2007) contended that the reference category should be the most common category, while Bangdiwala (2018) advised choosing a meaningful category to be the reference category.

Additionally, there are other suggestions such as using the largest or dominant category as the reference category, or the category with a mean in the middle or at one of the ends of the range covering the categories.

Based on these studies, the key considerations in choosing the reference category seem to be more conceptual or practical and less statistical. With a wide range of criteria, some of them could be in conflict with others – e.g., the lowest-risk category might not be the most common category. In the view of this researcher, essentially, the choice should be determined by planned comparison for the purpose deemed most appropriate for the study by the investigator. It could

also be helpful to consider the research questions, the conceptual framework, and the intended audience of the study to determine the reference category. In the logistic regression model below, the category with the ‘lowest risk’ was chosen as the reference category for the explanatory variables. These ‘lowest risk’ categories were identified using the results from the descriptive analysis presented in Section 6.4. However, the ‘less than \$25,000’ income group was not chosen as the reference category for ‘census family income’ as it is also the category with the smallest size (Osborne, 2017). Instead, the ‘\$25,000-\$49,999’ income group was chosen as it is the category with the second lowest risk.

Analysis

Table 6.21: Odds ratios for employment

Factor	Older workers				Younger workers			
	Male		Female		Male		Female	
Marital status								
Widowed, separated, or divorced	1.636	***	1.436	***	0.844	***	1.749	***
Single, never married	3.080	***	3.337	***	0.592	***	1.682	***
Married or living common-law (ref.)	1.000		1.000		1.000		1.000	
Metropolitan areas								
Not major census metropolitan areas	1.092	***	1.199	***	1.003	~	1.045	**
Major census metropolitan areas (ref.)	1.000		1.000		1.000		1.000	
Visible minority								
Visible minority	1.321	***	1.233	***	0.795	***	0.711	***
Not visible minority (ref.)	1.000		1.000		1.000		1.000	
Recent immigrant								
Recent immigrant	1.330	***	1.116	*	1.102	***	0.736	***
Not recent immigrant (ref.)	1.000		1.000		1.000		1.000	
Mortgage payments								
Mortgage payments	2.287	***	2.257	***	1.477	***	1.328	***
No mortgage payments (ref.)	1.000		1.000		1.000		1.000	
Educational attainment								
Below high school (ref.)	1.000		1.000		1.000		1.000	
High school level	1.301	***	1.822	***	1.705	***	1.880	***
Below bachelors level	1.341	***	2.425	***	2.682	***	3.486	***
Bachelors degree	1.141	***	2.094	***	3.694	***	4.768	***
Above bachelors level	1.116	***	2.316	***	4.059	***	5.593	***
Census family income								
Less than \$25,000 income group	0.526	***	0.381	***	0.470	***	0.423	***
\$25,000-\$49,999 income group (ref.)	1.000		1.000		1.000		1.000	
\$50,000-\$74,999 income group	1.921	***	1.950	***	1.354	***	1.542	***
\$75,000-\$99,999 income group	3.055	***	2.798	***	1.670	***	2.062	***
\$100,000-\$149,999 income group	5.134	***	4.449	***	2.293	***	2.888	***
\$150,000 or more income group	11.671	***	7.786	***	2.913	***	3.712	***

Data source: 2021 Census

- * significantly different from reference category ($p < 0.05$)
- ** significantly different from reference category ($p < 0.01$)
- *** significantly different from reference category ($p < 0.001$)

The model indicates that both older men and women who were single (never married) had the highest odds of being employed. For these individuals, they were probably on their own financially, without the support of a spouse or a former spouse. In contrast, among the men in the 25-54 age group, individuals who were married or living common law were the most likely to be employed, which might be explained by the need to support a family. However, among the women in this same age group, individuals who were married or living common law were the least likely to be employed, as they might be supported by their spouse. Conversely, younger

women who were widowed, separated, or divorced had the highest odds of being employed, as they might have a higher level of financial need.

Among both men and women in the older age group, they were more likely to be employed if they did not live in major census metropolitan areas (CMA). This might be attributed to less competitions for jobs in non-major CMAs. Younger men who lived in major CMAs were not showing any significant difference in likelihood of being employed from those not living in major CMAs. For younger women, the likelihood of being employed was lower for those living in major CMAs.

For both men and women who were visible minority, they were more likely to be employed than non-visible minority if they were 55 or over. However, they were less likely to be employed than non-visible minority if they were in the 25-54 age group. A possible explanation for this observation could be related to a generally higher level of challenges for older workers in visible minority to secure employment comparable to non-visible minority due to language issues, resulting in a need to keep working for financial reasons. However, it is not clear why the observation for the younger age group differed.

Among older men, when those who were not recent immigrants were used as the reference category, the odds ratio for recent immigrants is higher by almost one-third while there it is only higher by 0.1 among older women. Among men in the 25-54 age group, the odds ratio was higher among recent immigrants when similarly compared with non-recent immigrants. For women in this same age group, those who were recent immigrants were less likely to be employed. Similar to the reasoning for visible minority, male recent immigrants might need to work for to improve financial security for both age groups.

As discussed in Section 6.4, a house mortgage could be a useful proxy for total debt levels, as it usually represents the largest debt of an individual or a household. When those with no mortgage payments were used as the reference category, the odds ratios were higher by 1.3 for both genders among older workers. For younger workers, the odds ratios were higher by about 0.5 and 0.3 for men and women respectively. While it is generally true that individuals carrying a mortgage are more likely to be employed, older individuals seem to have a higher likelihood than their younger counterparts. This possibly indicate that older individuals are more likely to stay in the labour market for meeting their financial obligations. This issue is explored further in the qualitative study.

For individuals aged between 25 and 54, educational attainment was found to have a positive association with employment. As educational attainment goes up, the likelihood of being in employment increases. In other words, individuals with an education above bachelors' level were found to be most likely to be employed. This is true for both genders in general. However, for individuals aged 55 or over, it was not a straightforward relationship between educational attainment and employment. When those with an education below high school were used as the reference category, the likelihood of being in employment increases until the level of below bachelors'. This likelihood then dropped but for women it rose again until the highest level – above bachelors' level. Surprisingly, older workers of both genders with more advanced education were found to be less likely than their counterparts with below bachelors' level being in employment. This contravenes the common understanding that people with the highest levels of education are most likely staying in employment.

As jobs requiring higher educational attainments are usually more demanding in skills, the findings above may suggest that jobs requiring an education at high school or below a bachelors'

degree were more accessible to older workers. This is consistent with the observed growth in employment with low skill levels discussed in Chapter 2. For both age groups, both men and women with the lowest educational attainment had the lowest likelihood of being employed. Similarly, this contravenes the common understanding that people with the lowest levels of education are most likely working due to low wage.

The model also indicates that the relationship between census family income and employment is a linear one in general. The higher the census family income group, the more likely it was to be employed, disregarding the gender or the age group. However, as discussed above, it would be more insightful if other income (i.e. total income excluding employment income) was available as a variable for analysis. A high level of family income might be due to the employment of an individual, or the presence of other working family members. Previous studies have found that it is a common phenomenon for older working couples to retire around the same time (Schirle, 2008).

When those in the \$25,000-\$50,000 income group were used as the reference category, both older men and older women had higher odds ratios than their younger counterparts among the higher income groups. The odds ratios for the two highest income groups for older men were higher by 10.7 and 4.1 respectively, while the corresponding figures for the younger men were 1.9 and 1.3 respectively.

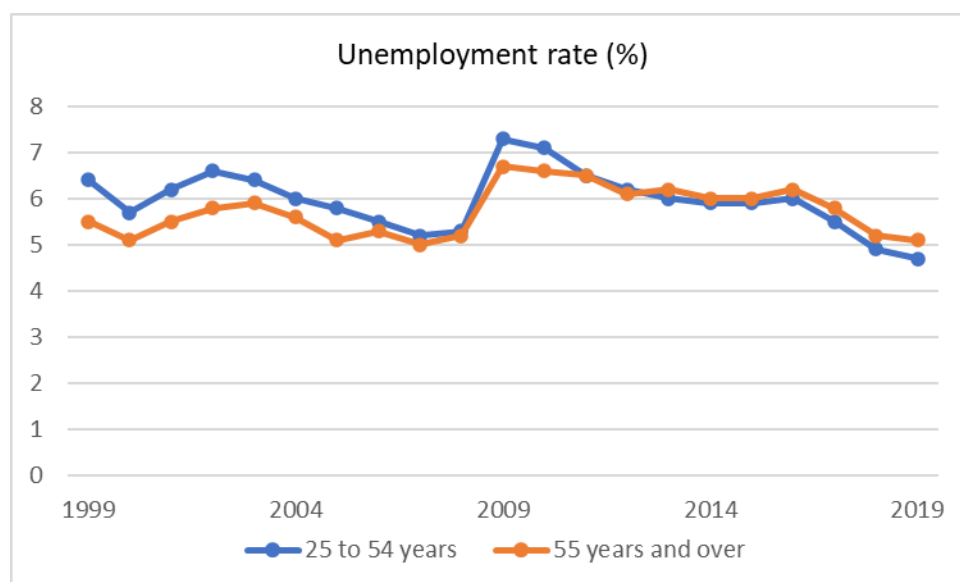
Similarly, older women had higher odds ratios for the two highest income groups, by 6.8 and 3.5 respectively, compared with those in the \$25,000-\$50,000 income group. The corresponding figures for younger women were 2.7 and 1.9 respectively. These findings suggest that, for both genders, older individuals were more likely to be in employment than younger individuals within the same census family income groups. One possible explanation is that older individuals are more motivated than their younger counterparts to keep working if they are making good money. As well, these high-income older workers could likely be self-employed business owners.

Unfortunately, 2021 Census has no data concerning an individual's health status. As such, no variables on health were included in the model.

Unemployment Trend

Before concluding this section, the trend of unemployment over the past two decades for both older and younger age groups are presented. While there were disparities in the first half or so of these trends between the two age groups, their unemployment rates have been surprisingly similar since the early 2010's following the global recession. This phenomenon could be indicative of the similar business and economic conditions that both age groups were facing in recent years, as suggested earlier in this chapter.

Figure 6.26: Unemployment rate by age group



Data source: Labour Force Survey, Statistics Canada Data Table 14-10-0327-01

6.9 Conclusion

The analyses presented in this chapter served the following purposes:

- (a) portrayed the employment patterns and characteristics of the older working population in Canada
- (b) analyzed gender differences in specific characteristics and studied different types of employment, and occupational and industry profiles of older workers
- (c) investigated underemployment among older workers who were self-employed
- (d) assessed the key factors keeping older workers in the labour market

It also estimated the relationship of demographic and socioeconomic factors with the likelihood of employment for older workers. The key findings of this chapter are summarized in the next two paragraphs.

The general Canadian population is ageing. With an increasing share of older individuals (aged 55 or over) in the working-age population, older workers are the primary source of growth of participants but the overall participation in the labour market for the economy as a whole is dwindling. Although the general retirement age has been increasing, men tend to stay at work later in life than women, with a higher proportion of them working beyond 65 years old. Amidst their rising participation, older women exhibit a lower unemployment rate and experience an unfavourable wage gap. They are thought to be more apt to move out of the labour market due to discouragement, or easier to find work that exposes them to underemployment, which could possibly be related to the gendered wage gap. With these differences in employment patterns, gender could be a factor that affects older worker underemployment.

Self-employment was not found to be a risk factor of underemployment for older workers in general. The findings also revealed that the patterns of employment among older workers change over time, with more of them opting for self-employment, part-time or temporary work arrangements as they age. Although higher subjective well-being was reported for these employment types in general, there is no significant difference in subjective well-being between self-employed workers vs paid-employed workers, between temporary workers vs regular workers, or between male part-time workers vs male full-time workers. This possibly suggests

that part-time employment could be a more rewarding option among the different types of employment for older women. Taken together, although not absolute, these patterns could be considered as reflecting the increasing diversity and demand for personal preference of the aging workforce in the economy.

As described above, the findings in this chapter provide the context for the quantitative work on underemployment in the next chapter, which presents analyses on:

- (a) the prevalence of underemployment among older workers
- (b) the distribution of subjective well-being scores for each dimension of underemployment
- (c) the mean values of covariates (characteristics) of, and their differences between underemployed workers and adequately employed workers
- (d) the relationship between underemployment and subjective well-being
- (e) the contributions of select covariates to subjective well-being
- (f) the plans to leave current employment between underemployed workers and adequately employed workers

A discussion of the quantitative findings presented in this chapter and Chapter 7, together with the qualitative findings presented in Chapter 8 and the literature, is provided in Chapter 9.

CHAPTER SEVEN: QUANTITATIVE ANALYSIS ON UNDEREMPLOYMENT

7.1 Introduction

This chapter presents the second part of the quantitative secondary analysis in this research. This section provides an overview of the research questions addressed by the quantitative analysis of this chapter. As described before, four key dimensions of underemployment were investigated in the quantitative analyses: overeducation, over-skill, field-mismatch, and time-mismatch (involuntary part-time employment). The analyses reported in Section 7.2 to 7.6 are based on Statistics Canada's 2015 (Cycle 29) and 2016 (Cycle 30) General Social Survey, which collected rich data on "Time use" and "Canadians at work and home" respectively in Canada.

The analyses in Section 7.2 were guided by the following research objective:

SQ1(c): *What is the likelihood of underemployment among older workers across different dimensions of underemployment and between the genders?*

and contributed to answer the following research question:

SQ1: *What is the prevalence and predominant form of underemployment among older workers?*

Sections 7.3 to 7.5 present three phases of analyses on the association between subjective well-being and underemployment. These analyses cover both older workers and younger workers, and between the genders:

7.3 Descriptive analysis

7.4 Multivariate analysis – including difference in means and regression models

7.5 Decomposition analysis

They were guided by the following specific questions:

SQ2(a): *What are the characteristics of underemployed older workers?*

SQ2(b): *How do these characteristics mediate the relationship between underemployment and subjective well-being?*

SQ2(c): *How does underemployment affect the subjective well-being of older workers across different dimensions of underemployment and between the genders?*

SQ3(a): *How are the characteristics of underemployed older workers different from those of younger workers?*

SQ3(b): *How are these characteristics different in mediating the relationship between underemployment and subjective well-being among older workers vs younger workers?*

SQ3(c): *How does the impact of underemployment on subjective well-being among older workers differ from that among younger workers and between the genders?*

and contributed to answer the following research questions:

SQ2: *To what extent does underemployment affect the subjective well-being of older workers?*

SQ3: *To what extent does older worker underemployment differ from other groups of workers?*

For each key dimension of underemployment, the descriptive analysis in Section 7.3 presents the distribution of workers by status of underemployment and assessment of mean subjective well-being, for both age groups and genders. Charts on distribution of subjective well-being scores are also presented in this section in a similar way.

Section 7.4 presents the means of the covariates and analyzes their significant differences between underemployed workers vs adequately employed workers. It also estimates multivariate regression models to examine changes in gaps in subjective well-being between underemployed workers vs adequately employed workers before and after covariates are accounted for. Four models are specified for each underemployment measure – for older workers and younger workers separately, and for men and women separately. The framework of analyses covers five broad categories of covariates: demographic and geographic characteristics, work characteristics, socioeconomic characteristics, social connectedness, and health status.

Based on the results from Sections 7.3 and 7.4, Section 7.5 reports the results of the decomposition models constructed to decompose the negative effects of each dimension of underemployment on subjective well-being into the contribution of each covariate, using the Oaxaca decomposition technique discussed in the section. The contributions of the covariates are then summarized into categories to facilitate analysis. Section 7.6 further analyzes the effects of underemployment on both older and younger working populations of both genders by investigating the plans of underemployed workers to leave current job in the next 12 months.

The findings from both Chapter 6 and this chapter contributed to design of the focus questions for the qualitative study in Chapter 8. To ease readability, most tables and figures for this chapter are included in the text but some are placed in the Appendix due to space considerations.

7.2 Prevalence of Underemployment

In this section, frequency analysis (cross-tabulations) and odds ratios were used to provide the prevalence and likelihood of underemployment among older and younger workers by gender.

Table 7.1: Prevalence of underemployment among male and female workers by age group

Dimension of underemployment	Male workers		Female workers		Both genders	
	Older	Younger	Older	Younger	Older	Younger
Education-occupation match						
Overeducated	18.9%	19.0%	18.7%	15.8%	18.8%	17.5%
Under-educated	2.1%	2.5%	1.4%	2.0%	1.8%	2.2%
Education-occupation matched	79.0%	78.5%	79.9%	82.3%	79.4%	80.3%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Rao-Scott Chi-square	0.3030		4.3580		1.8896	
p-value	0.8594		0.1132		0.3888	
Skill-occupation match						
Over-skilled	33.3%	38.7%	30.5%	33.5%	32.1%	36.3%
Under-skilled	5.9%	8.2%	6.1%	7.2%	6.0%	7.7%
Skill-occupation matched	60.9%	53.1%	63.4%	59.3%	61.9%	56.0%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Rao-Scott Chi-square	13.4834		3.6006		15.4629	
p-value	0.0012		0.1652		0.0004	
Field-occupation match						
Not completely field-matched	42.0%	39.4%	37.5%	37.9%	40.0%	38.7%
Completely field-matched	58.0%	60.6%	62.5%	62.1%	60.0%	61.3%
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Rao-Scott Chi-square	1.4870		0.0388		0.7867	
p-value	0.2227		0.8438		0.3751	
Time-occupation match						
Involuntary part-time work	5.3%	1.9%	11.8%	4.8%	8.1%	3.3%
Non-involuntary part-time work	12.9%	2.3%	20.5%	11.0%	75.7%	90.3%
Full-time work	81.8%	95.8%	67.7%	84.3%	16.2%	6.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Rao-Scott Chi-square	119.9060		95.4101		104.6555	
p-value	<.0001		<.0001		<.0001	

Data source: 2015 and 2016 General Social Survey

Without considering gender, the distribution of older workers by status of education-occupation match was very similar to that of younger workers. Their percentages were 18.8% and 17.5% respectively for overeducated, and 79.4% and 80.3% respectively for education-occupation matched. Older workers were not more or less likely to be overeducated for their jobs as younger workers. Among older workers, the difference between the genders was small. Males (18.9%) were equally likely to be overeducated for their jobs as females (18.7%). However, among younger workers, there was a higher representation of overeducated workers among men than women – males (19.0%) were slightly more likely to be overeducated for their jobs as females (15.8%). Overeducated workers responded “Overqualified for your job” to the question “Considering your education, training and experience, do you feel that you are overqualified, adequately qualified or under-qualified for your job?” in the survey.

The proportions of involuntary part-time workers to all workers show that, for both genders, older workers (8.1%) have a higher representation in involuntary part-time employment than younger workers (3.3%). Conversely, in line with common assumptions, older workers (75.7%) were less likely to work in full-time employment as younger workers (90.3%). These observations could be attributed to the personal preference of older workers as discussed in Section 6.5.

For both older and younger workers, the most prevalent form of underemployment was field-mismatch. According to Table 7.1, 40.0% of older workers were having an occupation match ranging from “somewhat” to “not at all”. A strikingly similar percentage (38.7%) of younger workers reported the same. Conversely, 60.0% of older workers and 61.3% of younger workers reported “completely” or “mostly” to the question “To what extent is your current job related to your field of education or training?” The proportion of males who were field-mismatched was higher than the corresponding figures for females, for both age groups. When compared with their younger counterparts, the proportion of field-mismatched workers to all workers was higher for males but very slightly lower for females among older workers.

The second most prevalent form of underemployment for older workers was skill-occupation mismatch, although they were slightly less likely to be over-skilled for their jobs as younger workers. When compared between the two age groups, the proportion of over-skilled workers to all workers for the older age group was lower than the corresponding figure for the younger age group, for both genders. While 32.1% of older workers reported they had the skills to cope with more demanding duties, the corresponding percentage for younger workers was 36.3%. On the other hand, 56.0% of younger workers worked in occupations that matched their skills and the corresponding rate for older workers was higher at 61.9%. The proportion of males who were over-skilled was higher than the corresponding figure for females, for both age groups. Over-skilled workers responded with “You have the skills to cope with more demanding duties” to the question “Which of the following best describes your skills in your current job?” in the survey.

Among the four dimensions of underemployment, two of them – skill-occupation mismatch and involuntary part-time employment – present a statistically significant association between age group and status of occupation match. In comparison to older workers, younger workers were affected by skill-occupation mismatch to a higher degree. However, the reverse was true for involuntary part-time employment, where older workers were affected to a higher extent than younger workers. While the results did not indicate that older workers were, in general, disproportionately affected by underemployment, involuntary part-time employment could be considered as having a more visible prevalence among older workers than younger workers.

Between the genders, with the exception for time-occupation match, men had a higher prevalence of underemployment across all dimensions for both age groups. This is contrary to the common assumption that women in general have a higher risk of underemployment. As well, as noted above, among older workers, there was almost no difference in proportion in overeducation between the genders. With the exception of involuntary part-time employment, none of the differences were significant at the 5% significance level between gender and status of occupation match for all dimensions among older workers, suggesting that gender did not play a significant role in overeducation, over-skill, and field-mismatch situations. Along with a statistically significant association between gender and time-occupation match, a higher prevalence of involuntary part-time employment was observed among older women than older men.

Among men, the prevalence of older workers who were overeducated was almost identical to that of their younger counterparts. In comparison to younger workers in corresponding occupation mismatches, the prevalence of older workers who were over-skilled was lower, while it was higher for both field-mismatched and time-mismatched older workers. Based on the statistical significance tests, age group played a significant role in over-skill and involuntary part-time employment situations but not in overeducation and field-mismatch situations.

Among women, the prevalence of older workers who were field-mismatched was almost identical to that of their younger counterparts. In comparison to younger workers in corresponding occupation mismatches, the prevalence of older workers who were over-skilled was lower, while it was higher among both education-mismatched and time-mismatched older workers. Based on the statistical significance tests, age group played a significant role in time-mismatch (involuntary part-time employment) only but not in education-mismatch, skill-mismatch, and field-mismatch situations. While the association between skill-occupation match and age group was statistically significant for men and when genders were combined, it was not statistically significant for women.

Summary

Table 7.2 summarizes the results of this subsection. The differences between men and women when comparing older workers with younger workers justify setting up separate models for the genders in the multivariate analysis in Section 7.4. To reiterate, field-mismatch was the most prevalent form of underemployment among both older and younger workers.

Table 7.2: Summary of results on analysis of prevalence from Table 7.1

Dimension of underemployment	Male workers vs female workers		Older workers vs younger workers		
	Older	Younger	Men	Women	Total
Overeducation	-	higher	-	higher	higher
Over-skill	higher	higher*	lower*	lower	lower*
Field-mismatch	higher	higher	higher	-	higher
Involuntary part-time employment	lower*	lower*	higher*	higher*	higher*

* Denotes statistical significance of relationship between row and column factors

Odds Ratios Analysis

Odds ratios and their 95% confidence limits were calculated on all dimensions of underemployment for older workers relative to younger workers, and for male workers relative to female workers. They are presented in Tables 7.3-7.5 below. As a rule of thumb, odds ratios with 95% confidence limits that include 1 are considered non-significant relative to the reference group. Among older workers, over-skill was a significant dimension of underemployment with a lower odds (< 1.0) relative to younger workers, for men and when genders were combined. The odds ratio was also significant (but higher) for older workers with involuntary part-time employment relative to their younger peers, for both genders individually and combined. This ratio was > 2.6 .

When male workers were compared to their female counterparts, none of the dimensions of underemployment was significant for older workers with the exception of involuntary part-time employment. Older men had a lower odds (> 0.4) of involuntary part-time employment relative

to their female counterparts. For younger workers, with the exception of field-mismatch, all dimensions of underemployment were statistically significant. Younger men had a higher odds (~1.25) of overeducation and over-skill relative to younger women, but they had a much lower odds (< 0.4) of involuntary part-time employment.

Table 7.3: Odds ratio analysis – older workers relative to younger workers

Older workers relative to younger workers	All workers		
	Odds ratio	95% confidence limits	
Overeducated	1.0896	0.9293	1.2776
Over-skilled	0.8291*	0.7301	0.9415
Field-mismatched	1.0569	0.9353	1.1943
Involuntary part-time	2.6108*	2.0146	3.3836

Data source: 2015 and 2016 General Social Survey

* Denotes statistical significance

Table 7.4: Odds ratio analysis – older workers relative to younger workers by gender

Older workers relative to younger workers	Male workers			Female workers		
	Odds ratio	95% confidence limits		Odds ratio	95% confidence limits	
Overeducated	0.9881	0.7907	1.2348	1.2275	0.9822	1.5339
Over-skilled	0.7883*	0.6621	0.9386	0.8706	0.7237	1.0473
Field-mismatched	1.1115	0.9379	1.3174	0.9826	0.8252	1.1700
Involuntary part-time	2.8853*	1.7565	4.7395	2.6712*	1.9715	3.6192

Data source: 2015 and 2016 General Social Survey

* Denotes statistical significance

Table 7.5: Odds ratio analysis – male workers relative to female workers

Male workers relative to female workers	Older workers			Younger workers		
	Odds ratio	95% confidence limits		Odds ratio	95% confidence limits	
Overeducated	1.0112	0.7755	1.3185	1.2561*	1.0597	1.489
Over-skilled	1.1361	0.9145	1.4114	1.2547*	1.0991	1.4323
Field-mismatched	1.2060	0.9832	1.4792	1.0661	0.9336	1.2174
Involuntary part-time	0.4157*	0.2891	0.5976	0.3848*	0.2442	0.6064

Data source: 2015 and 2016 General Social Survey

* Denotes statistical significance

Summary

The findings above indicate that, other than for involuntary part-time employment, older workers did not have elevated odds of underemployment relative to younger workers. When compared with older women, older men had a lower odds ratio for involuntary part-time employment, which was statistically significant. These results on odds ratios align well with the findings above on prevalence. Section 7.3 presents the descriptive analysis on subjective well-being as a prelude to the multivariate analyses in Section 7.4.

7.3 Descriptive Analysis

The analyses in this section consist first of descriptive statistics showing the percentage distributions of individuals who were overeducated, over-skilled, field-mismatched, and time-

mismatched among older and younger working populations, and by gender. They then presented, for each dimension of underemployment for both age groups and genders, the distribution of subjective well-being scores and the assessment of mean subjective well-being, along with the statistical significance of the difference, between underemployed workers and adequately employed workers.

Data from Statistics Canada's 2015 GSS (Cycle 29) and 2016 GSS (Cycle 30) were used for these analyses. While both surveys are designed to provide information that is representative of the Canadian population in each of the two years, differences in survey content and other factors such as economic and labour market conditions could affect the subjective well-being responses, rendering them not directly comparable between the two years.

In both surveys, a common (albeit not identical) set of sociodemographic variables were asked, allowing comparisons to be made between the two data sources in general. As well, respondents were asked the same following question on subjective well-being (SLM_01): "Using a scale of 0 to 10, where 0 means 'very dissatisfied' and 10 means 'very satisfied', how do you feel about your life as a whole right now?" This section starts with a comparison of mean subjective well-being values between the two surveys.

Mean Subjective Well-being

Table 7.6 shows the mean subjective well-being by age group and gender between the two surveys, for all individuals (i.e. including workers and non-workers). While the values are not expected to be identical owing to reasons above, they are consistent in their general directions for the purpose of this research. In both surveys, for example, men reported lower subjective well-being than women between the two age groups. Older people also reported higher subjective well-being than the 25-54 age group between the genders. However, similar results on statistical significance were not fully observed between the two surveys. The means for both genders among older people are significant when compared with the younger age group, while the means for males are significant when compared with females except for older males in 2016 GSS.

Table 7.6: Mean subjective well-being by age group and gender for all individuals (i.e. workers and non-workers)

Gender	2015 General Social Survey				2016 General Social Survey			
	Age group 55+		Age group 25-54		Age group 55+		Age group 25-54	
	Mean	p-value	Mean	p-value	Mean	p-value	Mean	p-value
All	7.903	<0.0001	7.418		8.023	<0.0001	7.726	
Male	7.833	0.0225	7.313	0.0003	8.001	0.3604	7.659	0.0048
Female	7.967		7.522		8.043		7.793	

Data source: 2015 and 2016 General Social Survey

Table 7.7 shows the mean subjective well-being by age group and gender between the two surveys, for workers only. Like Table 7.6, there is consistency in general directions between the two surveys. The table shows that, in both surveys, men reported higher subjective well-being than women among older workers but lower subjective well-being among younger workers. Older workers also reported higher subjective well-being than the 25-54 age group between the genders. For workers only, there was consistency in the results on statistical significance between the two surveys. The means for both genders among older workers were significant

when compared with the younger age group, while the means for older male workers were not significant when compared with female workers in both surveys.

Table 7.7: Mean subjective well-being by age group and gender for workers only

Gender	2015 General Social Survey				2016 General Social Survey			
	Age group 55+		Age group 25-54		Age group 55+		Age group 25-54	
	Mean	p-value	Mean	p-value	Mean	p-value	Mean	p-value
All	7.659	0.0081	7.487		8.059	<.0001	7.793	
Male	7.698	0.4186	7.425	0.0254	8.103	0.1656	7.740	0.0226
Female	7.607		7.561		8.002		7.854	

Data source: 2015 and 2016 General Social Survey

Distribution Analysis

This section produces descriptive statistics showing, among both older and younger workers, the percentage distribution of:

- (a) work hours by gender, and genders by work hours group
- (b) genders by education-match status
- (c) genders by skill-match status
- (d) genders by field-match status
- (e) genders by type of employment

Among older workers, the proportion of males who worked 30-40 hours per week (i.e. full-time) was similar to that of females. However, the proportion of older men working more than 40 hours was more than two times of that of older women. This phenomenon might possibly be explained by the higher prevalence of self-employment among older men (see Section 6.5). Table 7.8 displays the distribution of genders for each range of work hours. It shows that the part-time (i.e. less than 30 hours per week) labour force was predominantly supplied by women within each age group for the lower ranges. This predominance was particularly more prominent among younger workers.

Table 7.8: Distribution of genders by work hours among older workers and younger workers (%)

Work hours	Older workers			Younger workers		
	Male	Female	Total	Male	Female	Total
>0 - 15 hours	40.4	59.6	100.0	24.0	76.0	100.0
16 - 29 hours	37.8	62.2	100.0	30.1	69.9	100.0
30 - 40 hours	54.6	45.4	100.0	50.1	49.9	100.0
41+ hours	73.6	26.4	100.0	71.8	28.2	100.0
Overall	56.6	43.4	100.0	53.2	46.8	100.0

Data source: 2016 General Social Survey

Table 7.9 shows the distribution of genders for each status of education-occupation match. Among older workers, the representation by gender for overeducated workers was similar to that for overall. Among younger workers, the representation by men for overeducated workers was higher than that for overall. For both age groups, the representation by gender for education-occupation matched workers was similar to that for overall.

Table 7.9: Distribution of genders by status of education-occupation match (%)

Status of education-occupation match	Older workers			Younger workers		
	Male	Female	Total	Male	Female	Total
Overeducated	57.1	42.9	100.0	57.8	42.2	100.0
Under-educated	66.1	33.9	100.0	58.6	41.4	100.0
Good match of education	56.6	43.4	100.0	52.0	48.0	100.0

Data source: 2016 General Social Survey

Table 7.10 shows the distribution of genders for each status of skill-occupation match. Among older workers, the representation by males for over-skilled was higher than that for overall, which was similarly observed for younger workers.

Table 7.10: Distribution of genders by status of skill-occupation match (%)

Status of skill-occupation match	Older workers			Younger workers		
	Male	Female	Total	Male	Female	Total
Over-skilled	59.1	40.9	100.0	56.7	43.3	100.0
Under-skilled	56.0	44.0	100.0	56.3	43.7	100.0
Good match of skill	56.0	44.0	100.0	50.4	49.6	100.0

Data source: 2016 General Social Survey

Table 7.11 shows the distribution of genders by status of field-employment match. Among older workers, the representation by males for ‘not completely or mostly matched’ was higher than that for overall, which was similarly observed for younger workers.

Table 7.11: Distribution of genders by status of field-employment match (%)

Status of field-employment match	Older workers			Younger workers		
	Male	Female	Total	Male	Female	Total
Not completely or mostly matched	59.4	40.6	100.0	54.1	45.9	100.0
Completely and mostly matched	54.8	45.2	100.0	52.5	47.5	100.0

Data source: 2016 General Social Survey

Consistent with the findings in Section 6.5, Table 7.12 shows that females were over-represented in involuntary part-time employment among both older and younger working populations.

Table 7.12: Distribution of genders by type of employment (%)

Type of employment	Older workers			Younger workers		
	Male	Female	Total	Male	Female	Total
Involuntary part-time employment	36.8	63.2	100.0	30.2	69.8	100.0
All other modes of employment	58.4	41.6	100.0	53.0	47.0	100.0

Data source: 2015 General Social Survey

Summary

Table 7.13 presents a summary of the distributions of genders for all dimensions of underemployment. It supplements the analysis in Table 7.1. Among older workers, while the representation of male workers vs female workers is similar (roughly 60:40) for overeducation, over-skill, and field-mismatch, the reverse is true for involuntary part-time employment. This observation also holds for younger workers, with a higher representation for males among the same dimensions of underemployment, and a higher representation for females in involuntary part-time employment.

Table 7.13: Summary of distributions of genders from Tables 7.11-7.14 (%)

Dimension of underemployment	Older workers			Younger workers		
	Male	Female	Total	Male	Female	Total
Overeducated	57.1	42.9	100.0	57.8	42.2	100.0
Over-skilled	59.1	40.9	100.0	56.7	43.3	100.0
Not completely or mostly matched	59.4	40.6	100.0	54.1	45.9	100.0
Involuntary part-time employment	36.8	63.2	100.0	30.2	69.8	100.0

Data source: 2015 and 2016 General Social Survey

Distribution of Subjective Well-being Scores

This subsection produces descriptive statistics showing the distribution of subjective well-being scores for each dimension of underemployment among older and younger workers by gender:

- (a) overeducation
- (b) over-skill
- (c) field-mismatch
- (d) involuntary part-time employment

As noted in Section 7.1, some figures for this subsection are placed in the Appendix due to space considerations.

Subjective well-being scores are discrete scores based on an ordered scale. The purpose of graphing¹⁷ the distribution of these scores in this subsection is to provide another perspective – in addition to calculation of mean score values – to understand the gap in subjective well-being caused by underemployment, by comparing key differences in patterns between genders, age groups, and among different dimensions of underemployment. These comparisons are achieved by analysis of the dispersion of scores and the frequencies of specific or ranges of score values. The findings presented below indicate that there is a significant difference in patterns between involuntary part-time employment and other dimensions of underemployment, suggesting that the perception of the experience of involuntary part-time employment could be quite distinct from other dimensions of underemployment by older workers.

Table 7.14 shows the mean subjective well-being by status of education-occupation match for both older and younger workers. In 2016, the mean subjective well-being was the highest among workers with good match of education, for both older and younger working populations. As

¹⁷ Line-graphing (instead of column- or bar-graphing) was used to facilitate comparison of patterns displayed by different data series.

hypothesized, the mean subjective well-being for overeducated workers were lower than those with good match of education. Among older workers, although the mean for under-educated workers was higher than that for overeducated workers, it was not statistically significant.

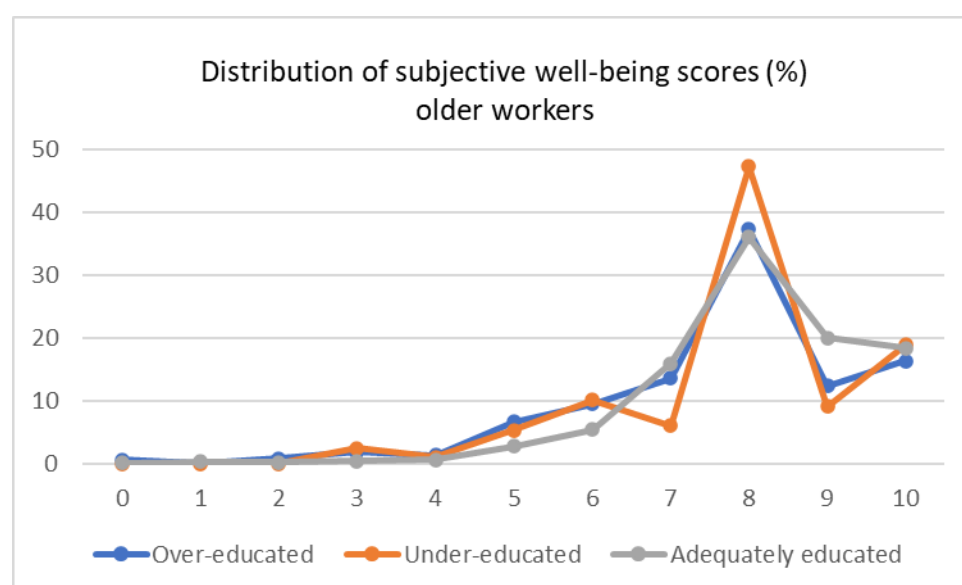
Table 7.14: Mean subjective well-being by status of education-occupation match

Status of education-occupation match	Older workers		Younger workers	
	Mean	p-value	Mean	p-value
Overeducated	7.691	<.0001	7.389	<.0001
Under-educated	7.887	0.3749	7.089	<.0001
Good match of education (ref)	8.140		7.898	

Data source: 2016 General Social Survey

The distributions of subjective well-being scores among older workers who were overeducated, under-educated, and with good match of education are shown in Figure 7.1 below. About 80% of the overeducated and the under-educated older workers rated their score at 7 or above, while the corresponding figure for workers with good match of education was 90%, indicating in general they enjoyed a higher level of subjective well-being. About three-quarters of under-educated and good-matched workers reported a score of 8 (which was the mode) or above, while it was about two-thirds for overeducated workers.

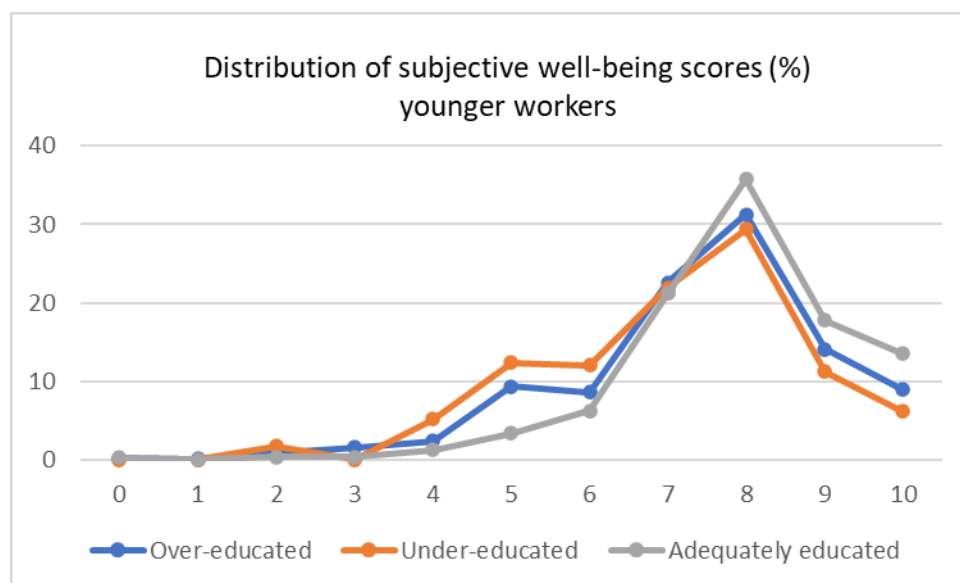
Figure 7.1: Distribution of subjective well-being scores by education-match status; older workers (%)



Data source: 2016 General Social Survey

Figure 7.2 shows the distributions of subjective well-being scores among younger workers. Almost 90% of those with good match of education reported a score of 7 or above, while the corresponding figures were 77% and 68% for overeducated and under-educated workers respectively. About two-third of the good-matched workers reported a score of 8 (which was the mode) or above, while the corresponding figures were 54% and 47% for overeducated and under-educated workers respectively.

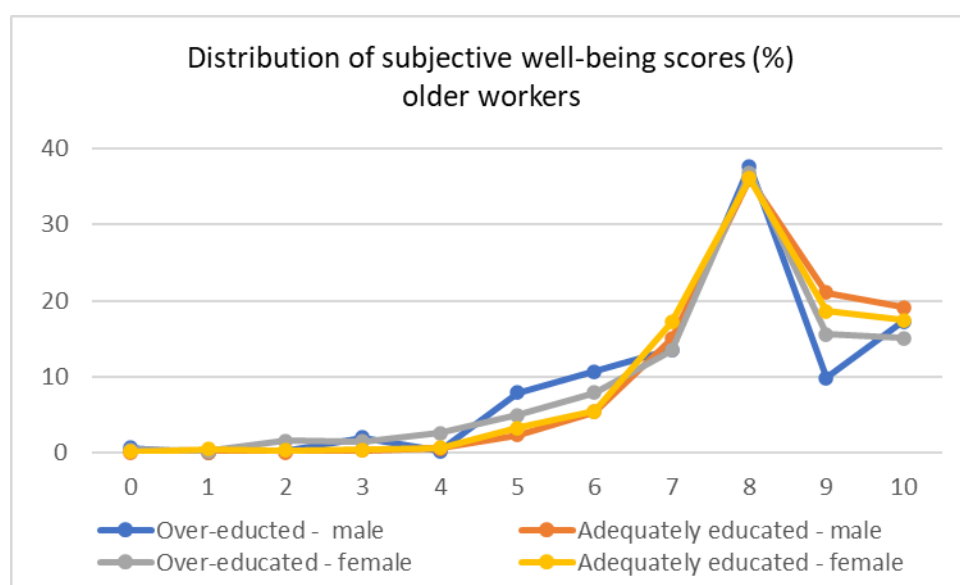
Figure 7.2: Distribution of subjective well-being scores by education-match status; younger workers (%)



Data source: 2016 General Social Survey

The distributions of subjective well-being scores between the genders among older workers with overeducation and good match of education are shown in Figure 7.3 below. In comparison, female workers exhibited a slightly higher level of subjective well-being than their male counterparts among the overeducated, but a slightly lower level among those with good match. About 81% and 89% of overeducated and good-matched older female workers respectively rated their subjective well-being score at 7 or above, while the corresponding figures for older male workers were 78% and 91% respectively.

Figure 7.3: Distribution of subjective well-being scores by education-match status and gender; older workers (%)



Data source: 2016 General Social Survey

The mean subjective well-being between overeducated and good-matched workers by gender is shown in Table 7.15, for both older and younger working populations. Among overeducated workers, males have lower mean subjective well-being scores than females, for both older and younger workers. As hypothesized, workers with good match of education had higher mean subjective well-being than overeducated workers, disregarding the gender and age group. The differences between overeducated and good-matched workers were all statistically significant.

Table 7.15: Mean subjective well-being by status of education-occupation match for each gender

Status of education-occupation match	Older workers		Younger workers	
	Male	Female	Male	Female
Overeducated	7.682	7.702	7.378	7.404
Good match of education (ref)	8.213	8.044	7.842	7.959
p-value	0.0006	0.0271	<.0001	<.0001

Data source: 2016 General Social Survey

Table 7.16 shows the mean subjective well-being for different levels of skill match among older workers and younger workers. For both age groups, workers with good match of skill had the highest level of subjective well-being, followed by over-skilled workers. Workers who were under-skilled had the lowest level of subjective well-being. However, for older workers, the difference between those under-skilled and those with good match of skill was not statistically significant.

Table 7.16: Mean subjective well-being by status of skill-occupation match

Status of skill-occupation match	Older workers		Younger workers	
	Mean	p-value	Mean	p-value
Over-skilled	7.893	0.0027	7.778	0.0419
Under-skilled	7.868	0.0945	7.189	<.0001
Good match of skill (ref)	8.150		7.883	

Data source: 2016 General Social Survey

As shown in Figure A7.1, among older individuals, over-skilled workers had the highest proportion (40%) rated at the score of 8, compared to 30% and 35% for under-skilled workers and workers with good match of skill respectively. However, a higher proportion of good-matched workers reported a score of 9 or above, at almost 40% while it was 33% for over-skilled workers.

Figure A7.2 shows that the distributions of subjective well-being scores among younger individuals between over-skilled workers and workers with good match of skill were very similar. About 66% of the latter group rated at a score of 8 or above, while the corresponding figure for over-skilled workers was 64%.

Figure A7.3 shows the distributions of subjective well-being scores by gender among older workers. For workers with good match of skill, the distributions of subjective well-being scores between the genders were very similar. For over-skilled workers, a higher proportion of older males reported a score of 10, at 20%, compared to 14% for older females. This was the only noticeable difference between the two distributions.

Disregarding the age group and gender, workers with good match of skill had higher mean subjective well-being, as shown in Table 7.17. However, except for older females, the differences between the two skill match categories were not statistically significant.

Table 7.17: Mean subjective well-being by status of skill-occupation match for each gender

Status of skill-occupation match	Older workers		Younger workers	
	Male	Female	Male	Female
Over-skilled	8.048	7.671	7.741	7.826
Good match of skill (ref)	8.137	8.168	7.838	7.929
p-value	0.4088	0.0003	0.2034	0.1253

Data source: 2016 General Social Survey

Table 7.18 shows the mean subjective well-being for different levels of field match among older workers and younger workers. For both age groups, workers with complete match of field had a higher level of subjective well-being. All differences in mean subjective well-being were statistically significant.

Table 7.18: Mean subjective well-being by status of field-occupation match

Status of field-occupation match	Older workers		Younger workers	
	Mean	p-value	Mean	p-value
Not completely field-matched	7.910	0.0018	7.538	<.0001
Completely field-matched (ref)	8.141		7.952	

Data source: 2016 General Social Survey

Figure A7.4 shows that the distributions of subjective well-being scores among older individuals between workers who were not completely field-matched and their completely matched counterparts were quite similar. However, about 76% of the latter group rated at a score of 8 or above, while the corresponding figure for those not completely field-matched was 68%.

Figure A7.5 shows that among younger workers, the gap between the distributions of scores for those completely field-matched vs those not completely field-matched was more discernible. Almost 70% of completely field-matched workers reported a score of 8 or above, while the corresponding figure for not completely field-matched workers was 57%.

Figure A7.6 shows that the most prevalent score reported was 8, disregarding the gender and the level of field match among older workers. For completely field-matched male workers, 78% reported a score of 8 or higher, while the corresponding figure for their not completely field-matched counterparts was 68%. The gap between the two levels of field match among females was smaller. For completely field-matched female workers, 73% reported a score of 8 or higher, while the corresponding figure for their not completely field-matched counterparts was 69%.

Table 7.19 shows that, with the exception of older females, the mean subjective well-being was higher among workers who were completely field-matched, disregarding the age group and gender. For older females, the difference in mean subjective well-being between those completely field-matched and those not completely field-matched was very small and not statistically significant. All other differences were statistically significant.

Table 7.19: Mean subjective well-being by status of field-occupation match for each gender

Status of field-occupation match	Older workers		Younger workers	
	Male	Female	Male	Female
Not completely field-matched	7.844	8.007	7.440	7.657
Completely field-matched (ref)	8.276	7.978	7.933	7.972
p-value	<.0001	0.8025	<.0001	<.0001

Data source: 2016 General Social Survey

Table 7.20 shows that, in 2015, the mean subjective well-being among older workers was about 6.3 and 7.9 for those with involuntary part-time employment and non-involuntary part-time employment respectively. Among younger workers, the corresponding values were about 6.5 and 7.6 respectively. These differences in mean subjective well-being between involuntary part-time and non-involuntary part-time employment, for both age groups, were statistically significant.

Table 7.20: Mean subjective well-being by type of part-time employment

Type of part-time employment	Older workers		Younger workers	
	Mean	p-value	Mean	p-value
Involuntary	6.314	<0.0001	6.452	0.0217
Non-involuntary	7.929		7.600	

Data source: 2015 General Social Survey

Figure A7.7 shows that, among older workers, the distributions of subjective well-being scores between non-involuntary part-time work and other modes of work (which includes non-involuntary part-time work) were highly similar. About 18% of those with involuntary part-time employment rated their subjective well-being at 7 on the scale, which was slightly higher than the corresponding figure of 14% for those with non-involuntary part-time work. However, only about 30% of those with involuntary part-time employment rated their subjective well-being at 8 or above, which was less than half of the corresponding proportion (72%) for non-involuntary part-time employment. Broadly speaking, the distributions indicate that involuntary part-time employment was associated with lower levels of subjective well-being for older workers.

Figure A7.8 shows that, like older workers, the distributions of subjective well-being were roughly similar between non-involuntary part-time work and other modes of work among younger workers. About 16% of those with involuntary part-time employment rated their subjective well-being at 7 on the scale, which was slightly lower than the corresponding figure of about 23% for those with non-involuntary part-time employment. However, about 40% of younger workers with involuntary part-time employment rated their subjective well-being at 8 or above, which was about one-third less than the corresponding figure (58%) for non-involuntary part-time employment. Again, like older workers, involuntary part-time employment was associated with lower levels of subjective well-being but the effect was more moderate among younger workers.

The distributions of subjective well-being scores between the two genders among older workers with involuntary part-time employment and non-involuntary part-time employment are shown in Figure A7.9. The two lines for non-involuntary part-time work resemble each other, showing only small gaps between the two genders. However, men with involuntary part-time employment had lower subjective well-being than women. About 25% of men with involuntary

part-time employment rated their subjective well-being at 7 or above on the scale while the corresponding figure for women was about 60%. Broadly speaking, the distributions indicate that involuntary part-time employment was associated with lower levels of subjective well-being for older men than their female counterparts.

In Figure A7.7, older workers with involuntary part-time employment displayed a bimodal distribution of subjective well-being scores when the genders were combined. However, Figure A7.9 shows that the distribution for this group of workers for each gender separately was unimodal – with the mode subjective well-being for women and men being 7 and 5 respectively. This suggests that the experience between older men and older women in involuntary part-time employment could be quite distinct.

Table 7.21 shows the mean subjective well-being by type of part-time employment and gender, for both older workers and younger workers. Irrespective of gender and age group, involuntary part-time workers had a lower level of subjective well-being than non-involuntary part-time workers. In comparison with female workers, this gap was larger among male workers and in particular for older male workers. Disregarding the gender, the gap was statistically significant among older workers.

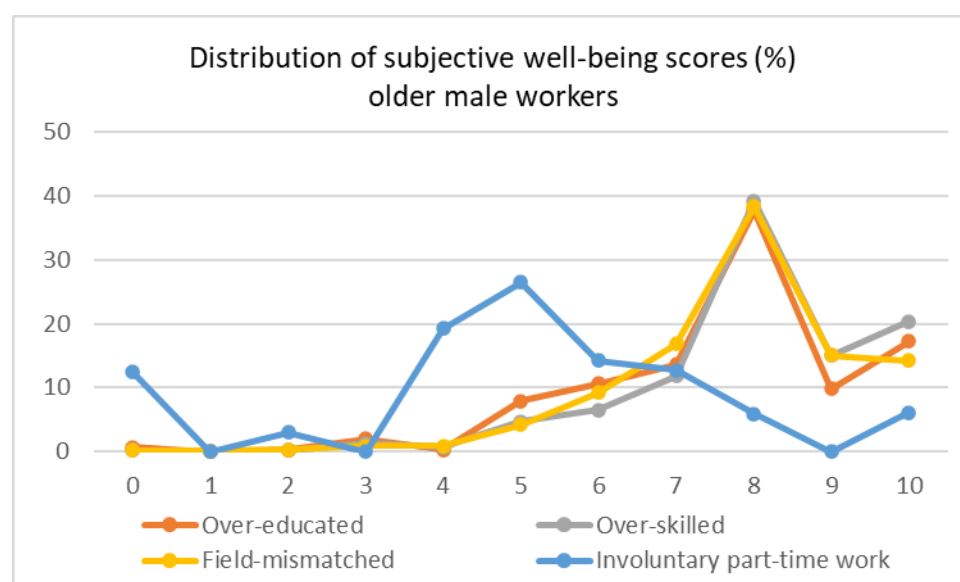
Table 7.21: Mean subjective well-being by type of part-time employment for each gender

Type of part-time employment	Older workers		Younger workers	
	Male	Female	Male	Female
Involuntary	4.977	6.936	5.719	6.836
Non-involuntary (ref)	7.826	8.007	7.237	7.698
p-value	0.0002	0.0061	0.1785	0.0496

Data source: 2015 General Social Survey

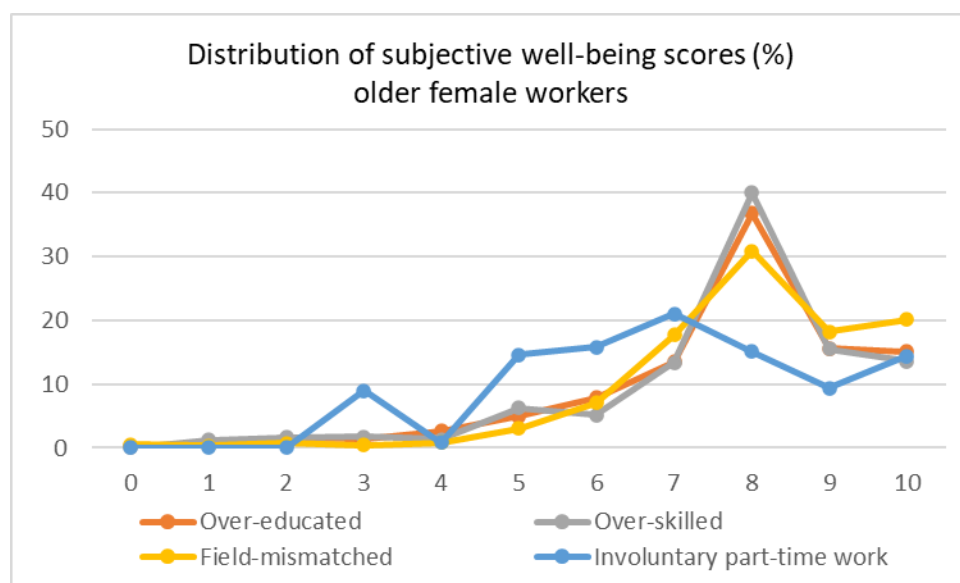
Figures 7.4 and 7.5 compare the distributions of subjective well-being scores among different dimensions of underemployment for older male workers and older female workers respectively.

Figure 7.4: Distribution of subjective well-being scores by dimension of underemployment; older male workers (%)



Data source: 2015 and 2016 General Social Survey

Figure 7.5: Distribution of subjective well-being scores by dimension of underemployment; older female workers (%)



Data source: 2015 and 2016 General Social Survey

With the exception of involuntary part-time employment, the distributions of subjective well-being scores reported for other three dimensions of underemployment were very similar, irrespective of the gender. For both older male and female workers, the distributions peaked at the score of 8 among overeducated workers, over-skilled workers, and field-mismatched workers.

Of particular note is that about three-quarters of older male workers who were over-skilled reported a score of 8 or above, while the corresponding figures were 65% and 68% respectively for overeducated and field-mismatched workers. Among older women, the proportion of workers reported a score of 8 or above did not vary much (between 67% and 69%) among overeducated workers, over-skilled workers and field-mismatched workers.

For education-occupation match, a comparison of patterns between Figures 7.1 and 7.2 shows that the variability of ratings for younger workers was higher with a wider spread around the mode than for older workers. Similarly, for skill-occupation match, a comparison between Figures A7.1 and A7.2 reveals that the younger age group had a wider spread of ratings around the mode. However, the same observation is not obvious for field-occupation match between Figures A7.4 and A7.5, or for time-occupation match between Figures A7.7 and A7.8.

Subjective Well-being Scores of 10

Another approach to compare subjective well-being between the two age groups is to look at the proportion of workers who reported a subjective well-being score of 10, which is the highest rating. According to the codebook of General Social Survey, the subjective well-being score reported by an individual could range between 0 and 10. With 10 being the highest and represents “very satisfied”, a reported score of 10 might be considered as the state wherein subjective well-being was not impacted at all. On a consistent basis, it was observed that a higher proportion of older workers reported a score of 10 across dimensions of underemployment and genders in comparison to their younger counterparts.

Table 7.22 below compares the proportion (%) of workers reporting a subjective well-being score of 10 for each dimension of underemployment and gender between the two age groups. The largest gap is found among female workers who were field-mismatched while the smallest one pertains to female workers who were over-skilled.

Table 7.22: Proportion of workers reporting a subjective well-being score of 10

Dimension of underemployment	Gender	Older workers	Younger workers	Gap (percentage points)
Overeducated	Overall	16.3%	8.9%	7.4
	Male	17.3%	9.5%	7.8
	Female	15.1%	8.1%	7.0
Over-skilled	Overall	17.6%	12.5%	5.1
	Male	20.4%	12.3%	8.1
	Female	13.6%	12.9%	0.7
Field-mismatched	Overall	16.6%	10.2%	6.4
	Male	14.2%	9.1%	5.1
	Female	20.1%	11.7%	8.4
Involuntary part-time	Overall	11.7%	8.3%	3.4
	Male	6.1%	5.0%	1.1
	Female	14.3%	10.0%	4.3

Data source: 2015 and 2016 General Social Survey

Although further confirmation is required, the analysis on subjective well-being scores reported as 10 in Table 7.22 might suggest that, before accounting for select covariates, a higher proportion of older workers than younger workers were not affected by underemployment at all, or older workers might be able to cope better than their younger counterparts in underemployment situations.

Summary

Based on mean subjective well-being values reported in Tables 7.15, 7.17, 7.19 and 7.21, Table 7.23 summarizes the gaps (before accounting for the select covariates) for each dimension of underemployment. In comparison with workers with good match, involuntary part-time employment is the dimension that affected subjective well-being the most, irrespective of the age group and gender.

Table 7.23: Subjective well-being gap by dimension of underemployment and gender; before accounting for covariates

Dimension of underemployment	Older workers				Younger workers			
	Male		Female		Male		Female	
Overeducation	-0.531	***	-0.342	*	-0.464	***	-0.556	***
Over-skill	-0.089	~	-0.497	***	-0.097	~	-0.104	~
Field-mismatch	-0.432	***	0.029	~	-0.493	***	-0.316	***
Involuntary part-time	-2.849	***	-1.071	**	-1.517	~	-0.862	*

Data source: 2015 and 2016 General Social Survey

The following conventions are used in Table 7.23 and the analyses below:

- * statistically significant at $p = 0.05$
- ** statistically significant at $p = 0.01$
- *** statistically significant at $p = 0.001$
- ~ not statistically significant

7.4 Multivariate Analysis

A total of 18 indicators or covariates have been constructed to capture the five broad categories as defined in Chapter 5, based on the following two guidelines. First, all indicators are defined at the level of an individual, using micro data from Statistics Canada's publicly available data files. This allows subjective well-being outcomes to be examined across different demographic, socioeconomic, occupational or industry groups. Second, each indicator can be assessed as having either a positive or negative impact on subjective well-being using common reasoning. For example, high decisional input into own work is considered an incentive while little promotion prospect would have negative motivational effects.

The analyses in Sections 7.2 and 7.3 indicate that underemployment was more prevalent among older workers than younger workers for three dimensions: overeducation, field-mismatch, and involuntary part-time employment. They also revealed the relationship of underemployment with subjective well-being before mediating by the select covariates. While the next step is to assess how these observed effects are varied by the covariates, there could be many factors that shape the magnitude of these variances. Some of these factors are outlined below.

First, the higher prevalence of underemployment among older workers may make it socially acceptable for them. Like workers of any other age groups, older workers typically compare themselves with their own peers (i.e. other older workers). This would result in a decreased sense of deprivation, mitigating the negative effects of underemployment and reducing its impact on subjective well-being,

Second, however, the loss in financial compensation for labour associated with underemployment might cause older workers to concern about financial security upon retirement, which could be imminent. This might result in a decrease in subjective well-being.

Third, as a social group, older workers might conceive underemployment as largely a natural outcome of the labour market, without any linkage to personal characteristics. In contrast, younger workers may regard underemployment as an individualistic issue associated with an identity of success or failure. Thus, the impact of underemployment on older workers could be lower in comparison to younger workers.

Fourth, along with more resources built up over a longer life trajectory under the Life-course Perspective, older workers might reinterpret and downplay the importance of employment and consequently their underemployment situation. This might result in adjusting themselves by placing emphasis on other more satisfying life domains such as family, friends, or passions. Essentially, this is a mechanism of coping under the Socioemotional Selectivity Theory.

Not only are these factors complexly intertwined, but also reciprocally interacting with the covariates. Under the personal agency approach, this could render the negative effects of underemployment on subjective well-being larger or smaller, depending on the work-role centrality and contexts specific to the individual.

Following an analysis of difference in means, a series of regression models was constructed to investigate the mediating effects of the select covariates. While the descriptive analyses in Section 7.3 have shown the disadvantages of underemployment and highlighted differences in subjective well-being between age groups and genders, a more nuanced assessment of these disadvantages and differences could be achieved by taking into account of the covariates.

The regression models are restricted to the population of workers who were either underemployed or adequately employed, with the underemployment variable set up as a dichotomy measuring whether a worker was underemployed or not. Overemployment situations such as under-education or under-skill are not considered in this study.

Outcome Variable

The outcome variable in this study is subjective well-being, which is based on a single question as described before. This is a measure unique to an individual based on the premise that subjective evaluation is a valid indicator of an individual's well-being. The single-term scale has been widely used – including in the surveys administered by Statistics Canada – as it requires only that respondents provide their overall evaluation, without the need to provide any details. Studies such as Blanchflower (2009) and Diener et al. (2013) have established its reliability and validity (see also Section 4.3).

Independent Variables

There is a focal independent variable in each multivariate regression model, representing the specific dimension of underemployment under investigation. There are four models in each step of the analysis, with the following convention adopted for the models:

- (E) – overeducation
- (S) – over-skill
- (F) – field-mismatch
- (P) – part-time employment

The data source of models for (E), (S), and (F) is 2016 General Social Survey while the models for (P) draws data from 2015 General Social Survey.

In Model 1(E) – the model that analyzes overeducation in the first step, the variable STJ_08 in 2016 GSS that measures under/over-qualification for the current job is used. This variable captures the extent to which the educational attainment of an individual is perceived to match the educational requirement of the job. The question asked in the survey is: “Considering your education, training and experience, do you feel that you are overqualified, adequately qualified or under-qualified for your job?”

Based on the perception of the participants, this education-occupation match variable is classified into three categories:

- (a) overqualified for your job
- (b) adequately qualified for your job
- (c) under-qualified for your job

This research used a dummy variable to capture the first two categories: an “1” denotes overeducation while a “0” represents adequate education (no mismatch). Participants who reported “under-qualified for your job” are not included in the analysis.

In Model 1(S) – the model that analyzes over-skill in the first step, the variable STJ_04 in 2016 GSS that measures skill description in the current job is used. This variable captures the extent to which the skills of an individual is perceived to match the skills requirement of the job. The question asked in the survey is: “Which of the following best describes your skills in your current job?”

Based on the perception of the participants, this skill-occupation match variable is classified into three categories:

- (a) you need further training to cope well with your duties
- (b) your skills are a good match for your job
- (c) you have the skills to cope with more demanding duties

This research used a dummy variable to capture the last two categories: an “1” denotes over-skill while a “0” represents a good match. Participants who reported “you need further training to cope well with your duties” are not included in the analysis.

In Model 1(F) – the model that analyzes field-mismatch in the first step, the variable STJ_05 in 2016 GSS that measures match between the current job and field of education or training is used. This variable captures the extent to which an individual’s current job is related to his/her field of education or training. The question asked in the survey is: “To what extent is your current job related to your field of education or training?”

Based on the perception of the participants, this field-occupation match variable is classified into five categories:

- (a) completely
- (b) mostly
- (c) somewhat
- (d) mostly not
- (e) not at all

This research used a dummy variable to capture these categories: an “1” denotes not completely matched, which covers the last three categories, while a “0” represents a complete match – the first two categories, which includes both “completely” and “mostly” for practical purpose.

The purpose of collapsing the categories of the field-occupation match variable is primarily to facilitate comparison of the subjective well-being gap across different dimensions with ease, since the variables for other dimensions are all dichotomous. Setting up this variable as a multi-category one might introduce practical complexities as the analysis will not be restricted to just between no mismatch and mismatch. It could also be between no mismatch and 4 different levels of mismatch, and potentially among the 4 different levels of mismatch. To the knowledge of this researcher, no previous studies on underemployment have covered varying levels of field-mismatch. Thus, while the benefit of keeping all categories has not been established, collapsing them enhances manageability.

In Model 1(P) – the model that analyzes time-mismatch (involuntary part-time employment) in the first step, the variable WHW_160F in 2015 GSS that measures match of time between current job requirement (part-time) and preference is used. This variable captures the concept of involuntariness in which respondents worked part-time work because they were only able to find part-time work. The question asked in the survey is: “Why [do/did] you usually work less than 30 hours a week?” whereas respondents answered with “Could only find part-time work.”

Based on the perception of the participants, this time-occupation match variable is classified into two categories:

- (a) yes
- (b) no

A dummy variable was used to capture these categories:

- (a) “1” denotes time-occupation mismatch, which covers the first category
- (b) “0” represents not a time-occupation mismatch – the second category

In these models, five categories of covariates that are available in GSS are included. As discussed above, these select covariates are considered as relating to both employment and subjective well-being, and could potentially account for the effect of underemployment on subjective well-being.

The first category covers demographic and geographic characteristics, including:

- (a) marital status
- (b) recent immigration status
- (c) visible minority status
- (d) living in large urban population centres or not

The second category of covariates covers work characteristics, including:

- (a) management of workload – proxy of work stress
- (b) opportunities to provide input into decisions
- (c) support from manager or supervisor
- (d) good prospects of career advancement
- (e) flexible schedule
- (f) work hour group
- (g) occupation category

The third category of covariates covers socioeconomic characteristics, including:

- (a) highest educational attainment
- (b) social class
- (c) family income group

The fourth category reflects individuals’ social capital and connectedness, including:

- (a) feeling part of community
- (b) social fulfillment at work
- (c) religious affiliation

The fifth category reflects an individual’s health status, measured by a single-item question on self-rated health in general.

Owing to the difference in theme between the two cycles, the set of covariates available in 2015 GSS is not identical to that available in 2016 GSS. The theme of 2015 GSS (Cycle 29) is “Time Use” while it is “Canadians at Work and Home” for 2016 GSS (Cycle 30).

As the GSS is a cross-sectional survey, it is not possible to trace the employment or retirement histories of an individual. Using the questions on employment characteristics as described above, three groups of underemployed workers were identified in 2016 GSS (overeducated, over-skilled and field-mismatched) and one in 2015 GSS (involuntary part-time employed). As discussed in Chapter 3, although these groups are not mutually exclusive, overlapped workers

were not considered in this research due to practical considerations. Accordingly, this is a limitation of the analysis.

Analytical Techniques

This section presents sequential OLS regression models for each dimension of underemployment, with subjective well-being as the outcome. These models were run separately for older and younger workers, and for each gender. In total, four regression models were estimated for each dimension of underemployment – overeducation, over-skill, field-mismatch, and involuntary part-time employment.

The general forms of the regression equations are as below:

$$Y = \beta_0 + \beta_1 * U + e \quad (1)$$

$$Y = \beta_0' + \beta_1' * U + \beta_{x_j} * x_j + e \quad (2)$$

Model 1 constructs one dummy variable: underemployed ($U = 1$) and adequately employed ($U = 0$), with the latter as the reference group. β_0 is the regression coefficient while β_1 is the coefficient representing the outcome gap in subjective well-being between underemployed and adequately employed workers. e is the error term. Table 7.24 below shows the specification of this dummy variable.

Table 7.24: Specification of the dummy variable for underemployment

$U = 1$ (underemployed)	$U = 0$ (adequately employed)
Overeducated (education-occupation mismatched)	Education-occupation matched
Over-skilled (skill-occupation mismatched)	Skill-occupation matched
Field-mismatched (field-occupation mismatched)	Field-occupation matched
Time-mismatched (time-occupation mismatched) – involuntary part-time employment	Time-occupation matched – voluntary part-time employment

Model 2 adds the five categories (domains) of select covariates (X_j) discussed above. These covariates are explanatory factors. The change in coefficients ($\beta_1 - \beta_1'$) of the dummy variable U from Model 1 to Model 2 represents the difference in outcome gaps between the two models. It is also the portion of the outcome gap in Model 1 accounted for by the select covariates in Model 2. Using the Oaxaca decomposition method, this difference ($\beta_1 - \beta_1'$) can be decomposed into the contribution of each covariate as follows:

$$\frac{\beta_{x_j}(\bar{X}_{U=0_j} - \bar{X}_{U=1_j})}{\sum \beta_{x_j}(\bar{X}_{U=0_j} - \bar{X}_{U=1_j})}$$

$\bar{X}_{U=0_j}$ is the mean of covariate X_j for underemployed workers while $\bar{X}_{U=1_j}$ is the mean of the same covariate for adequately employed workers. The purpose of decomposition is to investigate the contributions (i.e. the information content) of the select covariates considered in the model. These contributions – of the select covariates – together, sum to the contribution of the overall model.

The Oaxaca decomposition method is a counterfactual technique mostly applied in studies concerning groups in labour market or demography but also used to study group differences in continuous outcome variables in general. It discriminates between two groups by splitting their differential into two parts – the explained portion of the regression (R-squared) and a residual portion. While the residual portion is not accounted for by the differences, the explained portion is decomposed into weights for each of the regressors – the specific characteristics represented by the select covariates. As noted in Section 5.6, this approach was inspired by Frank and Hou (2017).

Although decomposition analysis does not address causation directly and the unexplained residual part might possibly include the effects of group differences in unobserved predictors, it is considered a useful discrimination measure from a practical perspective, explaining differences by aggregating factors and informing decisions by ranking options. By grouping covariates into categories as units of analysis after decomposition, a balanced framework offering a methodical explanation of subjective well-being due to underemployment was facilitated. This would be useful for identifying key contributions to subjective well-being with the potential to improve it. The key contributions also highlighted focus areas for the qualitative investigation in Chapter 8. By elucidating questions for a more nuanced understanding, insights were created for policy and practice implications to address the problem of older worker underemployment.

Analysis of Difference in Means

As a precursor to regression analysis, this subsection looked at the mean values of subjective well-being and select covariates for both underemployed workers and their adequately employed counterparts. It also provides an assessment of the statistical significance of their differences. The purpose is to identify the key characteristics that are significantly different among workers between the two categories of occupation match, for both age groups and genders under each dimension of underemployment. As noted in Section 7.1, some tables for this subsection are placed in the Appendix due to space considerations.

(a) Overeducation

Table A7.1 presents the means of subjective well-being and select covariates by status of education-occupation match and gender, for both older and younger workers. For both older and younger workers, overeducation was significantly associated with subjective well-being and a number of covariates.

Among older workers, in comparison to matched workers, overeducated workers had a lower level of subjective well-being, with over-representation in visible minority and residency in large urban population centres, but no significant difference in marital status and immigrant status. They were also less likely to have support from their manager or supervisor, and had lower prospects for career advancement. As well, older male overeducated workers were less likely to work long hours (over 40 hours a week) and more likely to work short hours (0-15 hours a week), which could be an indication of more casual jobs. Additionally, older male overeducated workers reported less opportunities to provide input into work decisions and they were more likely to be in the \$50,000-\$74,999 income group, as well as a higher number of good friends at work. Furthermore, older overeducated workers of both genders were less likely in health occupations but over-represented in “sales and service” occupations. Their highest educational attainment was more likely to be a bachelor’s degree and less likely to be a high school certificate. Older male overeducated workers were also under-represented in

management, “natural and applied sciences”, and “natural resources, agriculture and related” occupations, while older female overeducated workers were more likely to be in the lower or lower-middle class and under-represented in “art, culture, recreation and sport” occupations. The difference in self-rated health between older overeducated workers and their education-occupation matched counterparts was not statistically significant.

Younger workers did not resemble older workers in characteristics between overeducated and education-occupation matched workers. Compared with their matched counterparts, younger overeducated workers were more likely to be single and less likely to be married or living common law. They were also more likely to be recent immigrants and visible minority. Additionally, male workers were more likely living in large urban population centres. In terms of work characteristics, they had less opportunities to provide input into decisions, less support from manager or supervisor, and lower prospects for career advancement. They were more likely working 16-29 hours per week and less likely working more than 40 hours per week. Younger overeducated workers of both genders were also less likely in health occupations but over-represented in “sales and service” occupations. In terms of the highest educational attainment, younger male overeducated workers were less likely to have high school graduation or below while their female counterparts were less likely to be educated at below bachelor’s level or high school and below. However, male workers were also more likely to be educated above bachelor’s degree and female workers were more likely to have a bachelor’s degree. In terms of social class, younger overeducated workers were more likely to belong to lower or lower-middle classes and less likely to upper-middle or upper classes. As for income, younger overeducated workers of both genders were more likely in the \$25,000-\$49,999 income group, while males were less likely in the \$100,000-\$124,000 income group and females were less likely in the \$125,000+ income group. Also, both genders were less likely to feel being part of the community. Furthermore, younger female workers were more likely to have more good friends at work but less likely to be religiously affiliated. The difference in self-rated health between younger overeducated workers and their education-occupation matched counterparts was not statistically significant.

Table 7.25 below lists the characteristics with a statistically significant difference in mean values between overeducated workers and education-occupation matched workers for each age group by gender. Collectively, they provide an overview of where overeducated workers differentiate from education-occupation matched workers.

Table 7.25: Summary of characteristics with a statistically significant difference in mean values between overeducated workers and education-occupation matched workers

	Older workers		Younger workers	
	Male	Female	Male	Female
Subjective well-being	lower	lower	lower	lower
Demographic and geographic characteristics				
Marital status:				
Married or living common-law			less likely	less likely
Single, never married			more likely	more likely
Recent immigrant			over-represented	over-represented
Visible minority	over-represented	over-represented	over-represented	over-represented

	Older workers		Younger workers	
	Male	Female	Male	Female
Living in large urban population centres	more likely	more likely	more likely	
Work characteristics				
Opportunities to provide input into decisions	less likely		less likely	less likely
Support from manager or supervisor	less likely	less likely	less likely	less likely
Good prospects for career advancement	less likely	less likely	less likely	less likely
Work hour groups:				
>0-15 work hours	more likely			
16-29 work hours			more likely	more likely
30-40 work hours				
41+ work hours	less likely		less likely	less likely
Occupation categories:				
Management	under-represented			
Natural and applied sciences	under-represented			
Health	under-represented	under-represented	under-represented	under-represented
Art, culture, recreation and sport		under-represented		
Sales and service	over-represented	over-represented	over-represented	over-represented
Natural resources, agriculture and related	under-represented			
Socioeconomic characteristics				
Highest education:				
Below high school level			less likely	less likely
High school	less likely	less likely	less likely	less likely
Below bachelor's level				less likely
Bachelor's degree	more likely	more likely		more likely
Above bachelor's level			more likely	
Social class:				
Lower or lower-middle class		more likely	more likely	more likely
Upper-middle or upper class			less likely	less likely
Family income group:				
\$25,000-\$49,999			more likely	more likely
\$50,000-\$74,999	more likely			
\$100,000-\$124,999			less likely	
\$125,000 or more				less likely
Social connectedness				
Feeling part of the community			lower	lower
Social fulfillment at work (no. of good friends)	higher			higher
Religious affiliation				lower

(b) Over-skill

Like Table A7.1, Table A7.2 presents the means of subjective well-being and select covariates by status of skill-occupation match and gender, for both older and younger workers.

Among all workers, over-skilled workers had a lower level of subjective well-being in comparison to matched workers. However, the differences pertaining to older men and younger workers of both genders were not statistically significant. Over-skill was significantly associated with subjective well-being for older women only.

As well, the difference in mean values for most of the characteristics under study – as represented by the select covariates – were not statistically significant. This suggests that probably the profile of older over-skilled workers were not that different from that of skill-occupation matched workers.

Among older workers, in terms of work hours, over-skilled men were over-represented in those working 0-15 hours weekly, while over-skilled women were over-represented in the group of 30-40 hours but under-represented in the group of 41+ hours. In addition, older men who were over-skilled were under-represented in the health occupational category.

The characteristics of younger workers were not generally similar to those of older workers between over-skilled and skill-occupation matched workers. Compared with their skill-occupation matched counterparts, younger over-skilled women were less likely to be married or living common law, but more likely to be single, never married. They were also more likely to be recent immigrants. In terms of work characteristics, younger over-skilled workers of both genders had less opportunities to provide input into decisions and less good prospects for career advancement. However, younger over-skilled men were more likely to be able to manage workload. For occupational categories, younger over-skilled men were under-represented in health but over-represented in “sales and service”. Younger over-skilled women were over-represented in “business, finance, and administration” as well as “sales and service”, while under-represented in the “education, law and social, community and government” category.

Younger over-skilled women were also less likely to belong to the \$125,000 family income group than their skill-occupation matched counterparts. For social connectedness, younger over-skilled men were less likely to be religiously affiliated while younger over-skilled women had lower social fulfillment at work.

The difference in self-rated health between younger over-skilled and skill-occupation matched workers was not statistically significant.

Table 7.26 below lists the characteristics with a statistically significant difference in mean values between over-skilled workers and skill-occupation matched workers for each age group by gender. Collectively, they provide an overview of where over-skilled workers differentiate from skill-occupation matched workers.

Table 7.26: Summary of characteristics with a statistically significant difference in mean values between over-skilled workers and skill-occupation matched workers

	Older workers		Younger workers	
	Male	Female	Male	Female
Subjective well-being		lower		
Demographic and geographic characteristics				
Marital status				
Married or living common law				less likely
Single, never married				more likely
Recent immigrant				more likely
Work characteristics				
Management of workload			more likely	
Opportunity to provide input into decisions			less likely	less likely
Good prospects for career advancement			less likely	less likely
Work hour groups:				
>0-15 work hours	more likely			
30-40 work hours		more likely		
41+ work hours		less likely		
Occupation categories:				
Business, finance and administration				over-represented
Health	under-represented		under-represented	
Education, law and social, community and government				under-represented
Sales and service			over-represented	over-represented
Socioeconomic characteristics				
Family income group:				
\$125,000 or more				less likely
Social connectedness				
Social fulfillment at work				lower
Religious affiliation			less likely	

(c) Field Mismatch

Table A7.3 presents the means of subjective well-being and select covariates by status of field-occupation match and gender, for both older and younger workers.

Among older workers, field-occupation mismatch was significantly associated with subjective well-being for men but not for women. Contrary to common reasoning, the mean value of subjective well-being for older women who were not completely field-matched was higher than their completely field-matched counterparts. Field-occupation mismatch was significantly associated with subjective well-being among younger workers for both genders.

Among older female workers, relative to field-occupation matched workers, field-mismatched workers were less likely to be single, never married. Both genders had less opportunities to

provide input into decisions, lower prospects for career advancement, and were less likely to work a flexible schedule. However, older field-mismatched women were more likely to be able to manage workload while older field-matched men were less likely to receive support from manager or supervisor. There were no statistically significant differences in work hours between older field-occupation matched workers and their field-mismatched counterparts for both genders.

In comparison to their field-occupation matched counterparts, older field-mismatched workers of both genders were over-represented in “sales and service” jobs while older women were also over-represented in management jobs. On the other hand, both genders were under-represented in health as well as “education, law and social, community and government” jobs. In addition, men were under-represented in “natural and applied sciences” jobs.

In terms of socioeconomic characteristics, in comparison to their field-occupation matched counterparts, older field-mismatched women were more likely to have an education at high school level or below high school level, and less likely to have an education below bachelor’s level or above bachelor’s level. Along the same line of comparison, older field-mismatched men were more likely to have a high school education and less likely to have an education above bachelor’s level. As well, they were less likely to be in the upper-middle or upper class while both genders were more likely to be in the lower or lower-middle class.

Older field-mismatched workers of both genders were less likely to be in the \$125,000 or more family income group but additionally, older men were more likely to be in the \$50,000-\$74,999 family income group while older women were more likely to be in the lowest two groups.

For social connectedness, there was no statistically significant difference between field-mismatched workers and field-occupation matched workers among older women. For older men, they reported a lower rating of feeling part of the community and had a lower level of social fulfillment at work.

The difference in self-rated health between field-mismatched workers and field-occupation matched workers was statistically significant among older men, with the former group reported a lower rating. It was not statistically significant among older women.

The characteristics of younger workers were not generally similar to those of older workers between field-mismatched and field-occupation matched workers. Among younger workers, compared with field-occupation matched workers, field-mismatched workers were more likely to be single, never married and less likely to be married or living common law, disregarding the gender.

In terms of work characteristics, male younger field-mismatched workers were less likely to be able to manage workload while it was the reverse for their female counterparts. Both genders had less opportunities to provide input into decisions, and lower prospects for career advancement. However, men were, in addition, less likely to receive support from manager or supervisor, and worked a flexible schedule. They were also more likely working 16-29 hours per week.

For occupations, younger field-mismatched men were over-represented in the following categories: “business, finance, and administration”, “sales and service”, “natural resources, agriculture and related production”, and “manufacturing and utilities”. They were under-represented in the following categories: “natural and applied sciences”, health, and “education,

law and social, community and government”. Younger field-mismatched women were over-represented in the following categories: management, “business, finance, and administration”, “sales and service”, “trades, transport and equipment operators”, and “manufacturing and utilities”. They were under-represented in health, “education, law and social, community and government”, and “art, culture, recreation and sport”.

Education-wise, among field-mismatched workers, both younger men and women were more likely to have an education at below high school level or high school level. However, they were less likely to have an education at below bachelor’s level or above bachelor’s level. Similarly, younger field-mismatched workers of both genders were more likely to be in the lower or lower-middle class and less likely to be in the upper-middle or upper class.

Younger field-mismatched men were more likely to be in the \$25,000-\$49,999 family income group while women were more likely in the lowest two groups. Both genders were less likely to be in the “\$125,000 or more” income group.

For social connectedness, both genders rated lower in feeling part of the community for younger field-mismatched workers. As well, they reported a lower social fulfillment at work. There were statistically significant differences for self-rated health between younger field-mismatched workers and their field-occupation matched counterparts for both genders, with the former group reported a lower rating.

Table 7.27 below lists the characteristics with a statistically significant difference in mean values between field-mismatched workers and field-occupation matched workers for each age group by gender. Collectively, they provide an overview of where field-mismatched workers differentiate from field-occupation matched workers.

Table 7.27: Summary of characteristics with a statistically significant difference in mean values between field-mismatched workers and field-occupation matched workers

	Older workers		Younger workers	
	Male	Female	Male	Female
Subjective well-being	lower		lower	lower
Demographic and geographic characteristics				
Marital status:				
Married or living common-law			less likely	less likely
Single, never married		less likely	more likely	more likely
Work characteristics				
Management of workload		more likely	less likely	more likely
Opportunities to provide input into decisions	less likely	less likely	less likely	less likely
Support from manager or supervisor	less likely		less likely	
Good prospects for career advancement	less likely	less likely	less likely	less likely
Flexible schedule	less likely	less likely	less likely	
Work hour groups:				
16-29 work hours			more likely	
Occupation categories:				

	Older workers		Younger workers	
	Male	Female	Male	Female
Management		over-represented		over-represented
Business, finance, and administration			over-represented	over-represented
Natural and applied sciences	under-represented		under-represented	
Health	under-represented	under-represented	under-represented	under-represented
Education, law and social, community and government	under-represented	under-represented	under-represented	under-represented
Art, culture, recreation and sport				under-represented
Sales and service	over-represented	over-represented	over-represented	over-represented
Trades, transport and equipment operators				over-represented
Natural resources, agriculture and related production			over-represented	
Manufacturing and utilities			over-represented	over-represented
Socioeconomic characteristics				
Highest education:				
Below high school level		more likely	more likely	more likely
High school	more likely	more likely	more likely	more likely
Below bachelor's level		less likely	less likely	less likely
Above bachelor's level	less likely	less likely	less likely	less likely
Social class:				
Lower or lower-middle class	more likely	more likely	more likely	more likely
Upper-middle or upper class	less likely		less likely	less likely
Family income group:				
< \$25,000		more likely		more likely
\$25,000-\$49,999		more likely	more likely	more likely
\$50,000-\$74,999	more likely			
\$125,000 or more	less likely	less likely	less likely	less likely
Social connectedness				
Feeling part of the community	lower		lower	lower
Social fulfillment at work	lower		lower	lower
Health status				
Self-rated health in general	lower		lower	lower

(d) Involuntary Part-time Employment

Table A7.4 presents the means of subjective well-being and select covariates by status of time-occupation match and gender, for both older and younger workers.

For both genders and age groups, involuntary part-time workers had a lower level of subjective well-being relative to non-involuntary part-time workers. However, the association of

involuntary part-time work and subjective well-being was not significant for male younger workers.

Among older workers, in comparison to their non-involuntary counterparts, the involuntary part-time workers were more likely to be under-represented in management and “business, finance, and administration” for both genders, and in health occupational categories for men. Older men were also less likely to have an education above the bachelor’s level while older women were less likely to have an education below high school level or above the bachelor’s level.

Income-wise, older female involuntary part-time workers were less likely to be within the range of \$80,000 and \$139,999 while their male peers were less likely making between \$40,000 and \$59,999 or over \$100,000 when compared to their non-involuntary counterparts respectively. Older men also reported not having spent enough time with family and friends (social connectedness).

The characteristics of younger workers were not generally similar to those of older workers between involuntary part-time and non-involuntary part-time workers. In comparison to their non-involuntary part-time counterparts respectively, younger male involuntary part-time workers were more likely to be single, never married and less likely to be recent immigrants. They were also under-represented in management and “natural and applied sciences” occupational categories. Younger female involuntary part-time workers were under-represented in management jobs and less likely having an income between \$80,000 and \$99,999.

Table 7.28 below lists the characteristics with a statistically significant difference in mean values between involuntary part-time workers and non-involuntary part-time workers for each age group by gender. Collectively, they provide an overview of where involuntary part-time workers differentiate from non-involuntary part-time workers.

Table 7.28: Summary of characteristics with a statistically significant difference in mean values between involuntary part-time workers and non-involuntary part-time workers

	Older workers		Younger workers	
	Male	Female	Male	Female
Subjective well-being	lower	lower		lower
Demographic and geographic characteristics				
Marital status:				
Single, never married			more likely	
Recent immigrant			less likely	
Work characteristics				
Occupation categories:				
Management	under-represented	under-represented	under-represented	under-represented
Business, finance, and administration	under-represented	under-represented		
Natural and applied sciences			under-represented	
Health	under-represented			
Socioeconomic characteristics				

	Older workers		Younger workers	
	Male	Female	Male	Female
Highest education:				
Below high school level		less likely		
Above bachelor's level	less likely	less likely		
Family income group:				
\$40,000-\$59,999	less likely			
\$80,000-\$99,999		less likely		less likely
\$100,000-\$139,999	less likely	less likely		
\$140,000 or more	less likely			
Social connectedness				
Spending time with family and friends	less likely			

Summary

These results show that the mean values of covariates differ by underemployment measure, gender, and age group. To provide a better understanding of the relationship between underemployment and the covariates, regression models were constructed in the next subsection.

Regression Analysis

As noted in Section 7.1, some tables for this subsection are placed in the Appendix due to space considerations.

(a) Overeducation

Table A7.5 shows that, on average, the negative effect of overeducation on subjective well-being was weaker among females than males among older workers. However, it is the opposite for younger workers.

Model 1(E) reproduced the observed differences in mean subjective well-being between overeducated and education-matched workers, before introduction of the select covariates. Among older men, overeducated workers had an average gap in subjective well-being of 0.531 in comparison to education-matched workers. The corresponding gap was 0.342 among older female workers. While both gaps were statistically significant at $p < 0.001$ and $p < 0.05$ respectively, the difference between the gaps ($0.531 - 0.342 = 0.189$) was not¹⁸. Among younger workers, the gap in subjective well-being between overeducated workers and education-matched workers was smaller among men (0.464) than among women (0.556). Although both gaps were statistically significant at $p < 0.001$, the difference between the two gaps ($0.464 - 0.556 = -0.092$) was not¹⁹. When the gaps are compared by gender, the difference between the two age groups for men was -0.067 ($0.464 - 0.531$) while the corresponding figure for women was 0.214 ($0.556 - 0.342$). Both of these differences were not statistically significant²⁰.

¹⁸ This calculation of statistical significance is based on a regression model with a dummy variable for education-occupation match, a dummy variable for gender, and an interaction term between the two.

¹⁹ See 18.

²⁰ This calculation of statistical significance is based on a regression model with a dummy variable for education-occupation match, a dummy variable for age group, and an interaction term between the two.

Model 2(E) introduced the select covariates, which decreased the negative coefficient for overeducated older men from -0.531 to -0.197, suggesting that 63% of the observed difference (gap) in subjective well-being between overeducated and education-matched workers was due to differences in covariates. Similarly, the corresponding coefficient for overeducated older women decreased from -0.342 to almost zero (-0.054), suggesting that 84% of the observed gap was due to differences in covariates. After introduction of covariates, the negative coefficient for overeducated workers became statistically non-significant for both older men and women.

Among younger workers, the negative coefficient for overeducated men decreased from -0.464 to -0.147, suggesting that 68% of the observed difference (gap) in subjective well-being between overeducated and education-matched workers was due to differences in covariates. Similarly, the corresponding coefficient for overeducated women decreased from -0.556 to -0.198, suggesting that 64% of the observed gap was due to differences in covariates. After introduction of covariates, the negative coefficient for overeducated workers became statistically non-significant for younger men but stayed statistically significant for younger women at $p < 0.05$.

(b) Over-skill

Table A7.6 shows that before accounting for the covariates, the negative effect of over-skill on subjective well-being was weaker among males than females for both age groups. However, the gender disparity was more pronounced among older workers in comparison with younger workers on average.

Model 1(S) reproduced the observed differences in mean subjective well-being between over-skilled and skill-matched workers, before introduction of the select covariates. Among older men, over-skilled workers had an average gap in subjective well-being of 0.089 in comparison to skill-matched workers. The corresponding gap was 0.497 among older female workers. Statistical significance of the gap was observed for women at $p < 0.001$ but not for men. The difference between the two gaps ($0.497 - 0.089 = 0.408$) was statistically significant²¹ at $p < 0.05$. Among younger workers, the gap in subjective well-being between over-skilled workers and skill-matched workers was slightly smaller among men (0.097) than among women (0.104). Both gaps were not statistically significant and their difference ($0.104 - 0.097 = 0.007$) was also not²². When the gaps are compared by gender, the difference between the two age groups for men was -0.008 ($0.089 - 0.097$) while the corresponding figure for women was 0.393 ($0.497 - 0.104$). The difference for men was not statistically significant but the one for women was statistically significant²³ at $p < 0.05$.

Model 2(S) introduced the select covariates, which decreased the negative coefficient for over-skilled older men very slightly from -0.089 to -0.044 (almost zero), suggesting that 51% of the observed difference (gap) in subjective well-being between over-skilled and skill-matched workers was due to differences in covariates. Similarly, the corresponding coefficient for over-skilled older women decreased from -0.497 to -0.373, suggesting that 25% of the observed gap was due to differences in covariates. Like the negative coefficients in Model 1(S), the negative coefficient in Model 2(S) was statistically significant for older women at $p < 0.01$ but not for older men.

²¹ This calculation of statistical significance is based on a regression model with a dummy variable for skill-occupation match, a dummy variable for gender, and an interaction term between the two.

²² See 21.

²³ This calculation of statistical significance is based on a regression model with a dummy variable for skill-occupation match, a dummy variable for age group, and an interaction term between the two.

Among younger workers, the negative coefficient for over-skilled men decreased from -0.097 to -0.057 (almost zero), suggesting that 41% of the observed difference (gap) in subjective well-being between over-skilled and skill-matched workers was due to differences in covariates. Similarly, the corresponding coefficient for over-skilled women decreased from -0.104 to 0.057 (almost zero, but with a positive sign), suggesting that 155% of the observed gap was due to differences in covariates. After the introduction of covariates, the gaps remained statistically non-significant for both genders. The change in sign of the coefficient from negative to positive for over-skilled women suggests that the mediating effects of covariates had fully offset the initial gap observed between over-skilled and skill-matched workers.

(c) Field Mismatch

Table A7.7 shows that, on average, the negative effect of field-mismatch on subjective well-being was weaker among females than males for both age groups. Also, the gender disparity was more pronounced among older workers in comparison with younger workers.

Model 1(F) reproduced the observed differences in mean subjective well-being between field-mismatched and field-matched workers, before introduction of the select covariates. Among older men, field-mismatched workers had an average gap in subjective well-being of 0.432 in comparison to field-matched workers. The corresponding gap was 0.029 (with a positive sign) among older female workers. Statistical significance of the gap was observed for men at $p < 0.001$ but not for women. The difference between the two gaps ($0.432 + 0.029 = 0.461$) was statistically significant²⁴ at $p < 0.01$. Among younger workers, the gap in subjective well-being between field-mismatched workers and field-matched workers was higher among men (0.493) than that among women (0.316). Although both gaps were statistically significant at $p < 0.001$, their difference ($0.493 - 0.316 = 0.177$) was not²⁵. When the gaps are compared by gender, the difference between the two age groups for men was -0.061 ($0.432 - 0.493$) while the corresponding figure for women was -0.345 ($0.029 - 0.316$). The difference for men was not statistically significant but the one for women was statistically significant²⁶ at $p < 0.05$.

Model 2(F) introduced the select covariates, which decreased the negative coefficient for field-mismatched older men from -0.432 to -0.104, suggesting that 76% of the observed difference in subjective well-being between field-mismatched and field-matched workers was due to differences in covariates. On the converse, the corresponding coefficient for older field-mismatched women increased from 0.029 (with a positive sign) to 0.097 (with a positive sign), suggesting that the covariates had further improved their subjective well-being, although the magnitude of both of the observed and adjusted differences was small for this group of workers. After introduction of covariates, the coefficient for field-mismatched workers became statistically non-significant for older men and remained not for older women.

Among younger workers, the negative coefficient for field-mismatched men decreased from -0.493 to -0.199, suggesting that 60% of the observed difference (gap) in subjective well-being between field-mismatched and field-matched workers was due to differences in covariates. Similarly, the corresponding coefficient for younger field-mismatched women decreased from -0.316 to -0.170, suggesting that 46% of the observed gap was due to differences in

²⁴ This calculation of statistical significance is based on a regression model with a dummy variable for field-occupation match, a dummy variable for gender, and an interaction term between the two.

²⁵ See 24.

²⁶ This calculation of statistical significance is based on a regression model with a dummy variable for field-occupation match, a dummy variable for age group, and an interaction term between the two.

covariates. Like the negative coefficients in Model 1(F), the negative coefficients in Model 2(F) were statistically significant for both genders, at $p < 0.01$ and $p < 0.05$ respectively.

(d) Involuntary Part-time Employment

Table A7.8 shows that, on average, the negative effect of involuntary part-time employment on subjective well-being was weaker among women than men for both age groups. Also, the gender disparity was more pronounced among older workers in comparison with younger workers.

Model 1(P) reproduced the observed differences in subjective well-being between involuntary part-time workers and non-involuntary part-time workers, before introduction of the select covariates. Among older men, involuntary part-time workers had an average gap in subjective well-being of 2.849 in comparison to non-involuntary part-time workers. The corresponding gap was 1.071 among older women. Both gaps were statistically significant at $p < 0.001$ and $p < 0.01$ respectively. The difference between the two gaps ($2.849 - 1.071 = 1.778$) was statistically significant²⁷ at $p < 0.05$. Among younger men, involuntary part-time workers had an average gap in subjective well-being of 1.517 in comparison to non-involuntary part-time workers. The corresponding gap was 0.862 among younger women. The gap for women was statistically significant at $p < 0.05$ while it was not significant for men. The difference between the two gaps ($1.517 - 0.862 = 0.655$) was not statistically significant.²⁸ When the gaps are compared by gender, the difference between the two age groups for men was 1.332 ($2.849 - 1.517$) while the corresponding figure for women was 0.209 ($1.071 - 0.862$). Both of these differences were not statistically significant.²⁹

Model 2(P) introduced the select covariates, which decreased the negative coefficient for involuntary part-time workers from -2.849 to -1.418 for older men, suggesting that 50% of the observed difference (gap) in subjective well-being between involuntary part-time workers and non-involuntary part-time workers was due to differences in covariates. Similarly, the corresponding coefficient for older female workers decreased from -1.071 to -0.562, suggesting that 48% of the observed gap was due to differences in covariates. After introduction of covariates, the negative coefficient for involuntary part-time workers became statistically non-significant for older women but stayed statistically significant for older men at $p < 0.05$.

Among younger workers, the negative coefficient for involuntary part-time workers decreased from -1.517 to -1.123 for men, suggesting that 26% of the observed difference (gap) in subjective well-being between involuntary part-time workers and non-involuntary part-time workers was due to differences in covariates. Similarly, the corresponding coefficient for women decreased from -0.862 to -0.818, suggesting that 5% of the observed gap was due to differences in covariates. Like the negative coefficients in Model 1(P), the negative coefficient in Model 2(P) was statistically significant for women at $p < 0.05$ but not for men.

Summary

For each dimension of underemployment, Table 7.29 summarizes the differences in gaps in subjective well-being between underemployed workers and adequately employed workers with

²⁷ This calculation of statistical significance is based on a regression model with a dummy variable for involuntary part-time employment, a dummy variable for gender, and an interaction term between the two.

²⁸ See 27.

²⁹ This calculation of statistical significance is based on a regression model with a dummy variable for involuntary part-time employment, a dummy variable for age group, and an interaction term between the two.

their statistical significance, between genders and age groups. As indicated in the footnotes above, the results were based on separate regression models with specific dummy variables and interaction terms for each dimension of underemployment, before accounting for covariates.

Table 7.29: Summary of differences in gaps in subjective well-being and their significance tests; before accounting for covariates

	Older workers				Younger workers			
	Male		Female		Male		Female	
Over-education								
Gap: over-educated workers vs education-occupation matched workers	-0.531		-0.342		-0.464		-0.556	
Difference in gaps between genders	-0.189	~			0.092	~		
Difference in gaps between age groups	-0.067	~	0.214	~				
Over-skill								
Gap: over-skilled workers vs skill-occupation matched workers	-0.089		-0.497		-0.097		-0.104	
Difference in gaps between genders	0.408	*			0.007	~		
Difference in gaps between age groups	0.008	~	-0.393	*				
Field-mismatch								
Gap: field-mismatched workers vs field-occupation matched workers	-0.432		0.029		-0.493		-0.316	
Difference in gaps between genders	-0.461	**			-0.177	~		
Difference in gaps between age groups	0.061	~	0.345	*				
Time-mismatch								
Gap: involuntary part-time workers vs voluntary part-time workers	-2.849		-1.071		-1.517		-0.862	
Difference in gaps between genders	-1.778	*			-0.655	~		
Difference in gaps between age groups	-1.332	~	-0.209	~				

Data source: 2015 and 2016 General Social Survey

Table 7.30 summarizes the subjective well-being gaps by dimension of underemployment and gender after accounting for covariates, for both older workers and younger workers. While there was a decrease in subjective well-being gap across the board for all dimensions of underemployment, age groups, and genders, there were two exceptions. The older field-occupation mismatched women and the younger over-skilled women both showed a subjective well-being gap that is positive in sign after accounting for the select covariates.

Table 7.30: Subjective well-being gap by dimension of underemployment and gender; after accounting for covariates

Dimension of underemployment	Older workers				Younger workers			
	Male		Female		Male		Female	
Overeducation	-0.197	~	-0.054	~	-0.147	~	-0.198	*
Over-skill	-0.044	~	-0.373	**	-0.057	~	0.057	~
Field-mismatch	-0.104	~	0.097	~	-0.199	**	-0.170	*
Involuntary part-time	-1.418	*	-0.562	~	-1.123	~	-0.818	*

Data source: 2015 and 2016 General Social Survey

As outlined in Section 7.1, decomposition models were constructed in the next section.

7.5 Decomposition Analysis

The decomposition analysis in this section investigates the contribution of the covariates considered in the regression models. The results above indicate that these covariates played different roles in explaining the gaps in subjective well-being between underemployed workers and adequately employed workers, and between age groups and genders.

(a) Overeducation

In Table A7.9, the portion of the negative effects of overeducation accounted for by the select covariates is analyzed, using the decomposition method outlined in Section 7.4. This enabled determination of the contribution of each select covariate to the accounted portion. The contributions were then calculated as the sum for each of the five categories: demographic and geographic characteristics, work characteristics, socioeconomic characteristics, social connectedness, and health. In turn, these contributions sum to the contribution of the overall model.

Table 7.31 summarizes the decomposition results for education-occupation mismatch. The difference between the observed effects from Model 1(E) and the adjusted effects from Model 2(E) is included in the table as “effects accounted for”. This difference – between observed and adjusted effects – is the portion of the negative effects of overeducation on subjective well-being accounted for by the select covariates.

Table 7.31: Summary of decomposition of the effects of overeducation on subjective well-being by gender; older workers and younger workers

Overeducation	Older workers		Younger workers	
	Male	Female	Male	Female
Observed effects – Model 1(E)	-0.531	-0.342	-0.464	-0.556
	***	*	***	***
Adjusted effects – Model 2(E)	-0.197	-0.054	-0.147	-0.198
	~	~	~	*
Effects accounted for	-0.334	-0.288	-0.317	-0.358
Percentage of effects accounted for by covariates	63.0%	84.3%	68.3%	64.4%
Contributing components				
Demographic and geographic characteristics	-32.0%	1.9%	19.5%	5.6%

Overeducation	Older workers		Younger workers	
	Male	Female	Male	Female
Work characteristics	70.2%	19.9%	41.5%	30.0%
Socioeconomic characteristics	14.4%	44.5%	20.4%	30.6%
Social connectedness	9.6%	20.2%	25.3%	31.9%
Health	37.8%	13.5%	-6.6%	1.9%
Total	100.0%	100.0%	100.0%	100.0%

The results show that, among men, work characteristics was the prominent component contributing to the accounted effect of overeducation for both older and younger working populations. For older men, controlling for demographic and geographic characteristics tended to increase rather than reduce the gap in subjective well-being. Also, health was found to be the second biggest contributor.

Among women, the predominant contributor was socioeconomic characteristics for older workers. For younger workers, it is less discernible, with work characteristics, socioeconomic characteristics and social connectedness shared almost equal importance. Although socioeconomic characteristics only accounted for 44.5% of the observed negative effect of overeducation for older women, it should be considered an important factor since the select covariates together accounted for a high proportion (84.3%) of the observed negative effect.

Among younger workers, health did not seem to play an important role in linking overeducation to subjective well-being, but it had a higher level of importance for older women and an even higher level for older men.

(b) Over-skill

For skill-occupation mismatch, field-occupation mismatch, and time-occupation mismatch, tables similar to Table A7.9 detailing the decomposition results were prepared. Their summaries – similar to Table 7.31 – are presented in Tables 7.32 to 7.34.

Table 7.32: Summary of decomposition of the effects of over-skill on subjective well-being by gender; older workers and younger workers

Over-skill	Older workers		Younger workers	
	Male	Female	Male	Female
Observed effects – Model 1(S)	-0.089	-0.497	-0.097	-0.104
	~	***	~	~
Adjusted effects – Model 2(S)	-0.044	-0.373	-0.057	0.057
	~	**	~	~
Effects accounted for	-0.045	-0.124	-0.040	-0.161
Percentage of effects accounted for by covariates	51.0%	25.0%	41.1%	154.9%
Contributing components				
Demographic and geographic characteristics	9.4%	31.6%	20.2%	10.8%
Work characteristics	6.1%	-120.7%	25.2%	23.9%
Socioeconomic characteristics	30.2%	74.7%	21.2%	18.0%
Social connectedness	-37.2%	151.4%	24.5%	31.6%
Health	91.4%	-37.0%	8.7%	15.7%
Total	100.0%	100.0%	100.0%	100.0%

For men of both age groups, the covariates accounted for more than 40% of the observed effects but the adjusted effects were only slightly different from the observed ones. This was primarily due to the small gap (close to zero) in subjective well-being between over-skilled workers and skill-matched workers. As well, the covariates together contributed little to this gap in magnitude.

For older men, the positive effects of socioeconomic characteristics and health tended to reduce the gap while the negative effect of social connectedness tended to increase the gap. On an individual component basis, the difference between over-skilled workers and skill-matched workers in their health almost contributed to all the effect accounted for. For younger men, the shares of contribution were fairly even among all components other than health.

As described above, older women were the only group for which the adjusted effect was statistically significant, although the covariates together accounted for only 25% of the observed difference in subjective well-being between over-skilled workers and skill-matched workers. The decomposition analysis showed that while social connectedness was the largest single contributor, its positive effect was totally offset by the negative effects of work characteristic and health. For younger women, although social connectedness was also the single biggest contributor, its share of contribution was almost four times less than that for older women.

As well, while the observed difference in subjective well-being between over-skilled workers and skill-matched workers among younger women was negative, the adjusted difference – after introduction of covariates – was positive. This suggests that the disadvantages of over-skill on subjective well-being were outweighed by the advantages of covariates after they were accounted for.

(c) Field Mismatch

Table 7.33 below summarizes the decomposition results for field-occupation mismatch.

Table 7.33: Summary of decomposition of the effects of field-mismatch on subjective well-being by gender; older workers and younger workers

Field-mismatch	Older workers		Younger workers	
	Male	Female	Male	Female
Observed effects – Model 1(F)	-0.432	0.029	-0.493	-0.316
	***	~	***	***
Adjusted effects – Model 2(F)	-0.104	0.097	-0.199	-0.170
	~	~	**	*
Effects accounted for	-0.328	-0.068	-0.294	-0.146
Percentage of effects accounted for by covariates	75.9%	-238.2%	59.6%	46.3%
Contributing components				
Demographic and geographic characteristics	2.8%	2.4%	14.6%	11.5%
Work characteristics	29.5%	34.8%	32.8%	-27.9%
Socioeconomic characteristics	7.4%	20.2%	6.9%	20.4%
Social connectedness	40.6%	22.2%	35.7%	57.4%
Health	19.7%	20.3%	10.0%	38.5%
Total	100.0%	100.0%	100.0%	100.0%

With the exception of older women, the covariates accounted for more than 46% of the negative effects in subjective well-being between field-mismatched workers and field-matched workers.

For older women, field-mismatch did not seem to have any disadvantages on subjective well-being. Indeed, the introduction of covariates had further raised the subjective well-being among field-mismatched workers in comparison to field-matched workers. For younger women, social connectedness was the single biggest contributor in explaining the effects accounted for by covariates.

Among men, work characteristics and social connectedness were the two most prominent contributors explaining the gap of field-mismatch for both age groups. Although social connectedness only accounted for 40.6% of the observed negative effect of field-mismatch for older men, it should be considered an important factor since the select covariates together accounted for a high proportion (75.9%) of the observed negative effect. For younger men, controlling for work characteristics tended to increase rather than reduce the subjective well-being gap between field-mismatched and field-matched workers.

(d) Involuntary Part-time Employment

Table 7.34 below summarizes the decomposition results for time-occupation mismatch (involuntary part-time employment).

Table 7.34: Summary of decomposition of the effects of involuntary part-time employment on subjective well-being by gender; older workers and younger workers

Involuntary part-time employment	Older workers		Younger workers	
	Male	Female	Male	Female
Observed effects – Model 1(P)	-2.849	-1.071	-1.517	-0.862
	***	**	~	*
Adjusted effects – Model 2(P)	-1.418	-0.562	-1.123	-0.818
	*	~	~	*
Effects accounted for	-1.431	-0.509	-0.394	-0.044
Percentage of effects accounted for by covariates	50.2%	47.5%	26.0%	5.2%
Contributing components				
Demographic and geographic characteristics	11.4%	87.3%	113.8%	173.8%
Work characteristics	3.5%	-0.9%	4.2%	-25.7%
Socioeconomic characteristics	6.9%	-13.2%	-5.3%	23.4%
Social connectedness	39.3%	0.1%	-17.9%	-57.0%
Health	38.9%	26.6%	5.2%	-14.5%
Total	100.0%	100.0%	100.0%	100.0%

For older workers, while there was a greater incidence of involuntary part-time employment among women, the negative effect was stronger among men than women. When the select covariates are introduced in the model, the negative coefficient for involuntary part-time employment lost its statistical significance among women but it stayed statistically significant for men. However, both genders saw a notable and approximately 50% adjustment to the observed effects by introduction of covariates.

For younger workers, both observed and adjusted effects for men were not statistically significant but they were both statistically significant for women. However, the percentage of the effects accounted for by covariates was only 5.2% for younger women.

The decomposition analysis also indicates that social connectedness and health were important mediating factors in the negative relationship between involuntary part-time employment and subjective well-being for older male workers. For older female workers, demographic and geographic characteristics was the most prominent factor, contributing to almost 90% of the adjustment. For younger workers, demographic and geographic characteristics was the single most important contributor.

Summary

A summary of the results of all decomposition analyses presented above is provided in Chapter 9, along with discussions.

7.6 Plans to leave Current Employment

A key hypotheses posited in this research is that underemployment affects an individual's decision to stay in or leave current job. Based on previous studies (see Section 4.2), one would expect that underemployed workers would be likely planning to leave current job so as to improve the employment outcome. With minor exceptions, the results in this section generally affirm this expectation. For older workers, however, leaving current job could mean permanent retirement from the labour market. As noted in Section 7.1, some tables for this section are placed in the Appendix due to space considerations.

Between the two age groups, the proportions of workers planning to leave current job in 12 months vs not planning to leave were very similar, as shown in Table 7.35. They answered "Yes" and "No" respectively to the following question (JSR_Q04) in 2016 General Social Survey: "In the next 12 months, are you planning on leaving your current job?"

Table 7.35: Proportion of workers planning to leave current job in 12 months by age group (%)

Age group	Planning to leave	Not planning to leave	Total
Older workers	12.5	87.5	100.0
Younger workers	13.4	86.6	100.0

Data source: 2016 General Social Survey

Tables 7.36 and 7.37 analyze the difference between overeducated workers and education-matched workers among older workers for each gender while Table 7.38 analyzes the difference between the genders among older workers who were overeducated.

Table 7.36: Older male workers planning to leave current job in 12 months by education-occupation match status

Older male workers – education-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Overeducated	19.2%	80.8%		
Education-occupation matched	11.1%	88.9%		
Rao-Scott Chi-square		6.1683		
p-value		0.013		
Difference of risks	0.0807		0.0103	0.1511
Relative risk	1.7258		1.1513	2.5870

Data source: 2016 General Social Survey

Table 7.37: Older female workers planning to leave current job in 12 months by education-occupation match status

Older female workers – education-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Overeducated	14.2%	85.8%		
Education-occupation matched	11.9%	88.1%		
Rao-Scott Chi-square		0.5962		
p-value		0.4400		
Difference of risks	0.0230		-0.0371	0.0832
Relative risk	1.1929		0.7699	1.8483

Data source: 2016 General Social Survey

Table 7.38: Older overeducated workers planning to leave current job in 12 months by gender

Older workers – overeducated	Planning to leave	Not planning to leave	95% confidence limits	
Male	19.2%	80.8%		
Female	14.2%	85.8%		
Rao-Scott Chi-square		1.3116		
p-value		0.2521		
Difference of risks	0.0494		-0.0365	0.1353
Relative risk	1.3468		0.8038	2.2564

Data source: 2016 General Social Survey

Table 7.36 reveals that, among older male workers, 19.2% of overeducated workers planned to leave current job in 12 months while the corresponding figure for education-matched workers was 11.1%. The Chi-square statistic was significant, suggesting that there was an association between overeducation and planning to leave current job. Difference of risks is also significant as the 95% confidence limits (0.0103, 0.1511) do not contain zero, so as the relative risk with the 95% confidence limits (1.1513, 2.5870) not containing one. Based on the estimated relative risk, older male workers who were overeducated were 72% more likely to plan to leave current job than their education-matched counterparts.

Using the same approach, the results in Table 7.37 show that, among older female workers, 14.2% of overeducated workers and 11.9% of education-matched workers were planning to leave current job in 12 months. However, the difference between the two groups was not statistically significant. Table 7.38 also found no statistical significance in the difference between the genders among overeducated older workers.

Tables A7.10 and A7.11 analyze the difference between overeducated workers and education-matched workers among younger workers for each gender while Table A7.12 analyzes the difference between the genders among younger workers who were overeducated. Table A7.10 reveals that, among younger male workers, 30.1% of overeducated workers planned to leave current job in 12 months while the corresponding figure for education-matched workers was 9.9%. The difference between the two groups was statistically significant. Based on the estimated relative risk, younger male workers who were overeducated were 200% more likely to plan to leave current job in 12 months than their education-matched counterparts.

Using the same approach, Table A7.11 shows that, among younger female workers, 27.7% of overeducated workers and 10.2% of education-matched workers were planning to leave current job in 12 months. The difference between the two groups was statistically significant. However, Table A7.12 shows no statistical significance in the difference between the genders among overeducated younger workers. Similar analyses were applied to over-skilled and field-mismatched workers. The results are produced in Tables A7.13 to A7.24 in Appendix A.

Summary

A summary of the findings presented above on the likelihood to plan to leave current job in 12 months is provided in Table 7.39. Analyses for time-mismatched (involuntary part-time employment) workers were not performed owing to non-availability of data. Among older workers, only men who were overeducated or over-skilled showed a higher likelihood to plan to leave current job in 12 months. Among younger workers, with the exception of women who were overeducated, there was a higher likelihood to plan to leave current job in 12 months in general. This result could possibly be linked to the lower mobility of older workers that constrains them to plan to leave current job.

Table 7.39: Summary of results from Tables 7.36-7.38 and Tables A7.10 – A7.24

Dimension of underemployment	Older workers			Younger workers		
	Underemployed workers vs adequately employed workers		Men vs women among under-employed workers	Underemployed workers vs adequately employed workers		Men vs women among under-employed workers
	Men	Women		Men	Women	
Education-occupation match	higher*	higher	higher	higher*	higher	higher
Skill-occupation match	higher*	higher	higher	higher*	higher*	lower
Field-occupation match	lower	lower	higher	higher*	higher*	lower

* Denotes statistical significance of relationship between row and column factors

7.7 Conclusion

The analyses presented in this chapter examined a number of areas:

- (a) the prevalence of underemployment among older workers for each dimension
- (b) the distribution of subjective well-being scores for each dimension of underemployment
- (c) the mean values of covariates (characteristics) of, and their differences between underemployed workers and adequately employed workers
- (d) the relationship between underemployment and subjective well-being before and after accounting for the covariates
- (e) the contributions of select covariates to subjective well-being
- (f) the plans to leave current employment between underemployed workers and adequately employed workers

The next paragraph presents a summary of the key findings of this chapter.

Field mismatch was the most prevalent form of underemployment among both older and younger workers. Other than for involuntary part-time employment, older workers did not have elevated odds of underemployment relative to younger workers. When compared with older women, older men had a lower odds for involuntary part-time employment. The gender ratio among older workers who were overeducated, over-skilled and field-mismatched is similar to the general working population, but the reverse is true for involuntary part-time workers. This observation also holds for younger workers. Based on subjective well-being scores reported as 10, a higher proportion of older workers than younger workers were not affected by underemployment at all, or older workers might be able to cope better than their younger counterparts in underemployment situations. In comparison with workers with adequate match, involuntary part-time employment is the dimension that affected subjective well-being the most, irrespective of age group and gender. With mediation of the select covariates, there were general reductions in the subjective well-being gap across dimensions of underemployment, age groups and genders, but with exceptions. Social connectedness was seen to be the most prominent single factor to mediate between subjective well-being and underemployment. Among older workers, only men who were overeducated and over-skilled showed a higher likelihood to plan to leave current job in 12 months but it was a more general observation for younger workers.

This chapter also saw novelty in two approaches adopted in the analysis. One of these was to consider the highest possible subjective well-being score (rating of 10) as indicating the state of not being impacted by underemployment at all, while the other is to contrast the distribution patterns of subjective well-being scores across different dimensions of underemployment to reveal differences in their underlying perceptions of experiences.

To obtain a more nuanced understanding of the differentiated subjective well-being among underemployed older workers and their lived experience, semi-structured interviews were conducted in the qualitative study in Chapter 8. Together with the literature review, the findings in Chapters 6 and 7 support calls for exploring the following areas in the qualitative work:

- (a) whether and how work-role centrality and underemployment are related
- (b) the duration of, and previous episodes of underemployment – as both past and current experiences would affect subjective well-being under the Life-course Perspective
- (c) whether and how perception of contributions to, and recognition by employer are related to underemployment
- (d) whether and how underemployment provokes job searches or other efforts to improve the current situation, and whether and how perceived barrier to adequate employment shapes those actions

- (e) whether and how underemployment affects decisions to retire permanently from the labour market, or to stay in work to improve financial security
- (f) whether the motives to stay in work could be factors provoking underemployment and related to subjective well-being
- (g) whether and how underemployment sways people to look for other non-employment opportunities or switch focuses – to go into other life domains to improve subjective well-being
- (h) whether and how psychosocial factors affect subjective well-being in underemployment situations

A discussion of the quantitative findings presented in this chapter and Chapter 6, together with the qualitative findings presented in Chapter 8 and the literature, is provided in Chapter 9.

CHAPTER EIGHT: QUALITATIVE ANALYSIS

8.1 Introduction

This chapter presents findings from the qualitative dimension of the research. The purpose of combining qualitative and quantitative methods was to increase knowledge on underemployment among older workers in a manner that the quantitative method alone could not achieve. As discussed in Chapter 5, this combined approach lends itself well to the triangulation of findings, supporting identification and development of policies and practices to address the problem of older worker underemployment.

The findings from the quantitative work served as a guide for the in-depth semi-structured interviews, which centered on how older workers make sense of underemployment by creating social meaning from events they experienced. By explicating the meanings and subtleties of this lived experience, the qualitative method seeks to:

- (a) clarify and confirm the interpretations, and
- (b) elaborate the results (Greene et al., 1989).

Section 8.2 below provides the summary profiles of the participants in the study pool, covering their demographics, educational background and employment information, as well as their underemployment situation. The comments provided by them in the interviews are listed in Section 8.3, under the themes and key concepts identified from the analysis. A total of 6 themes and 17 sub-themes, together with some minor themes, emerged from the comments of the participants.

The analyses in this chapter were guided by the following specific questions:

- RQ(a): *What keeps older workers in the labour market?*
- RQ(b): *What is the role of the financial factor?*
- RQ(c): *What is the meaning of work to older workers?*
- RQ(d): *What is the value of older workers perceived by employers?*
- RQ(e): *What are the challenges faced by older workers in employment?*
- RQ(f): *How do older workers perceive their underemployment experience?*
- RQ(g): *How does underemployment influence older workers' retirement decision?*
- RQ(h): *How do older workers cope with the negative consequences of underemployment?*

and contributed to answer the primary research question:

- RQ: *What are the lived experiences of underemployed older workers?*

Discussions on the methodological approach and process of this qualitative work can be found in Chapter 5, including:

- (a) researching lived experience
- (b) the theoretical orientation
- (c) the reliability, validity and generalizability of findings
- (d) development of the interview guide and the pilot interview
- (e) the process to recruit participants, along with the challenges encountered
- (f) considerations for ethics and data confidentiality
- (g) the interview process
- (h) the thematic analytical approach used to analyze the comments of participants

- (i) the reflexivity and positionality of the researcher in conducting the study

Unless specified, all mentions of “literature” in this chapter refer to the findings in the literature reviewed in the first five chapters of this thesis.

8.2 Summary Profiles of Participants

Table 8.1: Summary profiles of participants

Pseudo-nym	Gender	Age group	Marital status	Education / qualification	Occupation	Full- or part-time	Over-educated	Over-skilled	Field-mismatched	Involuntary part-time	Under-waged
DH	male	60-64	married with dependent children	degree professional engineer	construction safety officer	full-time with a part-time job	x	x	x		x
JG	male	60-64	married	degree	engineering technician	full-time	x	x			x
KY	male	65-69	married with adult children	high school	janitor	self-employed	x				x
LH	female	60-64	divorced	vocational certificate	child minder	part-time	x		x		x
KF	female	55-59	separated	college diploma vocational certificate	pre-school teacher	part-time	x			x	x
NA	female	60-64	divorced	degree	analyst	full-time	x				x
NL	female	60-64	divorced	degree	store associate	two part-time jobs	x		x		x
PM	male	55-59	married with dependent children	degree	executive chef	full-time	x		x		x
RG	male	55-59	married	diploma	taxi driver	shift work	x	x	x		x
TP	male	60-64	married	high school	maintenance person	full-time		x			x
TZ	male	60-64	married	masters	sailor centre coordinator	part-time	x				x
GP	male	65-69	married	high school certified financial planner	restaurant waiter	part-time	x	x	x		x
MP	female	60-64	married	high school	retail store supervisor	full-time	x				x
LW	male	55-59	married	2nd year university	surveillance manager	full-time	x				x
SL	male	70+	married	degree professional membership in banking	self-employed	flexible	x			x	x

8.3 Findings

This section presents the findings from the older workers who participated in the in-depth semi-structured interviews. These findings were collected and analyzed on the premise that the participants are active agents. The notion of personal agency is useful in approaching underemployment from the perspective of participants, as they exercised rational choices and constructed meanings in their lives within personal, organizational, economic and social contexts to perceive underemployment experience, given some of the conditions might not be of their own making.

In this chapter, patterns and factors shared and provided by a number of participants are included. Isolated opinions were evaluated before they were included. Although all opinions could be indicative of an issue worthy of investigation, verification was considered necessary for isolated opinions to ensure they were not experiences that were momentary and not persistent in nature.

By exploring the meanings ascribed by participants to underemployment through their accounts in their own voices, this study sought to establish the impacts of underemployment on them. These voices – not including those unsupported ones as described above – as heard by the researcher, demonstrated that participants were facing the challenges and issues head-on, which were real and personal. During the interviews, the comments of participants were constantly assessed within the context of their personal, organizational, economic and social circumstances, including restrictions on personal agency and availability of coping resources. The purpose of this assessment is to ensure reasonable connection between the meanings ascribed and how they made sense of their underemployment experiences. It is the belief of this researcher that these meanings play an important role in perceptions, which in turn determine the impacts of underemployment.

The analysis presented below attempts to clarify both individual-level and system-level variables. The primary focus is to unveil patterns of interpretations that are reflective – as provided by the participants – for accomplishment of research objectives. The prevalence of specific consequences due to underemployment is considered secondary.

The findings presented below bear out the lived experiences of 15 older workers who were underemployed. Six categories of themes emerged from the comments after the analysis. They are:

- (a) meaning of work and reasons for staying in work
- (b) underemployment and perceived barrier to adequate employment
- (c) lived experiences of underemployment
- (d) coping with underemployment
- (e) retirement
- (f) future outlook

Instead of presenting the findings as a person-by-person analysis, the personal stories of these participants are unfolded under each category of themes with illustrative quotes, which are based on their comments. These categories are discussed in more details below. While some quotes might fit under more than one category, they are included in the category considered by the researcher as the most striking of the analytic points in question to generate insights. Thus, the unit of analysis in this study is comment, not participant. Discussions on the thematic analytic approach used for the analysis can be found in Section 5.16. Due to space considerations, some

narratives are included in the Appendix of this thesis. These narratives are considered by this researcher as less relevant to accomplishing the research objectives.

Category 1: Meaning of Work and Reasons for Staying in Work

This category addresses the meaning of work for participants and their reasons for staying in work, providing a context for understanding how they went about underemployment in real life and how they coped with the negative effects, as reported in later categories.

Category 1.1: Meaning of Work

The literature suggests that work has an important role in providing a meaning and purpose for working-age people's lives. This is generally affirmed in the responses of participants. In a simplistic way, one participant made the following proclamation of his desire to contribute to society:

I have a definite desire to be a productive member contributing to society!
RG (male, 55-59)

This prominent theme is also reflected in the sense of pride displayed in other participants by being able to keep themselves working so that they could connect with and contribute to society. A typical response was a sense of purpose and fulfilment, as reflected in the following comment:

Work is my passion. I can't dispose of it in my life. But I'm not a workaholic. My finances are ok... I don't work for money. I work for the value it creates for me, for the contribution I could make to the society and to the economy. Work is purposeful for me... it makes me feel fulfilling.
MP (female, 60-64)

For many participants, this sense of purpose and fulfilment was manifested in their participation in the lives of other people. A participant whose work in a non-profit organization involving reception of sailors from around the world made the following comment:

My work has important value. It defines the cornerstone on which I see myself as playing an important role in people's lives. It is also seen by others, I hope. I think I am seen by others as doing something important. Work energizes me... I like to be a part of people's lives.
TZ (male, 60-64)

Another participant claimed that the work she did had society-wide benefits. On a daily basis, she analyzed trends on workplace injuries in her role as an analyst with a government agency. With a sense of pride, she described the meaning of her work in functional terms:

My work indirectly saves lives, preventing people from work injuries in the workplace. I analyze data everyday, creating insights for our officers to look at where efforts should be targeted, where accidents could be prevented. I provide a line of sight for them... connecting the dots. That makes me satisfied.
NA (female, 60-64)

Although most people would construe the economic value of work from an individualistic perspective, a participant was of the opinion that the economic benefits accrued to him from

work could flow through other people. In other words, the economic benefits of work could reach beyond the individual in question:

Work is an important source of income for me, but not just for myself. I'm seeing my efforts at work make a positive contribution to the society. And it also benefits others. I could use the wage I earned to hire someone to renovate my house. I'm passing my wealth on to other people. My work is not only good for me. It is also good for other people! Sharing what I have with other people makes me happy.
RG (male, 55-59)

Another participant further elaborated that, in addition to helping other people, her work came with a sense of reward through learning, making her feel that the benefits of work were bi-directional:

My work in minding (caring) children [in a private family] makes me proud of myself, as I am able to walk with these kids in their early years. I am not an early childhood educator by training...and I learn from them. This work brings me huge reward. I think I am helping them but actually they might be helping me.
LH (female, 60-64)

A number of participants also alluded to the positive identity or status conferred by work on them, as shown in the following comments. These comments, in the view of this researcher, reflected their personal values to some extent:

Work has a very special meaning for me. You know Maslow's hierarchy of needs... right? Satisfaction is the basic thing I get from work. Money is not of utmost importance. My sense of significance naturally comes from completion of tasks. Passion, accomplishment, and responsibility. They are closely tied with work. It is all what identity is about, and what work brings me...
PM (male, 55-59)

I think... hmmm... no work, no stable life. Work is like life-learning... hmmm... development of social relationships... building self-confidence... maintaining my influence in this world. It is also to accomplish and to self-identify, individually and socially.
JG (male, 60-64)

Another common response from participants concerning the value of work was related to their passion in helping other people. When asked to describe how the two were related, one participant enthusiastically responded with the common and higher purpose of his employments – before and after he became underemployed, as noted below:

Work is like a calling... I'm able to help other people. It connects me with the society. My former job as an engineer was to construct, now I am a construction safety officer... to ensure people's safety while working in a construction project. I am providing advice in the same field but from different perspectives. I enjoy helping people.
DH (male, 60-64)

Along the same lines, a language support teacher who worked with children in a private language school considered her work as a mission, providing her with an orientation in life.

While her response below was accompanied with a sense of thankfulness, there was moral evaluation to some extent:

I think work is like a mission in our lives... no one should avoid it. I will keep working until I am not able to work anymore. I have a love for children and I will keep working with them. My health is good... no issues. Children are gifts to us. We need to treasure them.

KF (female, 55-59)

The narratives above suggest that these participants had a positive and meaningful relationship with work, and valued work for both of its intrinsic and extrinsic benefits. In addition to social connections, these benefits could be summarized under 3 categories:

- (a) as a source of satisfaction and fulfillment – from completing tasks, helping others, and contributing to society
- (b) as a means of self-actualization and identity formation – from achieving potential, developing skills, and manifesting identity
- (c) as a calling or mission

Whether individually or collectively, these benefits were seen to contribute to a sense of passion, accomplishment, responsibility, significance, influence, self-confidence and so forth. Work was not considered by any of these participants as an unavoidable burden.

For older individuals, health could be a key factor in their work decisions. It could also be a correlator with their plans and expectations in other life domains. As indicated in some of the narratives above, a few participants recognized good health as a supporting factor to keep them working in older age. Conversely, some participants considered work itself as benefiting their health. In this context, there is reciprocity between health and work. While good health supports an individual to pursue work, work also contributes to good health. This finding is congruent with the discussion in Section 2.2. The benefits described by these participants cover both physical and emotional health:

But work also provides me with opportunities for learning, a sense of satisfaction. It also builds up my confidence and establishes relationships. More importantly, it is good for my health! Giving me physical energy. Despite my old age, I am able to walk a lot... still very active.

NL (female, 60-64)

Work is needed to maintain health... keeping me active... both physical and emotional. The trick is to find the right balance between work and your comfort level. Work is always available if you want to. I like conversing with people... the social aspect, in addition to the physical part.

KY (male, 65-69)

My work at the restaurant requires me to stand and walk a lot to wait people. It is actually good for my health... keeping me mobile and active in the whole shift. I like this part.

GP (male, 65-69)

Work is good for my health. And if I'm healthy I can work. They benefit each other. And work is the major thing that makes me stay active. With health I can do things outside work.

JG (male, 60-64)

The narratives suggest that these participants considered work as a source of well-being for them. With a positive attitude, they upheld the interdependency of work and health, and their mutual reinforcement. In the view of this researcher, this could be seen as an implication that through working, older workers are able to exercise agency over their health, affirming that work is an important constituent of the quality of life and ageing process of older workers.

While many participants appreciated the non-pecuniary aspects of work, there were counter-opinions held by a very small number of participants, which basically reduce the meaning or value of work to monetary benefits only. These comments are included in the Appendix.

Category 1.2 Finances as the Primary Reason for Staying in Work

It was hypothesized that the reasons for an older individual to stay in the labour market could be a factor contributing to or associated with underemployment. This section covers the reasons that kept participants staying in work. Among the various reasons cited by them, finances was the primary one for many of them to keep working. One participant succinctly stated the incentivizing effect of paycheques for him to support his family:

I cannot deny that paycheques are a big incentive. I need money... cuz I still have a mortgage. For living, for family... everything is money. My pension plans are quite thin and I can't just retire. I won't be able to trust my pensions. My children are still young.

DH (male, 60-64)

A few participants mentioned that they did not have a mortgage, but were working primarily due to financial reasons. These comments are included in the Appendix. For one participant, a mortgage might not be an excessive financial burden, but it could play a decisive role for him to keep working. This might suggest that there was still a strong link between work and finances for him although there was flexibility:

I still have a mortgage. I bought a newer house not that long ago. I need work to keep up with the payments. To tell you the truth, if we don't make enough money, we'd need to sell our house and find something smaller. But that won't be an issue for us. We'd just need to be flexible on our expenses.

KY (male, 65-69)

As the only male in the family, one participant affirmed his breadwinning role as the primary support of the family explicitly. His comment reflects both the social norm and the moral value that he placed on work:

I am a traditional family man. The breadwinner. I have 100% responsibility for my family. It's always family first for me. I need money to keep everything going. My two daughters just started to work. They have a long way to go. I need to help them. My wife's job is a casual one... it does not help a lot.

PM (male, 55-59)

In this study pool of participants, a few were female workers who were either separated or divorced. Their concerns about the ramifications of separation or divorce were expressed in their comments – which are included in the Appendix – on the need to support themselves on their own. Apparently, this group of participants could be more exposed to financial hardship than

other participants. However, none of them went on to provide any details about their hardship or insecurity. They also had not provided any comments about their ability to fulfil basic needs or to ensure sustenance.

Another participant added that he considered the extended benefits plan provided by his current employer as an important factor keeping him in work. However, he had not provided any details of this plan but based on the judgment of this researcher, it could be one of the few generous ones infrequently available in the job market. His comment is as follows:

My finances is ok but if I stop working... like going into retirement, then I'll have to sell my house as my income flow will stop. I still work as I am not too old, as I don't want to waste my time. My current job has extended health benefits thus I don't need to pay my dentals etc. It also provides me with 6-7 weeks of vacation each year. These are important things to me.

LW (male, 55-59)

On the other hand, a couple of participants indicated that they kept working out of their enjoyment of work, which was considered by them as the major reason. For them, it would be reasonable to hypothesize that their subjective well-being might not be impacted to a great extent by their underemployment situation. However, it is not known whether their enjoyment was only developed over time after they became underemployed or since inception of their current employment.

I enjoy working and I'll keep working until it is time for me to retire. Working is good. As a person it proves that I am useful. I don't have any financial pressure to work and I might still work after retirement.

MP (female, 60-64)

A restaurant is not just a restaurant. It is a mini society. You will see people there from all walks of life. You will learn a lot by talking to them and watching them. You will know how society is changing, and where the economy is going. I enjoy having work. It gives me pleasure. My health is also good.

GP (male, 65-69)

Summary

Most participants in this study considered work as a pursuit of values important in their lives. Through connection with society or with the larger world, they were able to realize the values of work such as meaning, sense of identity, purpose, or satisfaction from helping people. Some participants also reported that work was not only beneficial at an individualistic level, but also at the societal level. While a small number considered non-financial factors as the major contributor keeping them in work past the age of 55, most participants attributed finances as the primary one, disregarding whether they had a house mortgage or not. For these participants, a lack of choice was implied. In general, participants expressed a positive attitude towards their work.

Category 2: Underemployment and Perceived Barrier to Adequate Employment

As noted in Section 3.7, underemployment is postulated in this research as a subjective experience. This is consistent with the personal agency approach, as the same event under

similar situations could be perceived in different ways by different people, depending on their life experiences, the contexts they are situated in, the metric chosen by them and so forth.

Category 2.1: Underemployment

This category presents participants' descriptions of their underemployment situations. It appears that under-wage is the principal source of dissatisfaction among them, with over-education or over-skill being the next most common one. The duration of underemployment reported by this study pool of participants ranged from a few years to more than two decades. As the accounts were provided by the participants, a sense of helplessness associated with restriction of agency was generally noticed.

While participant TP valued and identified with his previous experience as an entrepreneur in the electronics field, he conveyed a sense of disappointment with his current job in contrast, which provided him with little agency or autonomy. His comment suggests his preference for independence and self-determination:

My highest education is high school, but I have more skills than they need from me. As a maintenance person doing mechanical work at the production line, I don't have many opportunities to utilize my skills. I am just not able to perform... and not being paid enough. There are no prospects to grow ... the structure is very rigid. No hope at all. I was my own boss before... in the electronics field. I have experience in this field for almost 40 years.

TP (male, 60-64)

With an aspiration to pursue a career that would lead him to become a corporate CEO, participant PM brought out his discontent with the long hours and low pay of his current job in comparison. His comment attests that he was sacrificing both personal time and well-being for a job that was not aligned with his goal:

I have been working as an executive chef for many years, but it is not my preferred field. I have a degree in enterprise management. My dream is to move up the corporate ladder to become a CEO. Although I am now managing people as an executive chef, this job is really tough – long hours, low pay. Not comparable with senior management in an organization. I'm putting in a lot of my personal hours... it's killing me.

PM (male, 55-59)

Participant JG spoke with a sense of confidence in his abilities and experience, which he believed are valuable for a better job. However, he emphasized the importance of his current work, but also suggested that he could do more. His comment indicates his desire for career advancement:

I have a 4-year degree in naval engineering... and many years of actual engineering experience... in diving, towing, and rescue and recover operations. But, you know, good things don't always last. I had been underemployed for many years before I found this job. I worked in grocery stores and manufacturing companies. My current job is to inspect pressure vessels... some type of quality inspection. Test the vessels if they are built to specification. It is important work... But I could do more than that with my knowledge and experience.

JG (male, 60-64)

Participant NL described her previous job in the pharmaceutical industry as “very exciting”, suggesting that she valued this job. In contrast, while she was working a full-time workload, she had to split it between two employers in the retail industry. Her complaint of low wage at the end of her comment below might be a reflection of the structural inequalities associated with jobs requiring low skills:

I have a university degree in science. My very first job was in the pharmaceutical industry, distributing drugs to hospitals. Very exciting. Over the years I have worked many jobs. I now work as a store associate in a grocery store that is part of a grocery chain 3 days a week. Plus another job in a Korean store as a food demonstrator for two days. Totally I work 40 hours a week between the two jobs. But my wage is low.
NL (female, 60-64)

The use of the word “difficult” and lack of set hours for participant TZ might imply a lack of work-life balance or stability for him. Owing to the financial instability of his employer, he might have uncertainty or anxiety about his future. His comment reflects his pessimism about career growth despite his advanced education:

The difficult part of this job is... there are no set hours. The organization was financially unstable for a couple of times before, so nothing is certain. You know... they are a non-profit organization. I am also only a junior staff member. No career prospects. I have a master's degree though!
TZ (male, 60-64)

As a private language schoolteacher whose employment was subject to factors beyond her control – student enrollment – participant KF expressed a desire for more and stable hours, and consistent income, which were not guaranteed. Her comment suggests that she faced challenges in finding a fulfilling and secure job in her field of expertise, which resulted in the uncertainty she was experiencing:

I have a college diploma. I am also ECE (early childhood education) certified. But I could only find a part-time job in a private language school teaching pre-school kids. I also want more hours... stable hours. This little while I work close to 7 hours per day for 5 days a week, but it is not for every month. It depends on number of kids. I was hired because they need two teachers in the class but if the number goes down, there could be no work for me. Also, when the kids are on breaks... spring break or summer break... there is no school and no pay.
KF (female, 55-59)

Participant KY regretted for missing the opportunity to attend higher education, implying that he had an unfulfilled aspiration, although he considered having a high school diploma as a rare achievement in his generation. His resigned tone suggests that he did not see any likelihood of improving his current underemployment situation:

I feel like entitled to a better job. I got a high school diploma. Back in those days, not that many people had one. I could certainly do better things, and make more money. I was even offered a place by a university in Alberta, but I declined it. Now I'm working as a janitor... no way to turn back though.
KY (male, 65-69)

Participant LW compared himself unfavorably with the "big guys", and complained about low wage and unfair distribution of bonuses. He expressed a sense of resentment towards his employer as a result of this comparison. In the view of this researcher, the comparison caused a sense of relative deprivation and led to a feeling of injustice:

My role as a surveillance manager only requires high school but I have 2nd year university. This job is a no-brainer for a high schooler. Anyone with high school could do it. My wage is low compared to responsibilities. They are not matching. The big guys get a big bonus every year, but our wage increase could sometimes be lower than inflation. It is not fair!

LW (male, 55-59)

As for factors contributing to the initial underemployment, events of a disruptive nature such as discontinuation of the previous employment, stand out as a common one. These disruptions could be voluntary or involuntary, including being made redundant. Below is one of the narratives:

I have a technology diploma from a technical institute. I was in the IT industry for 14 years and got laid off. You know... in those days... everyone had a sense of loyalty. We all want to stay with the same employer for life. I enjoyed IT work... seeing IT as a profession... as a trend that has high impacts. Now I'm working as a taxi driver... a night shift one. Feeling that I am not able to fully utilize my skills in technology... what a waste. My wife's work has now become our main source of income. Oh...well.

RG (male, 55-59)

There was a sense of having no choice embedded in RG's comment. With an intention to stay with the same employer for his career job, being laid off could have great impacts on him. Moreover, the involuntary change of occupation from an IT professional worker to a taxi driver could be demoralizing. Below is another narrative:

The head office of my company moved to Toronto years before. I couldn't move with them, and I was let go. Then I was unemployed for some time. I am now a retail store supervisor, but I didn't get it by choice. I went to a job fair with a friend just to explore. Talked to someone there and got an interview, and was hired on the spot! This job is quite a big difference from my former office job. Less money and more people issues to deal with.

MP (female, 60-64)

Similar to RG, it was involuntary for MP to become unemployed, before experiencing underemployment. The passiveness of how her current job was found is reflective of the findings of past studies on job search efforts by older individuals. A similar response was provided by participant DH (male, 60-64), which is included under Category 2.3.2.

Along these lines, other participants reported that they became underemployed after leaving their previous employment due to some type of dissatisfaction. Below are the responses provided by a couple of participants concerning inadequate autonomy and financial compensation at their previous employment:

I quitted my former job because... the workload was high and there was not that much autonomy. I decided to go into self-employment hoping for something better. But now my hours are not stable, my income is not stable. The work that comes to me varies from year to year.

SL (male, 70+)

When I increasingly felt that my compensation was not in proportion with my responsibilities, I decided to leave my former employer. But, once I left, I was not able to stay in the same industry. Now I have been working part-time in a restaurant for 10 odd years. I took professional certification in personal financial planning and worked 30 years as a financial planner. Now I am waiting people in a restaurant.

GP (male, 65-69)

Based on their narratives, this researcher is of the opinion that both participants SL and GP might have taken the initiative to leave their previous employment due to some dissatisfying reasons, and without being aware of the possible risk of going into an underemployment situation. This finding could have implications for policy and practice decisions, which are discussed in Section 10.5. Another participant LH reported that the unpleasant experience with her previous employers led her into underemployment. She quit her jobs because of the difficulty to cope with personality issues:

I was trained in dental office reception... got a certificate. I worked full time in two dental offices before but both bosses are not good people. They are harsh and mean... so I quitted. Now I'm working part-time as a child minder in a private home. It is quite a change, and a big drop in wage. As you can imagine, I am not able to utilize any of my dental office skills.

LH (female, 60-64)

Disregarding the situation, almost all participants seemed to have exhibited some form of dissatisfaction associated with perceived inadequacy in financial compensation for labour due to underemployment. This is also reflected in some of the comments under Category 2.2 below.

Category 2.2 Comparison

Given that a sense of relative deprivation is commonly found among underemployed workers in many studies, this section addresses issues surrounding comparison and identification of reference networks against which expectations were set by participants.

While discussing their underemployment experience, a typical response from participants was comparison with their previous work experience, as reported in Category 2.1 above. This is a form of intra-comparison. Participant MP below expressed her disappointment with her company's relocation, which impacted her employment. Her comment implies a sense of loyalty and responsibility towards family:

When I look back, I always feel that I would have done much better had my company not moved to Toronto. It is entirely not my fault, but I couldn't leave my family here to go to Toronto.

MP (female, 60-64)

A few participants compared themselves with others (inter-comparison). For participant NA, there was a perception of injustice committed by her employer. She felt undervalued when compared to her colleagues, who seemed to be performing less complex tasks. She also expressed frustration towards a particular co-worker, who was perceived as incompetent but earning the same level of wage as her. By highlighting her capabilities, her comment suggests that she had high self-efficacy and high career expectations, which were not met by her co-worker:

I requested my employer to re-evaluate my job a few times... because I have a strong feeling of inequity. I have never mentioned this to anyone. I just took it to myself. This inequity arose when I compared with other people on my team. My job is more complex, and requires more knowledge. I have a degree... I'm capable and should be paid more. It is a huge discouragement. The other discouraging thing... it is... the other person in the same job as me. He is less competent... lazy, talking all the time... doing some lower tasks but he is getting the same pay.

NA (female, 60-64)

Along with comparison with other people comes the feeling of losing face. This feeling might not come from underemployment itself, as face is the situated self that an individual perceives in a particular situation. For one participant, his dissatisfaction came from comparing himself to his former classmates. While he expressed dissatisfaction with his current job, he did not regret his past choices. His comment on avoiding to meet former classmates could be an indication of a sense of embarrassment resulted from a feeling of losing face:

I got a job with a reputable car manufacturer right after graduation. Within 5 years, I was far ahead of my university classmates in the corporate structure... because I worked really hard. Now everything has changed. I am totally behind them. I don't have the face to see them now. I have no regrets, but I am dissatisfied.

PM (male, 55-59)

On the converse, some participants did not subscribe to the notion of comparison, as reflected in their comments included in the Appendix. However, in the view of this researcher, these participants had, in fact, one way or the other, made comparisons. The literature also suggests that people might try drawing comfort from their unfavourable situations in comparison to people worse off – i.e. downward comparison. This would enable them to develop a sense of relief for their situations. However, no participants have provided any comments in this respect.

On another front, the “social norm” effect seemed to have alleviated the dissatisfaction for some participants. As commented by one participant who worked as a taxi driver, the negative effects of underemployment were not strongly felt in their community, which had a high concentration of underemployed older workers with a high level of social connectivity. However, this participant had experienced some initial stigma about his current occupation, but has overcome it after realizing that he was not alone in his situation. His comment suggests that he valued social interaction and validation from his fellow drivers, which contributed to his positive feeling:

The taxi driver community is an older community. Many of us are older than 55... could be more than 90%. I am not able to see many of them regularly because we all work different shifts. But when we talk in the station, we talk a lot. We share

our life experiences, and even family stuff. We are just like a family actually. Some drivers have more education than me... even with a postgraduate degree. A few also have a second job like me. Initially I was a little sad when I became a taxi driver as I didn't know what people would say about me. But I definitely have felt much better when I learned that many of us are over-educated! I am not the only one... it certainly has comforted me a lot... things are looking brighter than they were. I am not alone.
RG (male, 55-59)

Category 2.3 Barrier

As the literature suggests, there could be barrier to adequate employment for older workers, from both individual and social perspectives. This category addresses barriers perceived by participants to obtaining adequate employment, primarily concerning job search, stereotypes, competition and geographic mobility.

Category 2.3.1 Job Search

The literature indicates that, in comparison to younger cohorts, older people are less likely to have comparable experiences in job search and application. In general, participants were not motivated to actively acquire any new experience in job search. There is a general preference for stability and security over uncertainty and risk, as reflected in the comments in this category.

Perceiving constraints and limitations on his choices, participant KY suggested that he was prepared to settle for less than ideal to ensure stability and security, which resulted in his inactivity. Below is his comment:

Whether I'm looking for better opportunities... no... I have past the point of no return. I just can't start from scratch again. I'd rather focus on what I now have... I prefer to have something more tangible, not that remote.
KY (male, 65-69)

Similarly, participant NA expressed her preference for stability but she also revealed her past aspiration to improve the situation. This suggests that she had some unmet expectations from her job but as she became older, she was not searching again. This could possibly reflect a change of priorities or values over her life course under socioemotional selectivity. Her comment is below:

I am very disciplined. The work here is stable, and I like it. But, back then, I really wanted to improve my situation... and I applied for other internal opportunities twice. I did that many years ago, but I didn't apply for any external jobs. Now that I am a little older and I'm not going to search again.
NA (female, 60-64)

Participant TZ displayed a strong sense of loyalty to his current employer, regardless of the career prospects. His work philosophy seemed to be based on stability and dedication, rather than advancement or ambition. His comment suggests that he valued identity – i.e. with the same employer – over other work-related outcomes:

I didn't know anyone in this organization before I responded to their advertisement. I don't know much about the general labour market conditions. After I joined them, I have not tried finding another job and will not try. That is

my work philosophy. I'm committed to my job. I have not looked elsewhere, although there are no promotional opportunities here.

TZ (male, 60-64)

Participant NL attributed her current employment to chance rather than skill or merit, and had given up on seeking better opportunities. She rationalized her decision with the reason of avoiding burnout. Her comment is below:

Got the current job by chance. I walked into the store one day and saw the help-wanted thing. Then everything went very smoothly (got hired) as I had experience in another grocery chain. Although my preference is to have one job instead of two, I won't look for anything else for now. I wanted a good balance so that I won't wear out prematurely.

NL (female, 60-64)

Although showing a sense of learned helplessness with a perceived lack of chances, there were signs of openness to new opportunities for participant GP. While he had stopped searching, he participated in a job search program and was maintaining some form of contact with potential employers in a passive manner. His comment suggests that he was still active to some extent and remained hopeful:

You don't look for another job if you don't feel like there is a high chance to find a better one. So, basically, I have stopped searching. But, I attended a job search program not that long ago. I will keep myself connected with any employers if practical. In a way, I am open. That made me feel good.

GP (male, 65-69)

For some participants, their inertia to actively seek another job given their current situation of underemployment seemed to be linked to how they obtained their current job, which was not based on active efforts. These comments are included in the appendix. Although there could be a sense of being trapped in the current situation of underemployment, the participants in this study pool had not taken any steps in actively seeking better opportunities in general. This phenomenon could be a result of low expectations for finding better opportunities in older age. However, some participants indicated above that they were still open to any opportunities that might come up. Similar comments from other participants were also reported below:

I am not seeking another job as I'm not expecting there are better jobs for an old person like me. But, if something better comes, I will take it if I feel comfortable with it. I know the wage from working in a dental office is much higher, but it is also more stressful and not as flexible. I don't have any training in childminding but my employer trusts me. I treasure this relationship. Yep... the wage is lower, but I am still surviving.

LH (female, 60-64)

I got this job through referral by a friend. I am not currently looking for a new job. I am kinda old. No one would hire me. It is not likely to find something better. But... but... if something comes up, I will take it. If not, I'm still going well.

JG (male, 60-64)

I tried once to move away from my situation by setting up my own business. It was not successful. Initially, I didn't want to let people know about my job (a cook)... I just thought people look down on people who are cooks. Cooks are not of good status... right? I'm still dreaming to do something more meaningful than an executive chef, but I know I'd need to hit the ground running. I will take up any opportunity if there is one.... But... right now I am not looking around.
PM (male, 55-59)

Before working as a taxi driver, I did apply for a few jobs. I sent out resumes but got rejection letters... I suspected there was some kind of age discrimination. But I could not prove it... I am, right now, waiting and seeing. I am not actively looking for a new job, but I am open. But right now I'm at the bottom of the ladder among the taxi drivers as I just joined them.
RG (male, 55-59)

I am open to any opportunities. If you happen to know one, let me know. I don't have any caring responsibilities, but I won't actively search... Don't think there are many opportunities... it is difficult to change jobs. High inflation... high unemployment. Lots of young people out there. Hmmm... in fact, don't know if I want to do a job interview again.
MP (female, 60-64)

It should be noted that the comment of participant LH above showed an appreciation for the trust and flexibility from her employer. She was cognizant of the trade-off between higher pay vs higher stress in work. For participant PM, despite having a sense of low self-esteem and social stigma associated with being a cook, he was not pursuing changes probably due to his unsuccessful past attempt. In the view of this researcher, these participants were in a state of limbo – hoping for something better but not expecting it due to uncertainty.

Echoing many of the comments above, other participants indicated that they didn't look for better jobs simply because the likelihood for them to find one was low. While most participants acknowledged that they were not on top of labour market developments nor engaged in any job search activities, some participants responded that they regularly browsed employment information on-line and were familiar with employment services available on the web. As well, participant LW reported that he had looked for other opportunities and received an offer. This is an exception to the general observation of unwillingness to seek better opportunities among the participants. These comments are included in the Appendix.

Consistent with the general lack of interest, no participants reported that they would consider enacting a new career identity. The general assumption that there is a positive job seeking rate associated with underemployment is simply not seen in the findings reported above.

Category 2.3.2 Stereotypes

Many participants felt that negative stereotypes were not widespread in Canada. Most of them reported that they had no negative experiences associated with stigma or discrimination at work related to old age. They generally believed that they were judged solely on their performance. The comment of participant KY suggested that meritocracy played a pivotal role in determining success:

Never encountered any discrimination or stigma issues in my career. Nothing. People only look at your performance... not your face or hair. If you do your job well, you are good.
KY (male, 65-69)

However, a few participants felt that employers generally favoured younger workers, although they were not able to produce any evidence to support their claims. The narratives below revealed these participants' perception of age discrimination in the job market, especially for physically demanding jobs. There was also a sense of internalization of the employers' perspective in these narratives, which are congruent with the discussion in Subsection 2.6.3:

You know, they could figure out your age when you tell them the year you graduated from high school or college. They could do that math quickly. And when they find that you don't have that many years for them to invest in, you are out of luck. Sorry... I think that is reality although I don't have any evidence.
RG (male, 55-59)

My job requires a lot of physical tasks: lifting, moving, running around in the store... not easy for me. I just think they prefer young guys... not someone old like me.
NL (female, 60-64)

Don't think it is easy to find a new job at my age. How many years are they going to put in you? If I were them, I'd hire young guys rather than someone as old as me. Not a chance.
LW (male, 55-59)

Another participant commented that stigma could be hurtful. He was laid off many years ago, and it took him some time to find the current job, although the stigma in question was not age-related. His comment illustrated the negative psychological impact of being labelled – how it might have serious and long-term effects on one's self-esteem, identity, and well-being:

I saw the damage from being labelled firsthand. I'd never expected anything like that from them (my former employer), and I was totally devastated when they did that to me... Laying me off after labelling me as incompetent! Totally changed our lives... left us a deep and long scar... one that has not healed completely after 5 years.
DH (male, 60-64)

Despite he was not able to prove it, one participant's belief of stigma related to old age had negatively affected his perception, which led him to hold back his efforts to re-engage himself in the IT industry. His comment challenged the stigma by questioning its logic and validity:

You know.. stigma is a social thing. It is at play in the IT industry... giving me stress whenever I wanted to apply for an IT job. It has negative effects on me... but it is all false beliefs. Unfounded. Won't people in the IT industry get old at all? I don't understand it.
RG (male, 55-59)

Along the same lines, age is a perceived barrier to adequate employment indicated in the comments of many participants. In addition to those covered under Category 2.3.1 and above in

this section, a couple of typical ones were provided below. These comments did not explicitly accuse employers of discrimination, but implied that older workers were less likely to be considered for a job because of their age:

Yes, age is an issue. You know... for me, it will certainly take more time and efforts than the young people to find work. Not that there is discrimination, but age is reality...

GP (male, 65-69)

I am really glad that I have no issue at all to communicate with youngsters. But, at my age, don't think there will be a lot of interests in me (from employers).

MP (female, 60-64)

Category 2.3.3 Other Barriers: Competition and Geographical Mobility

Some participants noted that there was market saturation wherein older workers were not only competing with younger people but also with other older workers. In general, they expressed frustration with the lack of job opportunities among older workers as they were becoming more prevalent due to improved health and longevity. These comments also reflect the perceived lack of options for older workers:

Even for any job that I might want to do, it is not easy to find one. Always competition... with everyone... both young and old... The strange thing is: there are jobs that need people and there are people that need jobs. Many of my co-workers are older people like me. Seems like there are many older people working in my store. I guess we are able to work longer as we are healthier than our parents.

NL (female, 60-64)

Yes lots of competition in cleaning. It is especially tough when the economy is not good. You don't need much money to start a small cleaning business... easy to get in. That makes things tough for us. People between jobs... people who are winding down... people who want to be their own boss. All sorts of people. Not fun for us though!

KY (male, 65-69)

I mentioned that many taxi driver are older guys. Yes... they are. Older guys don't have many choices, but driving is ok. We just sit in the driver's seat all day... no big issues. Because of my low seniority, many times I have to take the night shift since everyone prefers driving in the day.

RG (male, 55-59)

Participant KY's comment above also revealed his dissatisfaction that low requirements to entry to the business create a crowded and competitive market, as some of the people were not seen by him to be committed or engaged themselves in a professional way.

Another common barrier described by participants concerned geographic mobility. Despite better prospects might be available outside their region, most participants were not inclined to look to opportunities that required moving geographically. Their reluctance to relocate was principally related to family ties. This finding is congruent with the discussion in Subsection 2.6.3. A participant exclaimed that:

I don't think it is easy for me to move. My family is here. My wife works here. I might find a better job in another place but who knows. But moving is not possible for me. I have my root in this place.

TP (male, 60-64)

Similar and related comments were provided by other participants and included in earlier sections and below. These comments generally reveal that participants valued family and stability over pursuing better career opportunities elsewhere. They were aware of the trade-off involved in their choice even though some of them considered it as a waste of their knowledge and skills. Below are a few typical comments:

I told you that I got an offer years after this job. The pay is higher, but they asked me to move but that won't work for me, and I declined. My family is here... my wife is working here.

LW (male, 55-59)

I tried finding work in my own field years before but was not successful. The market was tough. It is still the same today. Not that many opportunities in Vancouver. My knowledge cannot be applied... just a waste. I don't want to move as my daughter is here.

NL (female, 60-64)

My wife loves here. I might have better opportunities if I move east. Bigger cities over there. More opportunities. More demand for chefs. But no... my two daughters just started working here. We can't go anywhere. I don't want to disrupt our lives here.

PM (male, 55-59)

Indeed, most participants considered themselves immobile due to family ties. The last participant above and another participant further commented that most people would share this preference, which might indicate a cultural or social value:

This is a dilemma and there's always tension. If I have to choose between a good job and having proximity and closeness with family, the latter is always my choice. Actually it maybe everyone's choice.

PM (male, 55-59)

Moving is not an option for me. Totally not. My family is here. Definitely not. I can't afford to leave my family behind.

SL (male, 70+)

The finding of perceived geographic immobility as a potential barrier to obtaining adequate employment is consistent with the literature and the results from the quantitative analysis. However, the notion of market saturation or competition among older workers is not supported by the Labour Force Survey data, which shows that the unemployment rate among older workers declined steadily in the last few years prior to the pandemic (see Chapters 6 and 7).

Summary

The underemployment situation of each participant is unique, with varying causes and consequences depending on the context. Consistent with Relative Deprivation Theory, a sense of deprivation was seen by participants when comparison was made by them against certain standards. These standards were either intra- or inter-individual (i.e. personal or social), with comparisons that could be made subliminally. The loss of income – financial compensation for labour – was seen as the outcome shared among almost all participants.

The findings also indicated that there was a correlation between job search expectation and job search efforts, as demonstrated in the literature. With a belief that their job search efforts might not be fruitful, it was unlikely for participants to be actively involved in searching. With the exception of an isolated comment, there were no description of any actual experience of stigma issues reported by any participants. However, participants generally believed that age-related issues were a pervasive and persistent problem in Canada as the literature suggests. Also, geographic mobility was considered by many of them as a barrier to adequate employment due to familial ties.

No participants expressed any feelings of insecurity, inadequacy, or frustration with the advancement in technology or the demand for new competencies in the labour market in the accounts of their underemployment situations.

Category 3: Lived Experiences of Underemployment

Under the personal agency approach, an individual is always deemed to take an active role in responding to their circumstances and interpret their meanings. This section captures participants' lived experiences of underemployment, which were related to the nuances of the meaning of work and reasons for them to stay in work.

Category 3.1 Well-being

A prominent topic that was discussed with participants in regard to their lived experiences of underemployment is well-being, as the literature generally suggests that when a situation is imposed upon people not by their own choice, negative effects on well-being will result. As well, unfulfilling work could have significant impacts on individual well-being. As it turned out, however, most participants revealed that there were no significant effects of underemployment on their well-being at the time of interview. Some participants attributed it to resilience or determination, as reflected in the following comments:

I don't have any stress from being underemployed. It is just some different work. No impacts on my well-being. I am emotionally strong... still have a very good sense of control of life. Not an issue.
LW (male, 55-59)

I think I am resilient. Yes my job is far from perfect but there is nothing else for me to aim at. I just let my negative thoughts slip away. Just focus on doing my job well. I truly believe that every dark cloud has a silver lining. As I mentioned before, life will go on regardless of what's happening.
KF (female, 55-59)

With long life experience, I am resilient, and I have good general knowledge. I offer many useful advice to many people... all age groups. They all respect me. Yes. The variations in income are real, but I am not that much affected. My well-being is ok.

SL (male, 70+)

There was a period with some emotional hardship on me. You know... the work squanders my talents. It is a waste ... but it does not erode my values... I'm still committed to work, and I would still maintain my desire to grow – personally and professionally. But, overqualification has led me to feel like I am only partly involved in the society. There are certainly negative feelings – I am not getting what I deserve. To a certain extent... it is not fair. But I'll just blame everything on the labour market, the economy. For sure my work has diminished my professional opportunities... but it will not diminish my will.

JG (male, 60-64)

The narratives above, collectively, show a resilient attitude that focused on the positive aspects of work and life, and not dwelled on negative thoughts or emotions. While acknowledging income variations and not denying emotional hardship or a feeling of being partly alienated from society, these participants demonstrated their commitment to work and personal growth. They also attributed their disadvantageous situations to external factors outside of their control, and strived to maintain a confident identity that is not dependent on their underemployment situation.

On the other hand, it was one participant's opinion that a job is better than no job, which helped him navigate the issues surrounding underemployment. For him, there was a mixed attitude towards his job but he was content with it by focusing on the positive aspects: stability, interest, experience, no stress and little challenges. The effect of low wage due to underemployment seemed to be mitigated by the employment of his spouse. His comment is listed below:

Yes I'm a little disappointed but not excessively. I have been on my current job for 15 years. I like the stability. My work is stable... it is ok... no big challenges and no stress. I'm definitely under-paid but there are no big impacts on family because my wife is working. Hmmm... having a job is better than no job at least. I can tell people that I have a full-time job... despite the limited income. Anyway, this work is within my interest, and I like it... still ok. My boss likes experienced people. I am one of them.

TP (male, 60-64)

For other participants, the negative effects of underemployment were mitigated by other factors. One participant credited volunteering as a source of distraction from disappointment. It helped him express gratitude for life and optimism for the future, although the negative effects might still overshadow the positive ones. His comment acknowledged the emotional impact of losing his job and working in a less satisfying occupation:

After being laid off many years ago, I was depressed... very down, for a while. And then, after working as a taxi driver, I was sad for another while because I was not able to use my skills or experience. However, I was not emotional. I mentioned that I was also volunteering... that provided me a way to let go my disappointment. I am still enjoying my life. You know... at our age, probably we

should treasure everyday we have... not to complain too much. I guess I am still a little sad... but no big problem.

RG (male, 55-59)

For other participants, some aspects of their work were able to compensate for the negative effects of underemployment. These aspects included psychological rewards from work, work flexibility, and autonomy. In this regard, participant TZ indicated his enjoyment of the diversity and adventure of visiting different ships and meeting people from diverse backgrounds. He was motivated when he received gratitude and appreciation from his clients. His comment suggests that he valued relationship building and personal fulfillment:

My work involves reception of sailors from around the world... everyday is like dealing with strangers although some people might return a few months later. I could be rejected for no good reasons. So, a lot of times there is no sense of achievement... But the exciting part is that I could go on board any ship when it is docked at the port... and meet and greet any sailor... more than 1,000 of them a year! Hmmm... if I could build a relationship, that is satisfaction. And the greatest reward is when people remember me and send me a post card or something after they left. So... that part of my work is really encouraging, and that keeps me going!

TZ (male, 60-64)

Having struggled with multiple failures in life, participant LH had grown in her life experience and refused to look at her current employment situation as a failure. She viewed the challenges and limitations she faced at work as suboptimal but manageable, by focusing on the positive aspects of the job such as low stress and high flexibility. Her comment is listed below:

I have several failures in life... I grew up in a family with my father as the absolute authority... no chance to not follow his instructions. Then my sandwiches shop failed, and my marriage failed... Now I am doing a job below my skill levels. This time I don't look at it as a failure. This job is not perfect, but it is not totally stressful though sometimes the expectations and requirements of the parents are tough. I just try the best I can... I can only do what I can do. Well... it is also part-time only... the flexibility is high although not perfect.

LH (female, 60-64)

Participant PM revealed his struggle with finding satisfaction in work, and the impact of his work situation on his psychological health and physical appearance. Although he did not favour kitchen work, he valued the autonomy and control that accompanied his work. His comment reflects that he did not deny any emotional influence of his job:

My situation could definitely lead me into depression, or some kind of emotional imbalance. I felt unhappy for many years due to my... dislike of kitchen work. However, the exceptionally high level of autonomy available to me as an executive chef made me feel much better. It gives me back control. Yeah... there is stress as an underemployed person. You look at my face... at my age I have acme. That is not believable.

PM (male, 55-59)

As a self-employed worker, participant KY conveyed a more positive and detached attitude towards work, emphasizing the flexibility and independence that it afforded:

I'm good... trying to enjoy life... no complaints. My job does not affect my emotions, feelings at all. Really. I am my own boss. I have total flexibility and autonomy.

KY (male, 65-69)

For other participants, the distancing that they exercised between themselves and their employment situations seemed to work for them. Along with a perception of unfairness of her supervisor, participant NL expressed a sense of alienation with the physical demands of her work, which she did not enjoy. She adopted a passive attitude – avoiding any plans or expectations as a form of distancing from her work situation.

I lately noticed that my supervisor is showing favoritism towards people able to work long hours. Maybe he wants shifts to be more stable, but I am not 100% sure. I can't work long hours as this job is killing me sometimes... too much physical work. I need to move boxes that are more than 20 lbs. Yes this job is affecting me, but I'd just go one day at a time. I don't think ahead and don't think about the job. 'No plan' is indeed good for me.

NL (female, 60-64)

Participant DH contrasted his former role of being a professional engineer with the lower rank of a safety officer, and admitted a sense of defeat and disappointment. As a coping mechanism or possibly due to his increasing maturity under socioemotional selectivity, he downplayed the importance of, and distanced himself from his work situation by avoiding thinking too much about it. His comment is similar to participant NL's to some extent:

Well... professional engineer versus safety officer. What would you choose? Totally, I have a sense of defeat but not that much stress. Yes, I was deflated, disappointed, and have become passive. My life is not going where I wanted... that is life. But the older I get, the less significance I would put on my job. I just don't think about it too much.

DH (male, 60-64)

For one participant, acceptance of her negative experience was itself a positive experience for her. While avoiding negative thinking and seeking professional help when needed, participant NA also expressed awareness of the inequity and a sense of acceptance. Her comment indicates her belief of the healing effect of acceptance:

My wellbeing is not that much affected. I just tried not thinking in a negative way. There is inequity... but no stress... though I called EFAP (a free counselling program provided by employer) twice for counselling. Overall, I am ok. I don't deny my old age and my employment situation. I guess acceptance comes with healing. It lifted me up.

NA (female, 60-64)

As argued by this researcher in Section 4.4, acceptance and distancing could be considered as mechanisms under socioemotional selectivity. Under the Life-course Perspective, the perception of the negative effects of underemployment could depend on the experience of similar situations in the past or the duration of the experience. These negative effects might drop as underemployment lasted, as reflected in the comment below:

Initially, it was a bit difficult for me, but I just kept moving on. I guess over a period of time, feelings will fade. I don't have that bad feeling any more. I am ok.
GP (male, 65-69)

No participants mentioned any positive effects of underemployment. The accounts of the impact of underemployment provided by them generally support the findings of past studies. As hypothesized, the impact of underemployment on the underemployed is dependent on the perception of their situation.

Category 3.2 Skill Underutilization

When a question on possible skill underutilization was asked, a fair number of participants responded to it vividly as a prominent part of their lived experiences of underemployment. They discussed this issue to different extents, with some of them affected by it more than the others.

Well, of course, there is no way now for me to apply my financial planning knowledge or skills. It is a little sad, but it is ok. You may lose one thing, but you gain something else. And, it is absolutely correct to say that there are no promotional prospects in my current job.
GP (male, 65-69)

I was trained in IT. As a taxi driver now, there is no way for me to keep developing my computer skills. You don't need any computer skills to drive a taxi... right? I think I have come to a point of skill stagnation as I am not picking up any new skills – other than driving more safely (laughing).
RG (male, 55-59)

No one needs to have any skills to come to this job. You will learn what you need while you do it. So... not that much you could contribute.
LW (male, 55-59)

My job in childminding has nothing to do with dental office work. Although it is not boring, I feel that the time and money I spent on certifying myself was a waste. Don't think I can go back to dental as I would need to re-learn a bit. You use it or you lose it....
LH (female, 60-64)

All of these participants complained about the loss of opportunity to use their previous knowledge and skills, and expressed a sense of sadness or dissatisfaction about it, or even regret about the choice. Participant LH felt that she had wasted her resources on getting a certification that she was not able to use any more. Additionally, there was an implication in the narratives of the inability to apply previous skills to make meaningful contributions in the current employment in general.

Furthermore, a couple of participants were of the opinion that their work was repetitive and could be physically intimidating due to their old age, without any utilization of their education and skills. A participant who held two part-time jobs in two separate stores made the following comment, showing her disapproval of the physical demands of her work:

I am stuck... no turning back. I was trained in pharmaceuticals, not grocery stores. Work is tedious here as I have to move boxes... not easy for me as they're heavy. There is a huge difference...
NL (female, 60-64)

Other participants described a workplace that offered opportunities for them to use their education and skills related to their background, but not in a totally unrestricted capacity:

I mentioned that years ago I was a professional engineer in the construction industry. Now I am a construction safety officer. It is true that my engineering skills helps me in my current job. But there is still a big gap between an engineer and a safety officer.
DH (male, 60-64)

My job is somewhat related to my background but not entirely. I could still use some of my naval engineering skills but not fully in this job. Right now I am doing quality assurance therefore it helps. I hope I'm not losing most of my skills but who knows. Having not used everything for so long, it is just a big question...
JG (male, 60-64)

I am still able to use some of the skills from my training and previous employment. My self-employed business allows me to keep doing some of the same work for my clients. Well, it is not perfect, but it keeps things going for me.
SL (male, 70+)

In general, the narratives above suggest that these participants valued their previous skills and recognized their relevance to the current job, while acknowledging the differences from the previous job. Although there was still a sense of continuity, this researcher argues that there could be uncertainty about professional identity, as evidenced by the fear of loss of skills due to underutilization. In the view of this researcher, the alignment between previous training and current job was only seen as partial by these participants.

On another front, the literature generally suggests that underemployment could constrain upkeep of skills due to lack of continuous on-the-job training. As a result, skill deterioration occurs and could prohibit individuals from returning to their former fields without re-training. This is reflected in some of the comments above, along with those below:

As a cook, I'm not able to climb the corporate ladder anymore. It has compromised my intellectual engagement. No growth at all. The longer you work as a cook, the more divergent you are on a path that will lead to nowhere. Don't think I will ever be able to move away from being a cook, not even to mention the possibility of finding my dream work.
PM (male, 55-59)

It is unlikely that I will be able to pick up again the knowledge and skills that I have lost over time. If there is a chance, it will certainly be a huge tremendous effort. Probably that will not happen in my life. I guess I am stuck.
NL (female, 60-64)

I have lost my skills from my previous job. I'm sure there is a gap as I have been away from banking work for so long. Things must have changed. Don't know how long it will take for me to pick them up again. The effort could be big.
MP (female, 60-64)

In general, the narratives reflect these participants' perception of the current job as a job leading to nowhere, lacking opportunities for intellectual stimulation or career advancement. With the belief that they had fallen behind, there were great doubts about the ability to re-enter the previous field or pursue other meaningful work, without first putting in huge efforts to catch up.

Category 3.3 Symbolic Effects of Underemployment

The literature shows that symbolic effects could arise from unfavourable employment situations. When asked about the symbolic effects of being in underemployment, some participants brought up a concern about the potential of stigmatization based on job title:

Cooks are not of good social status. I didn't let people know about my job, especially those who were my university classmates... I just wanted to hide myself from them. People who are cooks are usually cooks for life and I pray that if I could move on, I will be doing something else. I don't enjoy the thought of doing a cook as a lifelong career. Cooks are not well received in society.
PM (male, 55-59)

I agree that the longer I work as a construction safety officer, the more unlikely people will hire me again as a professional engineer. There is a status gap between the two... and quite a big one.
DH (male, 60-64)

The narratives above reflect these participants' perception of their lower occupational identity and social status. Participant PM felt that being a cook would not be valued or respected. This suggests that there was a sense of stigma about his job. He coped with it by hiding it from his peers, who might have high expectations of him.

Another participant was struggling with his individual identity and social standing, which seemed to be perceived by him as a socially constructed one based on his job. His sense of loss of identity and social status after becoming a janitor led him to doubt about his personal goals and roles with a feeling of powerlessness. His comment suggests that he perceived the society as biased against janitors:

After becoming a janitor, I always think my individual identity and social standing have fallen. I always question what my goals and roles are, as seen socially by people. A janitor does not have much social status... right? Don't think I can change anything. The society is biased...
KY (male, 65-69)

On the converse, other participants felt that there were no perceived symbolic issues associated with working in a lower-level job due to underemployment. Their comments are included in the appendix. For some participants, underemployment was associated with a sense of loss but not that much with any symbolic issues, as reflected in the following comments:

When you are not able to get what you hoped for, to get what you feel would best represent yourself, there is a feeling of loss. For me, this loss could be long lasting, as I am not seeing any chance for things to turn around.

NL (female, 60-64)

Yes there was a sense of loss in the early stage. Moving from a nice office setting to a busy retail setting was quite a change. You know there is quite a bit of physical work in this job. I have to run around, getting items and talking to people. But now I have settled in all those routines. It is ok now. Don't know if there is a symbolic issue. Maybe not.

MP (female, 60-64)

The narratives above highlight the sense of disappointment of these participants with their current situations, which were perceived by them as unchangeable. Although feeling a loss of status and identity, they seemed to have adapted to and accepted the current situation. However, without attaching any symbolic value to work, it could be argued that work might have become a secondary source of fulfillment for them.

Category 3.4 Finances

When asked about questions related to finances, almost all participants reported that underemployment has given rise to financial concerns of varying degree. In addition to the comments provided under Category 1.2 about reasons for staying in work and Category 2.1 about underemployment, a small number of participants reported that inadequate income from employment contributed to a constant state of worry. One participant noted that:

I am not distressed but probably under the persistence of financial worry, but I try not thinking about it too much. My two part-time jobs are able to generate steady income, but I don't know for how long I could still be working. Don't know how it would look like when that day comes...

NL (female, 60-64)

While acknowledging the reality of her situation with an awareness of the potential risks, there was anxiety about her financial situation. Although this participant tried distancing from it, she was concerned about how long she could sustain her income.

For another participant, job stability was conceptualized as adequate financial compensation, disregarding the amount of time that she might need to put in her work. She expressed a strong desire for a fair income, but also a sense of helplessness about her current situation. Her comment suggests that she valued stability and adequacy over leisure:

It is really rough for me. The lack of stable financial means impacts me quite a bit on my life plans. I don't mind working longer hours at all... even 10, 12 hours a day. All I want is something adequate for me, now and later. It is quite a struggle to protect my personal finances.

KF (female, 55-59)

Another participant thought along the same lines, and felt that depletion of income due to underemployment would make him stay in work longer to make up the shortfall. While acknowledging that past decisions could not be changed, he placed a high value on income as an influencer on work vs retirement preferences. Below is his comment:

If I could make more money from work, probably I have retired already as we talk. But that is hypothetical... right? You never know what you have missed because there is no “if – then” in real life. All I would say is... for sure more income is better.

KY (male, 65-69)

When asked about personal relationships, no participants reported the lack of financial resources has constrained maintenance or development of personal relationships. The comments provided by this study pool of participants – as listed under this category, Category 2.1, and Category 2.2 – suggested that there was general dissatisfaction associated with perceived inadequacy in financial compensation for labour due to underemployment. For the participants who worked primarily for economic reasons, there was a sense of financial uncertainty and insecurity, causing emotional distress or psychological concerns of some sort. There was also a sense of helplessness to change, with predictability that the current underemployment situation might last until retirement. Essentially, this was agency restriction.

Category 3.5 Relationship with Employer

Another topic discussed in regard to underemployment is relation with the employer, as it could be affected by how participants experienced underemployment. It appears that all participants were able to maintain a good relationship with their employers, despite some of them felt that they deserved a better job and consequently higher wage. It is notable that for some participants, the relationship with the employer was a significant contributing factor in determining their work experience. Many participants believed their strong work ethic and commitment to work enabled them to maintain a good relationship with the employer. These comments are included in the Appendix.

On another front, most participants considered that their life experience and accumulated knowledge had significant contributions to their employers. They also believed that they were valued, in relation to their extensive understanding of diverse organizational areas, ability to effectively relate to others, and skills to tackle tasks efficiently. This feeling of being able to contribute and be recognized, in general, provides a sense of purpose for them, as indicated in the comments below:

Don't think there are opportunities for me to promote. There are no prospects. Opportunities for me are limited. But my boss appreciates my skills and hard work.

TP (male, 60-64)

I don't have any high expectations. My workload is still manageable, and I am able to contribute. I do offer them some of my ideas from time to time, and they would use them.

TZ (male, 60-64)

Other participants even spoke of the effect of a good relationship with the employer on motivating them to keep working. A common observation among these comments concerned enjoyment of this relationship. These comments are included in the Appendix. On the other hand, some participants commented that while they had education or skills over and above their jobs, they received no recognition from their employers. Their voices reflect a sense of dispiritedness:

Don't feel like they appreciate or particularly like my experience or skills. They look at work performance only, and nothing else. Don't expect too much. They just want to see you do your job well.

LW (male, 55-59)

I like my organization... there are no barriers, no discrimination. But... degrees are not a must here. If you have decades of experience then you are good. That's the issue. You are not recognized for things you have but not required for your job. That's discouraging. It twists the way how I work with people here. All they basically let me know is that I'd need to work things out myself!

NA (female, 60-64)

The narratives above indicate that, with a lack of recognition of their experiences, skills, or education, these participants felt undervalued by their employers. There was indication to some degree of a mismatch between their expectations and organizational culture, which lowered their motivation and engagement. As this researcher sees it, the root cause could possibly be the narrow focus on work performance adopted by their employers.

The last participant above also spoke to the rigidity of the policies in her organization as a key factor in her experience of underemployment. As described under Category 2.2, she partly attributed her underemployment situation to company policies, which created tension between her and her employer and co-workers. For this participant, interpersonal dynamics at work seemed to have a prominent effect in her underemployment experience.

In response to the question on possible disengagement from work attributed to underemployment, no participants reported that it was an issue or concern. Also, there were no reports of any relational challenges with the employer by any participants.

Summary

In general, no participants in the study pool reported that their subjective well-being was significantly affected by underemployment at the time of interview, although there were descriptions of such cases that happened in the early stage of being in underemployment. There were indications in the narratives that various mechanisms play a role in preserving well-being. No sign of attitudinal hardening due to underemployment was seen among any participants. On the other hand, the relationship between participants and their employers was reported to be a healthy one in general, which snowballed some positive effects in their employment situations. Many also described how their employers appreciated their work performance although it was not a uniform observation.

The issue of skill erosion suggested in the literature was generally affirmed among most participants, with the efforts to re-learn the skills perceived to be significant by the affected participants. Some participants were of the opinion that symbolic effects could arise from underemployment while others were not seeing any issues. Apparently, these effects could be more sensitive and pertinent for some than others, which could affect how the participants experienced underemployment.

Of particular interest to this researcher is that there was no account provided by any participant that saw their underemployment situation as a result of a power imbalance

that is in favour of the employer, although there was a sense of inequity among a very small number of participants.

Category 4: Coping with Underemployment

In this section, participants provided narratives of coping with underemployment against a backdrop of stress, uncertainty, and struggles with financial hardship or other negative effects. These narratives are about the mechanisms they used to manage subjective well-being, in terms of redefining meanings and expectations for employment, or re-prioritizing needs such that the available resources could better meet them. They were more of managing the distressing emotional consequences, rather than finding adequate employment or financial resources.

Category 4.1 Previous Life-changing Events and Resilience

The literature generally suggests that past adversities experienced by people may help lessen the effects of current adversities (MacLeod et al., 2016). As such, underemployment could be interpreted with reference to both current and past experiences under the Life-course Perspective by older workers. This is reflected in the following responses, which demonstrate the personal values or beliefs of the participants:

I feel disappointed but I'm self-disciplined, so I work harder. I don't have any health issues. No care responsibilities and I'm basically free. The divorce with my husband 25 years ago let me learn a good lesson. I shouldn't think negatively under any circumstances. This has helped me a lot over the years... my current employment situation has not impacted me that much.

NA (female, 60-64)

My life events in the past has built up my resiliency. Life is tough on me but I'm OK. There is always hope if you have faith. I should not think too negative. Life is just too short. What is more important than life? Right? Nothing is perfect in this world...

KF (female, 55-59)

With so many failures in life (as described in Category 2.1) I have gained a lot of wisdom. I am not easy to be defeated. Life has taught me to live with whatever I have. And that is to focus on what I have, not what I don't have.

LH (female, 60-64)

Although feeling disappointment, these participants also expressed optimism and gratitude in the face of the current adverse work situation for what they treasure such as health. One of them referred to a past traumatic event (divorce) as a source of learning and strength for her. Another participant relied on her faith and positive thinking, while the third participant drew on a sense of wisdom from overcoming challenges and learning from life mistakes. They all seemed to value life and accept the imperfections accompanying it. With long life experiences, these findings are consistent with the literature that older people are generally able to build up resilience from adverse life events. Below are similar responses provided by a couple of other participants:

Well, we always choose the values by which we live. We also choose the metrics by which we measure everything. If you happen to have many unpleasant

experiences in the past, you won't find yourself upset when you are in a job that does not meet your expectations.

KY (male, 65-69)

I grew up in a family that has gone through a lot of challenges and difficulties. That had made me tough and strong. I won't be defeated easily. And I am going to pass that toughness to my two children.

PM (male, 55-59)

The narratives above reflect these participants' personal philosophy of life, which seemed to be found on the belief of their responsibility for their own decisions and the control they could exercise over their own sense of happiness. One of the participants even attributed his strength to family background with a sense of pride, while both of them were able to exhibit a high level of tolerance for adverse situations.

Category 4.2 Acceptance

In addition to the comment provided by participant NA (female, 60-64) described under Category 3.1 related to well-being, some participants appeared to have accepted their deprived circumstances, and learned to manage them. A few of them also drew comfort from having the view that a job was better than no job, which was also described in Category 3.1. This has enabled them to develop a sense of gratitude for their situation. Although acceptance might take time, it appears that it was an effective mechanism for many participants to cope with the issues arising from underemployment. Below are their comments:

The work there is OK, but it is not exactly my preference. I definitely feel that I am entitled to a better job... but, if you look at it the other way... having a job is still good. Don't you think so?

JG (male, 60-64)

I don't need to improve my quality of life and I'm not seeking any breakthrough in work. It is what it is. I am not demanding. I mentioned before that a job is better than no job at least...

TP (male, 60-64)

I am not discouraged although I am disappointed. I don't have a sense of defeat. You know... any job is better than no job. Taxi driving is not my like, but it gives me a purpose... you know... when I drive, the safety of passengers is in my hands. There is a bit of responsibility.

RG (male, 55-59)

I have moved from job to job many times. I have learned to accept life as is and I have no big expectations... no complaints but I just won't stop growing myself. Life is more enjoyable with acceptance, not rejection.

TZ (male, 60-64)

I minimize my stress by thinking that I am not a victim of anything. I am always an "I am ok" person. Resilience... drawing on personal strengths to manage failures in my life. Although I am making much less (money) than before, this

work (of child minding) gives me the opportunity to try something new – something that I've never thought of before.

LH (female, 60-64)

I felt brain waste for myself for quite some time. I had disappointment... years ago also feeling kinda depressed due to low income. But now, with little hope in getting a better job. I'm OK. It is reality that I cannot deny...

NL (female, 60-64)

Yes I felt disappointed at the loss of my bank employment. It was sad. When I found my retail job, I was even more sad. Not that I didn't want to work, but I was feeling losing something. I'm still a little disappointed but much better now. I have now accepted everything.

MP (female, 60-64)

It is evident from these narratives that each participant was embarking on an emotional journey different and distinct from others. Both participant JG and TP acknowledged the positive aspects of having a job and rationalized their choice by appealing to a commonsense value, which was likely based on their awareness of economic difficulties and scarcity of jobs. By emphasizing the sense of responsibility and purpose entailed in taxi driving, participant RG gave meaning to his current job, which helped him eliminate the feeling of defeatism. On the other hand, although frequent job changes could be a source of stress or instability for many people, participant TZ actively chose acceptance instead of rejection as a life goal, and not having high expectations. His persistence on personal growth seemed to have been sustaining him through the journey. Through cognitive reframing to view herself as an active agent rather than a victim of life circumstances, participant LH demonstrated a positive attitude towards life challenges, which were seen by her more of an opportunity rather than a threat. For participants NL and MP, the course of time seemed to have helped provide the healing and restored them, along with accepting what had come down on them. However, none of these participants denied the sense of disappointment or sadness. As seen by this researcher, a common thread running through these narratives is the implied sense of resolution following acceptance.

Category 4.3 Resources

The literature suggests the relevance of personal resources to mental health or psychological well-being of individuals in unfavourable employment situations, with sense of mastery and social support being the key ones. Underemployment, as a situation that might cause stress or uncertainty, could lead to deteriorated mental health. An increased sense of mastery and social support (Pearlin and Skaff, 1996) could be helpful for an individual by improving predictability and recognition of self-worth. As well, sourcing purposeful activities was deemed to be beneficial by the participants.

Category 4.3.1 Family

Many participants reported that they sought out support from family as a primary means to address issues caused by underemployment. These issues could be related to stress, uncertainty, or sense of purpose. For these participants, family support seemed to have been very helpful to preserve them while going through the issues associated with underemployment.

My family has provided me huge support. I am determined to move forward... a big part is because of my family. I don't look down on myself. I am resilient. I am not affected by it (underemployment) personally or socially.
JG (male, 60-64)

I seldom talk to people about my employment situation... therefore I only got support from myself and my family. My family is just excellent. Very understanding and never any complaints. They have been my tremendous help to put me back on track.
PM (male, 55-59)

My view is that other people have nothing to do with an individual's employment. People should not blame anyone for any of their own misfortunes. I am not connected with the community that well and I basically receive very little support from outside my family.
TP (male, 60-64)

The narratives above suggest that family was the primary source of support for these participants, who valued highly their families' understanding and acceptance of their work situations. It was the observation of this researcher that, if it were not for family to help, there was a general sense of isolation and self-reliance in coping with underemployment among these participants. This might indicate an aversion to discussing their situations with others possibly due to a lack of trust.

Category 4.3.2 Social Networks

Some participants mentioned social support as a useful means to counteract the emotional distress caused by underemployment. The following comment illustrates how one participant coped with the difficult feelings such as demoralization and frustration in the initial stage of underemployment through social support. Her comment also indicates her work ethic by aspiring to exceed the expectations of her employer:

I shared with a few of my friends who are in similar situations... just talked it out. It felt much better. I had a sense of failure... also frustration... in the early stage but not anymore. I'm motivated to do good work... despite my [underemployed] situation. I would try exceeding their expectations whenever possible.
KF (female, 55-59)

Participants also shared the value of social networks in the workplace with coworkers. One notable commonality in their narratives is the positive affect of social connection at work with helpful support from coworkers:

I only have a very small circle of friends hence not that much support from social network. I do have good relationships with co-workers. Good support from them.
MP (female, 60-64)

I would say... the importance of social connection with my fellow drivers is a fundamental aspect of my work. So much to look to when I go to work. I would actually describe it as some sort of comradery.
RG (male, 55-59)

There are no promotional prospects but I will work hard for my department. 20+ people. Good team. Everyone supports everyone. The relationship with my employer is ok... not particularly good or bad. I'll just try my best to do my job well... not letting anything slip.

LW (male, 55-59)

I have many good friends in my organization. We see each other daily. Very frequently we also see each other outside the organization... they're work friends who have become my good friends... make me feel very positive.

NA (female, 60-64)

A limited social network outside of work could possibly affect access to emotional and practical support. However, participant MP indicated that her co-workers filled this void and provided her with the needed social support in the workplace. With frequent interactions with her co-workers in the workplace, these people seemed to have become her personal friends and contributed to her positive affect with support. Similarly, participant RG valued the social aspect of his work as a taxi driver. With a positive and supportive relationship, he developed a sense of belonging and solidarity with his co-workers, along with a shared identity and purpose. As a leader, Participant LW displayed a high level of commitment to his team and praised about mutual support. In the view of this researcher, it is possible that his strong work ethic and sense of responsibility contributed to building the mutual support. It should be noted that the last participant above (NA) also reported (under Category 2.1) using EFAP (Employee and Family Assistance Program) – a free professional counselling service offered by her employer – which appeared to be very helpful.

Furthermore, underemployment can draw people into relations as the shared experience could bring them together to establish new relations, as commented further by one of the participants above who was a taxi driver. It also recognized the existence of structural factors and challenges that contributed to their underemployment situation:

As I think about this further, probably we all share the same [underemployed] experience. You know a lot of them are overeducated. We are in the same boat, paddling through it together. We are a good team and we care for each other... (laughing).

RG (male, 55-59)

Outside the relationship in the workplace, participants also shared the importance of personal friendships as a form of support system. Although their personal friends might not face similar challenges, seeking support from them seems to help these participants reduce sense of isolation and gain new perspectives.

I accept what is handed down to me from above and I am ok. Also try looking at things on the positive side – there is always something good. I also tried to develop good relationships with everyone at work. I talk to my friend a lot about my work. She shares my feelings and I feel supported. That helped a lot.

NL (female, 60-64)

Although I don't talk much about my work with people, but I like talking with anyone who might share the same voices with me. It helps me think positively when they are listening.

DH (male, 60-64)

Participant NL seemed to have adopted the attitude of not questioning the authority or her work situation but simply adapting to them to seek positive aspects. She relied on a friend who empathized with her for support. Similarly, participant DH found positive affirmation from like-minded people who shared similar experiences or perspectives. Both participants were seen by this researcher to value social support and validation from others.

Although the passage into underemployment could disrupt career goals, the new perspective offered by the underemployed job had availed a participant of an opportunity to create a satisfying alternative meaning. This participant highly valued the social interactions and learning in his current job. As a microcosm of society, his workplace allowed him to encounter diverse perspectives and stay current on issues. His comment reflects the pleasure he enjoyed of this aspect of his work:

I can meet new friends in my current job. A restaurant is just like a mini society. Yes it reflects the society. You can get a sense of what's happening in economy, investments, and property market... It is part of the reality. You can hear and share so many different topics each day. Keeping me abreast of the world.
GP (male, 65-69)

It is reasonable to envisage that underemployment could possibly lead to reduced social contacts due to issues associated with financial uneasiness or face-losing. However, with the exception of one participant at the initial stage of underemployment, no participants expressed any concerns on this front. Also, no narratives were reported linking limited social connection with constrained financial means or time associated with underemployment. On the other hand, no social contacts described by this study pool of participants appeared to be related to networks that might support them in obtaining adequate employment.

In general, participants developed their own ways of coping with underemployment and understood their situation within the constraints of everyday life. The Agency Restriction Model was affirmed in their accounts. They behaved as active agents who sought to improve their situation. The findings also affirm the 'linked lives' concept under the Life-course Perspective, which highlights the interdependence and mutual influence of people who share significant relationships, such as family, friends, or peers. As implicated in the above two sub-categories, coping is not only an individual phenomenon. It is also a social and contextual process.

Category 4.3.3 Government Support

Canada's employment insurance system has no provisions for underemployment. When asked about support from the government, most participants responded in a negative fashion, which seemed to be related to the lack of government actions in improving employment outcomes for older workers. Below are the comments of some participants:

For sure the government has not paid enough attention to underemployment. The decision makers are at fault. Indeed, I think the people in power are not qualified to make good decisions. Just look around: there are people underemployed like me... but there are also people who are overemployed. There are disparities but no perfect system... also no idea on how to fix it. Policy makers... employers... we need to raise their awareness of this problem. This problem is not an individual problem... it is a social problem.
RG (male, 55-59)

The government should do more to ensure people can get good jobs. They have not done enough... not helping your situation... no foresight. They only realized issues after the fact.

JG (male, 60-64)

Never used any government or employment services for better employment opportunities. I got my current job by referral... same as the last one. More need to be done by government for older workers as more of them will keep working longer.

LH (female, 60-64)

Government needs to do more to support training of older people to find good work. Need more training programs, and maybe more support of their psychological well-being. There are quite a few people overeducated or over-skilled... older people. Under this economy, everyone thinks that a job is better than no job. I guess the government is not interested because they think it is not worth to do much for old people. They do a lot for younger people though.

MP (female, 60-64)

There is no use for the government to bring out more training programs. That won't work. Old people don't like to be trained. Rather, the government should go with tax credits – to encourage old people to work. When they work, they are not drawing benefits from government. These are healthy people and will spend less medical dollars. It's a win-win.

SL (male, 70+)

The narratives above generally indicate that these participants had a negative perception of the government's role and interest in addressing employment issues related to older workers. Accusing the government of showing favouritism towards young workers, they believed that older workers had the potential to contribute to the economy if given the right incentives and support. Participant RG further asserted the incompetence of the government with an implied sense of injustice, while participant JG attributed his own lack of access to better jobs to the government's lack of foresight and intervention, which resulted in his reliance on personal networks instead of public services to find work. Similarly, participant MP expressed a concern for more government support for training and well-being of older workers, while participant SL opinionated that a policy option of tax credits to incentivize older workers to stay in work is needed.

Additionally, the narratives imply a sense of insecurity and uncertainty about the future of work in the face of changing economic and social conditions for older workers. All in all, the participants called for more awareness and action from policy makers and employers. They also emphasized that underemployment is a social problem.

Also, some comments above recognized that older workers would be in greater demand based on societal trends. As such, there were expectations that better employment opportunities should be available for them. Below are additional comments along these lines:

The government needs to provide more training for 55 plus... upgrading their skills to improve their employment prospects. You know, most people at 55 or at 60 now won't retire. They will work for quite a few more years as they are still healthy. The government has simply not done enough for these people...

LW (male, 55-59)

I attended a job search program run by a social organization a while ago. I wanted to upgrade my job search skills. That program was good. I learned something. We should expect that there will be more opportunities for old people as Canada is aging. Inflation is high and CPP is inequitable. People wanting to work cannot find work. More training and counselling services needed from government.

GP (male, 65-69)

The narratives above stressed the need again for more government support for older workers to continue working, even beyond the traditional retirement age. Although older workers were motivated to work, there were multiple challenges faced by them such as outdated skills, high cost of living and low pension benefits. In the view of this researcher, this supports the argument that underemployment is a real issue from the perspective of older workers. It calls for government interventions and policy initiatives – not just to be developed but be more informed by the experiences of the underemployed if they are to be effective.

Category 4.4 Response Shift

Under Socioemotional Selectivity Theory, individuals may improve their subjective well-being as they re-interpret or downplay the significance of adverse events in their lives. Among the participants in the study pool, some switched their attention to alternative structured activities to lower dissatisfaction due to underemployment, or reconceptualized goals under socioemotional selectivity by participating in life domains that would improve satisfaction or social outcomes. Below are some comments in this regard:

I don't have any particular life goals. I will keep doing what I enjoy: badminton, talking to people, social networking... Basically just keep connecting with the society. Keep an open attitude and stay there. It makes me feel good.

GP (male, 65-69)

Taxi driving is not my only identity. My volunteer work in sport umpiring is my alternative identity. It makes me feel accomplished. They always look to me when they need umpire help. It is a great honour. It makes me feel important.

RG (male, 55-59)

I have a lot of interests... and I would try shifting my focus from time to time... just to distract myself from work a little bit. I enjoy... making financial investment, helping other people. I even helped someone pursue a lawsuit a little while ago. I like to be of help to other people in whatever way I can.

PM (male, 55-59)

I do physical activities regularly. Also keep myself optimistic. That helps a lot. Without emotional health, nothing will last. Your body is your temple. You can't

destroy it if you want to last. You need to maintain it. Always keep yourself positive.

SL (male, 70+)

In general, these narratives suggest that activities that bring participants joy and social connection are valued. A common thread seems to be having an open attitude towards life, which allows meaning and satisfaction to be derived from different roles and activities outside the domain of work. This would help reduce stress or enhance well-being. The involvement in volunteer work for participant RG not only provided him with an alternative identity but also a sense of accomplishment and importance. Similarly, the value of practicing physical activities were affirmed by participants GP and SL. As well, staying optimistic and positive, being part of the society by exercising social responsibility, or having a positive impact on community through helping people in a professional capacity were considered as beneficial.

To counter the negative effects of underemployment, participants were seen in the findings above seeking out ways to access psychological benefits in non-work domains, which includes physical and leisure activities (Caldwell, 2005), volunteer work and helping people (Sinclair et al., 2020). These observations are consistent with the Agency Restriction Model under which proactivity associated with personal agency provides access to psychological benefits outside the domain of work.

Another mechanism practiced by some participants was distancing, which helped them adjust their perceptions of adverse events so as to reduce the negative emotional impact of underemployment on them. As argued by this researcher in Section 4.4, distancing could be considered as a mechanism under socioemotional selectivity. Below are their comments (some comments related to distancing are also included under Category 3.1):

I felt that I was losing face but now I don't have this thought as I am not putting too much emphasis on the issue of face any more. As I get older, I think I have become more considerate to other people. I have also learned the lesson that I'd need to be more selective if I'm going to find a new job.

PM (male, 55-59)

Yeah... distancing entails not thinking about the bad part but just the good part. I'm on the frontline taking care of our volunteers and I'm just like their big brother... I really enjoy this part of the work.

TZ (male, 60-64)

Having developed a more empathetic perspective for life, participant PM had changed his attitude towards the issue of face, which is related to social reputation and might have embarrassed him. His narrative reflects that his sense of self had become more mature and flexible. Participant TZ constructed a supportive identity as a big brother to the volunteers, which enhanced his sense of purpose. His focus on the positive aspects of his work suggests that he valued empathy and solidarity.

I feel good from being able to contribute to these children's development. This sense of achievement allows me to distance from negative thoughts.

LH (female, 60-64)

I have to work two jobs and my personal time is limited. That is bad. But that is also good because I don't have time to think about stress from anything. I am

*distanced from it. Everyone needs a focus in life and mine is definitely not work.
Family is my number one....*
DH (male, 60-64)

In general, distancing was practiced by these participants as selective attention. In the case of participant LH, she focused on the positive emotions and self-esteem derived from working with children, which overshadowed her negative thoughts. For participant DH, his focus on family helped him avoid dwelling on the negative aspects of his work, distance himself from any stress that might shadow him.

Summary

Consistent with the literature and socioemotional selectivity, mechanisms that create positive emotions were reported to be helpful in coping with underemployment among the participants. As reported in the findings, most of these mechanisms involve acknowledgement by oneself and seeking social support from others. They also include shifting focuses to increase optimism, motivation, and resilience. As well, under the Life-course Perspective, lessons learned and strengths built from past life events were seen to be helpful in preserving participants to go through the negative experiences. While it could be a challenging and stressful experience, underemployment also has the potential to provide opportunities to grow and change, as indicated in the case wherein the participant became a restaurant waiter. In general, participants were of the opinion that the Canadian government has not done enough to address the issue of underemployment among older workers. They also called for raising the awareness of the problem as a societal issue.

Category 5: Retirement

As the next imminent chapter of life, the decision of an older worker to retire could be affected by an unfavourable work experience such as underemployment. The accounts provided by some participants under Category 1.2 indicate that their reasons for staying in work were contingent upon financial circumstances, with implications that their retirement plans could be ambiguous with no certainty.

The discussion in this category started with a question on the age of 55 as the earliest age eligible for retirement from a conventional perspective. All participants responded that 55, as a construct, was notional as it carried no special or practical meaning to them. However, they all understood that 55 is the earliest age that people are able to, technically, retire and receive pension benefits under the Canada Pension Plan (CPP), although some were not entirely clear on how the system works. No participants has previously considered retiring at the age of 55.

The proximity of retirement could be a factor shaping the meaning people ascribed to underemployment or their life circumstances. When asked a question about the connection between the two issues, the accounts provided by most participants indicated that finances was a key decision factor in their retirement plans, as reflected in the following comments:

I have no plan for retirement. I'd need to keep on working. Maybe when I turn 65... not sure yet. If I retire, my main income will be CPP. Not sure if I will be financially OK when I retire. My health is still good though. I own a property on a 100-year leasehold land... still has 40+ years and that gives me some comfort. I don't need to worry about mortgage or rental.
NL (female, 60-64)

As I said earlier, one of the reasons I am working is money. Once I have saved enough, I will retire. I have converted the money from selling house a few years ago into some annuity. I also have some RRSP, and there will be some money from CPP and OAS, maybe not that much. Plus some money from pensions of a previous job.

LH (female, 60-64)

I won't be retiring yet as I am carrying a mortgage. I do have a pensions plan with my employer. I sold my apartment a couple of years ago and moved here. Probably I will still work at 65.

JG (male, 60-64)

I still need to work... mainly for financial reasons. My wife is working as well. We have financial needs therefore we keep working. Well, I have retired prior to this job and I am currently receiving CPP and OAS... but I don't have any RRSP and no employer pensions. So... no plans for retirement yet... I will stay until this job no longer needs me.

TZ (male, 60-64)

I have no plans to retire... whether in the past or now. I have a mortgage and I need to stay working to keep myself from any financial issues. Still a long time to pay out... My plan... short term or long term... is still to work. I don't have any RRSP and I need to go into retirement with good finances...

KF (female, 55-59)

I am already 66 but no plans for retirement. I still have to make money to cover my mortgage, but I have no worries. You know... everything is relative. The financial need for retirement is relative to how you see it... right? If retired... need to rely on RRSP but not that much. Yes... CPP and OAS would help but might not be sufficient. Probably best thing for now is not to retire. Right?

KY (male, 65-69)

I don't have a retirement plan yet. I just keep working. My children are young. I have not made a decision to retire or not. I might reduce my hours when I hit 65 for a better work/life balance. Hmm... maybe I should go at 65 as I don't want to be in the way of the young folks.

DH (male, 60-64)

As long as I am mortgage-free, I will go. I have a few friends of my age. They have already retired. I look forward to do travelling with them after I retired. Enjoying life is always good.

NA (female, 60-64)

Among some participants, there were uncertainty and anxiety about retirement plans. Many of them did not have a clear goal for retirement, and relied on the Canada Pension Plan (CPP) as the main source of income after retirement. Other participants showed a clear and realistic understanding of their financial situation and goals, and could have access to multiple sources of income after retirement, including personal and employer pension plans. Participants (e.g., JG, KF, and KY) who were carrying a mortgage generally were not financially ready to retire, although some without a mortgage also had

to work to save money for retirement. Participant TZ, who was a un-retiree, expressed financial insecurity and lack of retirement planning, along with his reliance on current job and government benefits to meet his expenses. For those with a lack of financial security, work was a necessity rather than a choice or preference. Participant KY intended not to retire as he still had a mortgage but he expressed that he would be able to adjust his living if he chose to retire. On the other hand, participant DH had no plan to retire due to his concerns for his young children, although worrying about being perceived as outdated by younger colleagues. He also recognized the need for more balance and leisure in later life. This was echoed by participant NA, who would like to be mortgage-free before retiring.

With a financial need to keep working, one participant emphasized that her underemployment situation would not cause her to retire earlier than planned. She also expressed a flexible view of her work expectations, acknowledging that things may not always go as planned:

No, it (underemployment) won't lead me to early withdrawal from work. I would stay at least until 65. I have learned in my life that nothing will come in the exact way I'd like. Therefore I'm prepared to change, but I won't quit early because of I'm underemployed...

NL (female, 60-64)

Participants with some form of financial needs generally indicated that they would keep working or delay retirement. Two participants, however, remarked along the lines that they might stay in work longer had they not been underemployed. To them, their current employment situation was demotivational in keeping them in work until their preferred time of retirement:

I have no plan to retire in the next few years. I'm still in good health,,, I still have quite a few years of employability. Also, I don't have any caring responsibilities – my aged mom is still in good shape. However, I might retire a bit later had I remained in the IT field.

RG (male, 55-59)

I am likely to retire at 65... to coincide with CPP pensions age. I think people who have good jobs will not retire at 65 but people like me would likely retire at 65 or before. I have no mortgage and definitely I will cut my expenses if I retire... I am good to retire in a few years.

TP (male, 60-64)

Both of these participants were in good health condition to continue working. Their views on retirement were influenced by a number of factors including caring responsibilities, financial situation and job satisfaction. Finding that their current job was not as rewarding as their previous one, they expressed an intention to retire earlier than preferred.

A few participants indicated their intention to keep pursuing some type of work after their retirement, whether with pay or volunteering. Another participant (SL), however, commented that he would keep working until not being able to do so. In his view, there could be no retirement. These comments are included in the Appendix.

Summary

There were diverse views on retirement planning among this study pool of participants. There were also differentiated effects of underemployment on retirement decision. However, there was a general expectation that working more years contributes to improving financial security. With loss in wage being the most common concern among participants due to underemployment, especially for those facing financial insecurity, it was not surprising to see most of them consider keeping themselves in work in the foreseeable future.

Category 6: Future Outlook

This category concerns with participants' visions or expectations of adequate employment. Despite the resiliency demonstrated, the major finding was that many of them were pessimistic about their future outlook.

Category 6.1 Training as a Pathway to Adequate Employment

The literature finds that, for older workers, the ongoing application of current skills is of higher relevance, not acquisition and development of new skills. Consistent with this finding, many participants reported lack of interest in pursuing formal training for the purpose of acquiring new skills to improve their chance of obtaining adequate employment, despite their complaints about skill erosion and lack of opportunities for improvement. These comments are included in the Appendix. However, one participant described his desire to access activities that would keep engaging himself in intellectual stimulations. His comment revealed his attitude towards formal training vs informal learning. While rejecting the idea of training – which was a more structured and guided process – he opted for informal learning such as jigsaw puzzles, which was a self-directed exploration and could be more playful. Below is his comment:

Training is not for me... I don't need any more training. I'm done but I always challenge myself intellectually by doing jigsaw puzzles. Don't downplay its power. You need stimulations to keep going.

RG (male, 55-59)

A number of other participants also indicated their continuing interest in some form of learning, which was mostly informal or self-directed learning. Keeping themselves growing seemed to be an important goal described by many of them:

I am self-employed... at 70 plus, I just don't need any formal hard work. But I keep self-upgrading all the time. I have always been keeping myself current on everything: news, economy, finance, investment...

SL (male, 70+)

My background is professional. I also have a degree and I'm self-learning all the time, keep improving myself. Life has to grow. We cannot keep stepping on the same place...

DH (male, 60-64)

I'm working on a program to improve my personal skills. Just for enrichment as I don't know if it is going to take me anywhere. It is mostly self-learning activities, but it also involves classroom learning a bit. Quite intellectually challenging!

TZ (male, 60-64)

I have certified training in ECE (Early Childhood Education) and I have college education in business. I'm not interested in any more vocational training as I have enough, but I am doing some sort of structured learning to improve myself as a person.

KF (female, 55-59)

I have not done any training in the past decade or so... don't think it would be helpful due to my age. Just don't see the benefits of doing it. But I keep reading books that interest me to keep me motivated and emotionally stable. Without learning you will lose your connection with the world...

LH (female, 60-64)

Yes there is a need to keep skills current. But I am not going to do any formal programs. I have been able to keep myself on top of developments in my field. I think I am ok. I still have the knowledge. I am working and I am still growing.

GP (male, 65-69)

Most participants exhibited an orientation of personal growth and intellectual stimulation as a way of advancing in life and maintaining well-being. The narratives above generally reflect these participants' attitude towards formal training vs informal learning. With the exception of one participant, all of them rejected the idea of enrolling in formal programs or structured learning. Instead, they preferred informal or experiential learning. This could probably be due to a perceived lack of benefits from formal training associated with age. Informal learning includes reading books. However, compared to formal training, self-directed learning might not have a clear goal or outcome (as asserted by participant TZ). As a self-employed worker, participant SL displayed a strong motivation for self-upgrading and keeping himself current, which could imply lifelong learning for him. This researcher argues that self-directed learning probably requires a higher level of discipline and more of the participants' own efforts.

Many participants proposed re-training or up-skilling as possible approaches to improving their employment outcomes. This embraces the need for individual efforts and societal recognition of the problem. In the view of this researcher, although attributing underemployment primarily to societal factors, participants generally tended to consider individual interventions as an effective means to address the problem.

Category 6.2 Outlook

The literature suggests that prolonged exposure to unfavourable circumstances could lead people to disengage themselves from a life domain perceived as beyond their control. However, none of the participants in this study pool seemed to have been caused by underemployment to disengage themselves from the outside world entirely.

As older workers generally have a short work-life span, seeking new jobs might not be of a high priority for most of them. Along this line of reasoning, many participants seemed to adopt a wait-and-see attitude – passively waiting for opportunities. These participants also generally reported good health, and would be able to keep working for the next while. Below are their comments:

Don't think I'll get better or worse. I'm not going to cut my hours or put in more. I'm contented. I'm under-waged but I don't want to seek wage increase... I'm

pretty stable over the past 20 years – rarely any changes. But I am open. I could definitely work more hours if I need more money. I'm still ok with my health.
KY (male, 65-69)

I always keep my hopes alive. Yes... moving upward or going back to my profession could be challenging but I won't let my hopes die. I am open for opportunities as I will still be able to work... I have lost my self-confidence in a certain way now that I'm underemployed. This is like a lesson for me...
DH (male, 60-64)

Don't think there are good job prospects owing to low seniority in the company. The increase in wage is slow as well. I'll keep waiting, but not retreating. I am hopeful that I will still be able to work...
NL (female, 60-64)

In general, these participants did not have high expectations for their current work situations. Although they might not satisfy with their status quo – lack of job prospects and low wage, they did not express any initiative to improve their situations. Despite this, they maintained openness and a positive attitude by being hopeful to still be able to work. In line with their work-role centrality, this indicates their desire to remain productive and active in the workforce. In the view of this researcher, this illustrates the complex emotions and perspectives of underemployed older workers – an attitude of not giving up while the odds of breaking through the current situation are low.

Others recognised the potential constraints on thinking or planning ahead. A few participants described their respective situations as:

I don't want to think ahead as what I am doing now is something I had never thought about before. Life is always unfolding one step at a time. There isn't much I want to worry about. But probably this is the last job in my life. It is not an interesting one, but I will feel sad if I lose it.
LH (female, 60-64)

Layoff and underemployment are so common here. I am just powerless to make things work better for myself. This situation is not empowering me, but I am still open. I just don't want to think too far ahead. You know... we only live in the present moment.
JG (male, 60-64)

I have regained my self-esteem over the years, although I still don't know what it will look like down the road. Possibly my financial situation won't allow me to have a lot of flexibility.
KF (female, 55-59)

In general, these participants expressed a lack of agency and control over their lives, with one of them attributed the cause of his work situation to external factors – possibly the economy or labor market conditions. There were implied uncertainty and anxiety about the future, based on the anticipation that their financial situations might possibly limit options and opportunities, which could engender possibilities of challenges or difficulties later.

In the context of uncertainty, some participants felt that the importance of adequate employment has diminished in comparison to their focus on making meaning of their current situations. Below are their comments:

I don't like to think in a simplistic way. I had a good sense of where I was heading but not anymore. The clouds above my head are thickening. It probably is correct that nothing about the future is certain... I need to make sense of my current situation.

NA (female, 60-64)

With two jobs... I don't have much time for myself and family. My shifts are changing all the time. They are not predictable. The lack of structure and routine have been making me a little dizzy. I think I need to find the meaning of what the present holds for me, not the future.

DH (male, 60-64)

These participants generally expressed a lack of vision, with an implication of loss of purpose and direction, leading to a need to make sense of their current situation. This might possibly include questioning the validity of their assumptions and expectations. The narratives of these participants also reflect the perception of a few other participants of the inability to move forward in their lives. They felt constrained in making plans or looking forward to progressing beyond the current situations.

Consistent with this finding, although the majority of participants expressed an open attitude to improvement opportunities, many were resigned to the notion that underemployment might continue for the foreseeable future. It appears from the comments below that there was a genuine desire to maintain stability among some participants:

Yes it is likely that my situation won't change in the foreseeable future. I might still work for another 5 or 6 years in this same job... my work-life balance is good... You know... satisfaction comes from balance. If I change, I don't know how to re-draw the line to achieve balance. I enjoy being stable in my life.

GP (male, 65-69)

I'm running between two jobs... really keeping me very busy. I had health issues decades ago and that forced me to go into self-employment so that I'd have more flexible times. Yeah, I like flexibility and stability, and I'm not looking to changes.

KY (male, 65-69)

I am in good control of my life... I think. I want to focus my energy on passing my knowledge and experience to young people in the next few years. Yes... knowledge transfer... I have stress from work, but I also have job satisfaction. I will probably try keeping everything stable.

MP (female, 60-64)

I have absolute control of life. I am independent despite I am old. I exercise a lot to keep myself healthy despite my old age. My life goal is always independence – not relying on other people.

SL (male, 70+)

My work is in steady state... no surprises. Don't think I'd like to make any changes. Also don't think my boss would make any changes. Yeah... I'll just keep going...in a stable way.
LW (male, 55-59)

A common thread running through these narratives is the inclination to avoid any potential risks or challenges associated with changes. As discussed above, while many participants desired to maintain the status quo, they seemed to be still able to derive satisfaction rather than seeking growth or development. There was no motivation displayed to pursue other options. However, although in her underemployed situation, participant MP focused on the meaningful aspects of her work – knowledge transfer to the younger generation – as a source of satisfaction. This contributed to creating a diverse and inclusive workforce in her workplace that leverages the strengths of different generations (OECD, 2019). In the view of this researcher, she placed high value on her identity as a skilled and experienced professional, which was also seen in participant SL. The latter aimed at a goal of maintaining independence in his life domains, with physical abilities being an important one.

Summary

This study pool of participants generally anticipated continuation of underemployment until retirement. None of them seemed to be seeking ways to break through their current situation. In the view of this researcher, this could be due to lack of incentives or social support such as counseling for older workers. In general, formal training was not seen by any participants as a practical pathway for them to obtain adequate employment. However, some of them reported that they would keep engaging themselves in some form of intellectual stimulations.

Discussion

Participants' comments generally demonstrate, in part, the tendency of older individuals to place more emphasis on societal causes to their own situations. In comparison to younger people, they are situated in a wider frame of reference and accordingly exposed to wider social shifts. Thus, they might present their situations in a more positive light as outcomes of circumstances beyond their control, and not actively seek improvement opportunities or plan to upskill. In effect, they were shifting responsibility from themselves to external factors over which they have little control. As Weiner (1985, 1986) proposed, individuals who attribute their less-than-optimal employment situation to uncontrollable factors are unlikely to engage in behaviours that will help them improve their situation.

While preferring stability, there was a sense of stagnation among many participants. Their feeling of being trapped in the current situation could be a result of restriction of agency, which caused them to face dilemmas about the best path forward. In the view of this researcher, this could be described as passive acceptance of the status quo. However, there were exceptions as seen in a participant wherein she found meaning and satisfaction in her contribution to continuity of knowledge within her employment by virtue of her accumulated experiences and skills (Maxin and Deller, 2011; see also Section 4.4). A contribution of this thesis is therefore an examination of whether the attribution that participants make for their older age interacts with perceived underemployment in predicting outcomes.

8.4 Conclusion

This study aimed at deriving an understanding of how underemployed older workers perceive their underemployment situation and construct meanings in their lived experiences, including how they interact with other social agents and institutions, and interpret these interactions in the contexts specific to them.

To this end, in-depth semi-structured interviews were conducted to hear the voice of 15 participants in their own terms on an open-ended basis, obtaining rich descriptive data on individual lived experiences, in particular on specific actions and behaviours. All participants appeared to welcome the opportunity to tell their stories, allowing useful insights relevant to the research objectives to be discovered under the core lines of inquiry, which contributed to development and design of policies and practices to address the problem.

The findings presented in this chapter affirm that work played a diverse role in the lives of the participants. They also uphold that underemployment does not produce universal outcomes. Under the Life-course Perspective, as participants exercised subjective perception, personal agency and socioemotional selectivity, the overall flow of their accounts reflect unique storylines from individual meaning making of underemployment and lived experiences. This non-uniformity of meanings is attributed to varied demographic, psychosocial, and material factors; and moderated by perceptions and life histories, as well as the contexts in which the participants are situated. Collectively, all of these result in differentiated impacts of underemployment as reported.

Additionally, participants explained links between employment mismatch, relative deprivation, restricted agency, social support, and their coping efforts. The consequences of underemployment were explained in a way that reflected the meaning unique to each of them. Their awareness of the intertwined nature of individual, familial, and societal aspects of the consequences is reflected in their accounts as these aspects were not treated as distinct. This enabled useful insights to be derived to understand the problem.

The next chapter provides a discussion of the quantitative and qualitative findings presented in Chapters 6, 7 and 8 together with the literature.

CHAPTER NINE: UNDEREMPLOYMENT AND OLDER WORKERS IN CANADA

9.1 Introduction

This chapter discusses the quantitative and qualitative findings presented in Chapters 6, 7 and 8 together with the literature. The organization of the chapter follows the four research questions, each of which is associated with a few specific questions. Against a backdrop of evolving demographics and labour market in Canada, the demographic and geographic characteristics, work characteristics, socioeconomic characteristics, social connectedness and health characteristics of underemployed older workers are linked to individual lived experiences. The aim is to generate useful insights to inform policy and practice decisions.

Drawing on data from Labour Force Survey, 2021 Census, and 2015 and 2016 General Social Survey, Chapter 6 started with a portrayal of the employment patterns and key characteristics of the older working population in Canada. It then explored gender differences and different types of employment, with an investigation on the prevalence of various dimensions of underemployment among self-employed older workers. It also reviewed occupational and industry profiles of older workers, and presented a model to explore the factors predicting them in employment.

Chapter 7 investigated the prevalence of different dimensions of underemployment and their relationships with subjective well-being among older workers. It also analyzed the mediating effects of select covariates in the regression and decomposition models. Exploration was then provided on plans of underemployed older workers to leave current employment. Collectively, the quantitative findings produced a sense of the magnitude of the relationships among key variables, and highlighted focus areas for exploration in the qualitative study.

The qualitative study in Chapter 8 extended the understanding of the quantitative findings and sought underlying perceptions and issues, by capturing the lived experiences of individuals who met the recruitment criteria and participated in the interviews. Using comments as the analytic point of departure, the observed commonality of lived experiences of the participants was analyzed. As hypothesized and reported, each participant experienced underemployment in a unique way. Not only did they construct meaning of their own experiences, but also those of other people. They responded to underemployment within the context of these meanings, which embrace social norms and values.

As described in previous chapters, this research was driven by the following research questions:

- RQ: *What are the lived experiences of underemployed older workers in Canada?*
- SQ1: *What is the prevalence and predominant form of underemployment among older workers?*
- SQ2: *To what extent does underemployment affect the subjective well-being of older workers?*
- SQ3: *To what extent does older worker underemployment differ from other groups of workers?*

Section 9.2 presents the key findings of the evolving demographics and Canadian labour market, and the characteristics of the older working population as a prelude. It provides the context for understanding the findings from both quantitative and qualitative work, which are discussed in Section 9.3 to Section 9.6 in the context of the research questions. Section 9.7 provides a

summary of the discussion. While the discussion in each section between Section 9.3 and Section 9.6 primarily aims at answering and explaining the research question pertaining to the section, it also contributes to addressing the research questions in later sections.

9.2 The Labour Market and the Older Working Population

This section primarily addresses the following specific questions:

- RQ(a): *What keeps older workers in the labour market?*
- RQ(c): *What is the meaning of work to older workers?*
- SQ1(a): *What are the characteristics of the older working population and the differences between the genders?*
- SQ1(b): *What are the sociodemographic factors that predict employment for older workers?*

As noted in the introduction, the discussion in this section contributes to addressing the research questions in later sections. In addition to the key findings on the evolving demographics and labour market in Canada, it covers the characteristics of the older working population across the genders. It also discusses the meaning of work to older workers, along with the findings on the factors that keep them in work.

This section is presented under the following headings:

- (a) general demographic trends
- (b) older male workers vs older female workers
- (c) non-standard employment types
- (d) meaning of work
- (e) factors influencing labour market participation

9.2.1 General Demographic Trends

With ageing of the general population, Canada has been seeing older workers as the primary source of growth of its labour market participants. As found in Chapter 6, the participation of older female workers has been rising, narrowing the gender gap among workers in the older working population.

As older workers are extending their working lives, there is a trend in rising retirement ages. While there is an increasing share of older individuals in the working population, the rate of overall labour growth is dwindling as participation rate declines with age. This is evident from the substantial decrease in overall participation rates (10 percentage points) between the 50-54 and 55-59 age groups, along with the slowing down of the increasing trend for the 55-59 and 60-64 age groups. In 2019, the decreases in participation as age groups transitioned from 55-59 to 60-64, and from 60-64 to 65-69 are notable (19 and 28 percentage points respectively).

Although more and more older women participate in the labour force, men tend to stay in work longer in life. The average retirement age in 2019 was about 64.3, with a gender disparity of almost two years (65.2 and 63.3 for males and females respectively). This average retirement age was reflected in the significant drop in employment rate between the 60-64 and 65-69 age groups.

Based on these findings, it could be argued that extending working lives for older workers might not be sufficient to support the long term growth of the labour force. With women being the primary source of older participants in the labour market but early departers, along with falling

participation rate as age increases, the ageing population could remain a source of concern for the labour market and the economy. Therefore, it might be important to explore, in future research, possible mechanisms of increasing the labour supply such as reducing the gender gap in wage (see Section 6.3), or broadening the training of older women to increase the diversity of their occupational profile (see Section 6.6).

9.2.2 Older Male Workers vs Older Female Workers

Among older workers, men were lower in proportion than women in a few aspects but higher in other aspects. These aspects cover demographic characteristics, work and labour force characteristics, and socio-economic factors. A summary of these findings from Chapter 6, together with the hypothesised risk of underemployment and reasoning for each of them, is presented in Table 9.1 below.

Table 9.1: Older male workers compared with older female workers

Aspect	Comparison or proportion* (older male workers vs older female workers)	Hypothesised risk of under-employment (male workers)	Reasoning
Average job tenure	higher	lower	Less employment disruptions contribute to lower risk of underemployment
Unemployment rate	higher	higher	Higher unemployment rates are considered as a risk of underemployment
Average weekly wage	higher	lower	Lower earnings are generally associated with a higher risk of underemployment
Multiple-job holding	lower	lower	Multiple jobs are generally associated with a need to work for financial reasons
Marital status: divorced, separated, or widowed	lower	lower	Lack of spousal support is generally associated with a need to work for financial reasons
Living outside major census metropolitan areas	very similar	-	
Visible minority	very similar	-	
Immigration status	slightly higher	higher	Immigrants face more challenges in obtaining preferred employment
Having a house mortgage	slightly higher	higher	Higher financial obligations might limit opportunities in obtaining preferred employment
Level of education above high school	similar	-	Not a straightforward relationship

Aspect	Comparison or proportion* (older male workers vs older female workers)	Hypothesised risk of under- employment (male workers)	Reasoning
Level of census family income above \$75,000	higher	lower	Lower earnings are generally associated with a higher risk of underemployment
Self-employment	higher	lower	Self-employment is generally associated with a higher level of independence and control
Part-time employment	lower	lower	Part-time employment is generally considered as secondary to full-time employment
Temporary employment	higher	higher	Temporary employment is generally considered as secondary to full-time employment
Occupational profile	Higher in trades, transport and equipment operators occupations; lower in business, finance, and admin; and sales and service occupations	-	Not a straightforward relationship
Industry profile	higher in construction, manufacturing, and transportation industries; lower in education and health care sectors	-	Not a straightforward relationship
Union density	lower	higher	Lower union density is generally associated with lower job security with higher risk of underemployment
Barriers to mobility	lower	lower	Barriers to mobility generally limit access to employment opportunities

* Proportion of older male workers compared with the corresponding proportion of older female workers in the same aspect

Table 9.1 shows that older men might hold a higher risk of underemployment in some aspects but a lower one in others in comparison to older women. While risks might be combining or offsetting each other, some aspects could be inextricably related with others in some way. As an example, older women were found to have lower unemployment rates and been earning lower wages all along. While lower unemployment rates might imply a lower risk of underemployment due to less financial pressure to accept a job that might not be a good match (see Section 3.3), lower wages are associated with a higher prevalence of underemployment for

the opposite reason (see Section 3.4). As such, the effects of these two factors could offset each other, resulting in some form of indetermination when assessing the risk of underemployment between older men vs older women. This rationale is supported by Sum and Khatiwada (2010), although different results were found in other studies (Campbell et al., 2013; Slack and Jensen, 2008b; Tam, 2010; Vaisey, 2006).

With limitations on their employment behaviours and occupational decisions over the life course associated with their social roles, cumulative disadvantages are expected for women to keep working at older ages (Neumark et al., 2015). However, their consistently lower unemployment rates as described above suggest that they might be more apt to move out of the labour market due to discouragement, or it is easier for them to find work that subjects them to underemployment.

An investigation of marital status in the quantitative data reveals that a higher proportion of older working women had no spousal support, which could potentially lead them into an underemployment situation for financial reasons. In this respect a few female participants in the study pool reported that they were separated or divorced, and were working primarily for economic reasons. This small group of participants indicated that they would generally keep working for as long as they could. However, as no details of financial situations were provided by any of them, it is not known whether they were working for sustenance or not.

In the same small group of female participants, one reported that she was holding two part-time jobs, which echoes the increasing phenomenon of multiple job holding among older women (see Section 6.4). Holding more than one job could be an indication that one is underemployed in the primary job, which usually is an involuntary part-time employment, as was the case for this particular female participant.

The quantitative findings also see, in general, a positive relationship between education and employment, and between family income and employment, for both genders. In other words, older individuals with higher educational attainment or higher wages are more likely working. Also, the findings suggest that, among older males, for each level of educational attainment, the proportion of them with employment was higher than the corresponding proportion among females. The same observation is also applicable for family income.

Taken together, these findings affirm the general disparity of employment between men and women, *ceteris paribus*. As workers with high income are less likely to be underemployed, older men could have an advantage over their female counterparts. Thus, there could be an implication of the need to address the gender gap in employment among older workers, especially for those with lower education or income levels, who might face more barriers in the labour market.

9.2.3 Non-standard Employment Types: Self-employment, Part-time Employment and Temporary Employment

As age increases, more older workers in proportion are self-employed. Yssaad and Ferrao (2019) found that 35% of the self-employed older workers reported “independence, freedom and the desire to be one’s own boss” as the top reason for going into self-employment. They did not involuntarily become self-employed as “could not find suitable paid employment” is not a major driver found in the study. This is consistent with the quantitative finding that there is no significant relationship between self-employment and any of the three dimensions of underemployment (overeducation, over-skill, and field-mismatch) among older workers. Uppal (2011) pointed out that self-employed older workers are more likely high income earners.

However, both self-employed participants (KY and SL) in the qualitative study indicated that finances was the primary driver keeping them in work.

Part-time employment accounted for almost a quarter of the older working population. Of the individuals in this group, roughly 70% chose to work part-time out of personal preference (Patterson, 2018). Similar to those self-employed, older workers became part-time employed not primarily because they were not able to find regular (full-time) employment. The common assumption that full-time employment is the norm might not be a valid one for the older working population. As well, the higher the age, the higher the proportion of older workers working part-time. Although the proportion of part-time employment to total employment for older females has been decreasing, 3 of the 5 female participants in the qualitative study were working part-time at the time of interview.

As age increases, older workers are more likely to be self-employed and/or working part-time, especially for men. This could probably be explained by their increasing preference for a higher level of control of their lives, including timing for retirement.

Temporary employment accounted for slightly more than 10% of employment among older workers over the past two decades. Between the genders, there was only a slight difference in proportion of temporary employment to total employment. However, no data is available on the factors that motivate older workers to pursue temporary employment. As well, none of the participants in the study pool reported that they were on temporary assignments. In comparison, a similar percentage (9%) of workers in the younger working population (25-54) was working in temporary jobs through out the same period. This might suggest that there could be no significant difference in preference to choose temporary employment between the two age groups.

Without accounting for any factors, in terms of enjoyment of work, self-employed older women showed a higher mean value of subjective well-being than their paid counterparts that is statistically significant. The same is also seen among older women who were on part-time employment in comparison to their full-time counterparts. However, the higher mean subjective well-being reported by older workers who were on temporary employment in comparison to regular employment is not significant.

Taken together, older workers might value self-employment and part-time work as a way to balance their personal and work lives, which could have a positive impact on their well-being. Temporary employment is not seen as a preferred option, possibly because it might not offer the same level of control, security, or benefits as other forms of employment. While this finding suggests that non-regular employment might benefit well-being, more research is needed on the motivations, preferences, and outcomes of older workers in different types of employment – in particular for temporary employment – to better understand their needs and challenges.

9.2.4 Meaning of Work

As noted in Chapter 2, the meaning of work pervades multi levels of human experience and influences various life domains. Exploring the nuances of the meaning of work in the older working population would allow a better understanding of the lived experience of those underemployed in this population. Being a social norm in Canada, employment plays a central role in the lives of working-age individuals by fulfilling socially defined needs, both economically and psychosocially. Consistent with the literature review (Section 2.2), most participants in the study pool associated work with a sense of identity, purpose and satisfaction,

and considered it as a pursuit of values important in their lives. Some also reported that work was not only beneficial at an individualistic level, but also at the societal level. A participant (RG) even commented that he was able to pass on the economic benefit of his employment to other people – in terms of having financial resources to hire a contractor for home renovation.

A few participants also indicated that their employments availed them of opportunities to care for other people (e.g., sailors visiting the local port, children in a language school, and children of the employer's family), while another participant considered her employment as contributing to improve workplace safety. Across the board, it was these satisfying relationships, contributions to society, and purposes meaningful to oneself that motivated the participants to stay in work, although finances seemed to be a primary factor as well. However, it should be noted that a couple of participants reported that they did not see any value of work beyond financial compensation.

In general, the views of the participants on the role or meaning of work are not different from other age groups. Their descriptions generally align with Blustein (2006)'s definition of the core functions of work, which collectively form and shape the meaning. These functions are:

- (a) survival (economic and functional aspects),
- (b) social connection (social and relational aspects), and
- (c) self-determination (psycho aspects).

This observation affirms that older workers, in general, share the same milieu of meaning of work with the general working population. As reflected in participants' comments, the meaning of work was embedded in their behaviour and attitude around their employment. Indeed, prominent examples could be seen in the narratives provided by a few participants such as JG and PM.

With the exception of those who did not see any value of work beyond financial compensation, all participants expressed some form of enjoyment and appreciation of the value of work – despite their dissatisfaction with the low wage, which is described below. As asserted by Hayes and Nutman (1981), the contribution of an individual through employment helps create positive relationships with other social agents and society. It was the judgement of this researcher that almost all participants subscribed to this notion, disregarding what the primary motivator might be to keep them in work.

For the very same reason, although further investigation is needed, the meaning of work could shift downward when the perceived value of employment falls short of expectation by an individual, as in the case of underemployment. This might possibly explain partly why a small number of participants did not see any meaning of work beyond financial compensation. Furthermore, this researcher argues that underemployment could have both positive and negative impacts on older workers concerning the meaning of work. On one hand these workers could feel threatened by the perceived mismatch due to their value of work identity and involvement. On the other hand, they might become adaptive and proactive in seeking improvement opportunities to cope with the negative consequences. Also, this researcher argues that the meaning of work bestows the willingness of these workers to accept, and stay in unsatisfying employment to maintain their work commitment. The issue of work-role centrality is further discussed in Subsection 9.6.1.

9.2.5 Factors Influencing Labour Market Participation

The quantitative findings suggest that a sizeable minority of older workers might continue working out of necessity. They indicate that homeowners with a mortgage were more likely

working. Conversely, homeowners without a mortgage were more likely not working, as there could be much less pressure on financial security. With rapidly rising home prices in major urban centres in Canada, the implicit wealth associated with home equity could contribute to a sense of economic well-being, which might potentially lower the propensity to work (see Section 2.5).

Consistent with these findings, finances was the principal factor cited by most participants in the study pool for keeping them in work, with a few of them being women without spousal support as described above. However, no participants were found having to work for sustenance due to lack of details, nor seemed to have prioritized monetary benefits over personal well-being. Although it was not uniformly reported among participants who were homeowners with a mortgage, most of them were inclined to stay in work to maintain their financial security.

In addition to finances, the purpose of work was cited by participants as a motivator contributing to their continuing participation in the labour market. The issue of meaning of work and work-role centrality concerns the meaning and importance of the role of work to oneself, as discussed in Chapter 2 and Subsections 9.2.4 and 9.6.1. As reflected in the narratives, the variations in meanings ascribed by participants to underemployment could be linked to differences in reasons for staying in work and work-role centrality. A participant (LW) who placed high importance on the financial factor saw no symbolic issues with underemployment while another participant (DH) who considered work as a calling was more concerned with the loss in social status associated with underemployment.

Along the same line of reasoning, the social norm in Canada – although it might be evolving – has it that men are the breadwinner of their family, at least for the majority of them. As reported in their narratives, a couple of male participants maintained their persistence in work simply because they recognized the importance of their breadwinning role (Clarkberg and Moen, 2001; Dentinger and Clarkberg, 2002). This reflects their emphasis on the moral value of work.

Health is closely related to employment and the literature generally suggests that health selects people into employment (see Section 2.4). OECD even cites health as “a critical labour market determinant” (<https://www.oecd.org/els/emp/health-and-work.htm>). This is reflected in the account of almost all participants that their health was generally good, enabling them to keep working. Conversely, for a small number of participants, work was seen as a means to promote health (see Section 2.2). For these participants, they considered health and work benefit each other in a reciprocal way.

Table 9.2 below lists the characteristics that are more likely to predict employment for older men and older women, based on the odds ratios that are statistically significant in the logistic regression model of employment presented in Section 6.8.

Table 9.2: Summary of characteristics that are more likely to predict employment for older men and older women

Characteristic	Older men	Older women
Marital status	single, never married	single, never married
Metropolitan areas	not living in major census metropolitan areas	not living in major census metropolitan areas
Visible minority status	visible minority	visible minority
Recent immigrant status	recent immigrant	recent immigrant
Mortgage payments	with mortgage payments	with mortgage payments
Educational attainment	below bachelors level and at high school level	below bachelors level and above bachelors level
Census family income	higher income groups	higher income groups

Data source: 2021 Census

Although not identical, the two sets of characteristics between older men and older women are similar. Individuals who were single (never married) – i.e. those with no spousal or maybe no familial support – along with those with mortgage obligations were more likely in employment. This is consistent with the rationale that finances is a major factor keeping people in work (see Section 2.5), which is also reflected in the responses provided by the participants as described above. For individuals who work out of financial necessity, it could be argued that they are prone to perceive underemployment by reason of their desire to improve financial security.

Education-wise, older individuals with an education below bachelor’s level were more likely working, which aligns with the observation of the general expansion of employment requiring low skills in recent years in Canada. While many believe that the knowledge or information economy of Canada is expanding, the overall growth is relying on economic activities requiring only low skills, although further confirmation is warranted.

Despite the limitations of using census family income as a measure for modeling employment (as explained in Section 6.4), older individuals with a high level of census family income were found to be more likely to work. As they might not choose to work for economic reasons, psychosocial or educational purposes (e.g., self-enrichment) could be a possible explanation (Schellenberg and Silver, 2004). These individuals are unlikely to perceive underemployment even if they might be underemployed as measured by an objective method.

For those older workers who perceive underemployment, it is an involuntary outcome (as discussed in Section 3.6), which could be associated with their lack of opportunities, options, or support in the labor market. It could be argued that their underemployment situation might contradict the reasons to keep them in work, as they are not able to reap the benefits of their purpose to work. Instead, they have to face unsatisfying employment and bear the costs of underutilization of education, skills, or time and so forth.

9.3 Research Question SQ1: Prevalence and Predominant Form of Underemployment

This section primarily addresses the first secondary research question and the following specific questions:

SQ1: *What is the prevalence and predominant form of underemployment among older workers?*

- RQ(e): *What are the challenges faced by older workers in employment?*
SQ1(c): *What is the likelihood of underemployment among older workers across different dimensions of underemployment and between the genders?*

In addition to analyzing prevalence and predominance of underemployment, this section discusses the challenges and barriers to adequate employment faced by older workers, and looks at odds ratios to assess the likelihood of underemployment. It also discusses comparisons and relative deprivation reported by the interview participants. As noted in the introduction, the discussion in the previous section contributes to answering and explaining this research question. Likewise, the discussion in this section contributes to addressing the research questions in later sections.

This section is presented under the following headings:

- (a) prevalence of underemployment
- (b) initial underemployment
- (c) geographic location and mobility
- (d) stereotypes and stigma
- (e) job search
- (f) comparison
- (g) likelihood and predominant form of underemployment

9.3.1 Prevalence of Underemployment

The quantitative study used frequency analysis (cross-tabulations) to establish the prevalence of underemployment. The findings in Chapter 7 on this topic affirm our conventional understanding in some areas but dispute in other areas. They dispute the understanding that underemployment is more prevalent among women than men, and more prevalent among older workers than younger workers. It should be noted that there are limitations in comparing the analysis in this subsection with the literature owing to its scantness (see Section 1.6). As Virick (2011) contended, there is little information on older worker underemployment.

As summarized in Table 7.2, the prevalence of underemployment for women was only higher than men among part-time workers, by 6.5 and 2.9 percentage points for older workers and younger workers respectively. Indeed, a higher prevalence of underemployment was observed for men among overeducated, over-skilled, and field-mismatched workers, although none of them was statistically significant for older workers. One possible explanation could be that with predominance in industries with high union density such as health care and educational services, women have higher job protection in general (see Section 6.7), and consequently lower prevalence of underemployment.

Among over-skilled workers, the prevalence of underemployment for older workers was lower than that for younger workers, by 5.4 and 3.0 percentage points for men and women respectively. However, the relationship for women was not significant. On the converse, for all other dimensions of underemployment, the prevalence of underemployment for older workers was higher than that for younger workers, although only the relationship for involuntary part-time employment (by 4.8 percentage points) was significant. A possible explanation is that there could be a ready market for older workers' skills, which is one of the strengths of older workers seen by employers as described in the literature (see Section 2.3), and confirmed by the participants in their narratives.

Along the same line of reasoning, the higher prevalence (by 1.3 percentage points) of overeducation among older workers – although not significant – could be attributed to employers' emphasis on skills rather than education when evaluating older workers, as their education might be perceived as outdated due to the lapse of time. As pointed out by Mavromaras et al. (2009), skills are more representative of competencies than education. This explanation is consistent with the observation from Figure 7.4 that, among older men, the proportion of workers reporting a subjective well-being score of 8 or above was the highest for over-skill amongst all dimensions of underemployment.

As described above, when compared with younger workers, involuntary part-time employment was the form of underemployment that older workers were disproportionately affected the most. The disparity between the two age groups was close to 5 percentage points for involuntary part-time employment while it was only 1.3 percentage points for both education-occupation mismatch and field-occupation mismatch. The only exception in which younger workers were affected more than older workers was skill-occupation mismatch in which the disparity was 4.2 percentage points. The lower prevalence of involuntary part-time employment for younger workers is attributed by Statistics Canada (2023c) to having more incentives to work more hours as these workers have completed their formal education and are still remote to retirement.

Nonetheless, in the view of this researcher, a possible explanation for these observed patterns of underemployment among older and younger workers is the difference in their labour market experiences and human capital. Older workers might have more challenges finding satisfying employment due to barriers such as ageism, limited job search capability, reduced mobility and so forth. Younger workers, on the other hand, might have more adaptability to adjust to changing labour market conditions caused by shifts in technology and work methods, and take up new opportunities from a wider domain. These shifts could also have lowered the demand for traditional tasks that favour older workers (Hunt, 1995). Younger workers might also be more apt to switch jobs if they are dissatisfied with current ones (see Section 7.6). Furthermore, younger workers could have lower expectations on wage or status in general due to their younger age, which could have lowered their bar when making comparisons. Taken together, with the exception of skill-occupation mismatch as explained above, the prevalence of underemployment among older workers is higher than that of their younger counterparts.

9.3.2 Initial Underemployment

A common factor that stands out in the interviews as contributing to participants' initial underemployment was events of a disruptive nature – such as discontinuation of previous employment. These disruptions could be voluntary – due to dissatisfaction related to inadequate autonomy or financial compensation, or unpleasant experiences with the employer. They could also be unintentional or involuntary – including being made redundant. As proposed by Virick (2011), career interruption could be a trigger of underemployment, which was considered by one participant as a life-changing event.

No participants associated their underemployment situations with caregiving or familial responsibilities. They were generally not constrained by any commitments that might take precedence over employment. However, the comments of participants suggest that once they were in an underemployment situation, there was no easy way out. This is consistent with the findings of ABS (2012) and Li et al. (2006) that older workers remain underemployed for a longer period of time than their younger counterparts.

Also, as discussed below, the participants generally demonstrated an inertia in job search, which contributed to the stagnation of their employment situation. This could possibly be due to some form of discouragement resulting from the perception of poor labour market chances associated with underemployment (van Ham et al., 2001). However, one might also argue that this inertia could be attributed to high work-role centrality, which kept the participants enduring their unsatisfying employment situation.

On the whole, the narratives of the participants under this heading are in congruence with the findings from the literature discussed in Section 3.3. In particular, there was loss in income reported by all participants (Hijzen et al., 2010; Marsden et al., 2002; Pignal et al., 2010; Quintini, 2011b) and field mismatch (Wolbers, 2003) following disruption of the employment that led to their current underemployment situation. This is supported by the finding from the 2008 Survey of Older Workers that more than half of the re-employed older workers after displacement had switched their type of work (Pignal et al., 2010). This suggests that the risk of becoming underemployed for older workers could be substantial after an interruption of employment.

In the view of this researcher, it might not be possible, from a practical perspective, to avoid interruptions of employment at all. This is primarily attributed to the nature of the Canadian labour market, which is a highly deregulated one. However, there could be opportunities for the government or social services organizations to facilitate re-employment of older workers by better supporting them to find preferred employment after an interruption. This is further discussed under Section 10.5.

9.3.3 Geographic Location and Mobility

While Slack and Jensen (2008b) found older workers in rural areas as one of the most disadvantaged sub-groups with respect to underemployment, a significant finding from the quantitative work (Table 7.25) in this research suggests that overeducated older workers were more likely living in large urban population centres. A possible explanation could be related to job competition – between older and younger workers, or among older workers themselves, which is more intense in areas with a high population density. Indeed, this was a phenomenon suggested by a few interview participants. Although market saturation was another factor suggested, there is no indication, based on Labour Force Survey, that there is any form of market saturation in general, as the unemployment rates among both older workers and younger workers have been steadily trending down in recent years (see Section 6.8).

As revealed by some participants, better employment opportunities available in other geographical locations were forfeited due to familial reasons. Indeed, the Survey of Older Workers affirms that the largest barrier to moving for older workers was family ties or obligations (Pignal et al., 2010). This observation is supported by the literature in general (see Section 2.6) and is aligned with the quantitative findings. Table 6.20 show that, of all older individuals looking for a job, about 71% reported facing barrier to inter-provincial mobility in 2016 General Social Survey while it was 67% for younger individuals. Gender-wise, there was a higher proportion of older women reported job immobility, at 76% (vs 69% for older men). However, both of these differences were not statistically significant. From a practical perspective, it could be challenging to overcome the barrier of geographical immobility due to familial connections, since older people tend to rely on family as the primary source of support according to the literature and as acknowledged by the interview participants, which is further discussed below.

9.3.4 Stereotypes and Stigma

In addition to geographical mobility, age was perceived by a number of participants as another potential barrier to adequate employment. However, with the exception of an isolated unrelated comment, there were no descriptions of any actual experience of age-related stigma issues reported by any participants. While age equity in Canada is not a socially negotiable topic, the literature (see Section 2.6) indicates that ageism might exist quite widely. It is also relatively unnoticeable, and could have been internalized by older people, as implicated in the narratives of a few interview participants.

In the view of this researcher, it could be possible that the lack of descriptions of age-related issues among participants was due to non-awareness of or non-willingness to admit the existence of such issues. As noted in Section 2.6, older workers might tend to tolerate and downplay these issues. They might even rationalize these issues, and attribute them to other factors not related to ageism, out of the fear of seeing negative consequences from reporting the issues, such as reduced job prospects or damaged relationship with employer (IWH, 2023).

Despite the lack of evidence to suggest age discrimination in general and the absence of specific actual scenarios provided in the narratives, almost all participants were of the opinion that most employers would not consider hiring older workers. The major reason cited by them, as suggested in the literature, is the limited work life span of older workers in comparison to younger workers, as reflected in the general lack of interest for employers to provide training to older individuals (see Section 2.6).

Furthermore, while many participants believed that their older age was an asset in the eyes of current employers – in terms of skills and life qualities accumulated from long work and life experiences, they did not have the same belief concerning new employers. A possible explanation is that employers might place less emphasis on skills as the primary criterion for job applicants that are unknown to them. Instead, they are more reliant on educational credentials, which are more extrinsic and easier to compare across individuals. This explanation is consistent with Legendre (2014)'s argument that educational attainment has a symbolic role in the ability of an individual to meet occupational and organizational needs, and also with the reasoning provided above on the lower prevalence of underemployment due to skill-occupation mismatch among older workers.

9.3.5 Job Search

Although the general assumption is that there is a positive job seeking rate associated with underemployment (see Section 2.6), this is not seen in the reported findings of the qualitative study. None of the participants in the study pool reported that they were actively involved in seeking new jobs, although some were maintaining currency with labour market developments to some extent.

As found by van Ham et al. (2001), this phenomenon could be attributed to the correlation between expectation vs intensity in job search. It could be argued that with the perception that their efforts might not come to a success, it was unlikely for the participants to be actively involved in job search. It was also the observation of this researcher that the way that the participants perceived underemployment seemed to have influenced their evaluation of outcomes, which in turn deterred them from job search activities (see also Section 2.6).

Table 7.39 shows that, among older workers, overeducated and over-skilled workers were more likely planning to leave current job in 12 months than their corresponding matched counterparts, irrespective of the gender. For field-occupation matched workers, the reverse is true. However, statistical significance was only observed among older men who were overeducated and over-skilled. While there might not be active pursuits, a possible explanation is that older workers might still be looking to some change. Between the genders, older men were more likely planning to leave current job in 12 months than older women across all dimensions of underemployment, but none of these relationships were statistically significant.

Also, no participants in the study pool reported that they would consider enacting a new career identity (Atchley, 1999; von Bonsdorff et al., 2009). Unlike their younger counterparts, older workers might not seek out new challenge. As implicated in the responses of most participants, at this stage of their life, they had become more passive (Bernard, 2012) and preferred stability, although they would still consider taking up opportunities if and when they come (see discussion in Section 2.2). As some of the participants have been underemployed for a considerable period of time, this phenomenon is somewhat similar to “labour market scarring” – a notion coined by economists referring to people’s cessation to look for work after having been unemployed for some time and becoming discouraged (Macklem, 2021).

Thus, it was an interesting observation that on one hand the majority of participants expressed a desire to improve their situation, on the other hand there was a noticeable inertia to actively engage themselves in searching. As reflected in their outlooks, this paradox would likely result in continuation of underemployment until their retirement. In the view of this researcher, although not explicitly stated, another factor leading to this inertia could be participants’ low level of literacy in job search, as most of them found their current job in a passive way such as social networking (Expert Panel on Older Workers, 2008). Also, having settled in a different field for a considerable period of time might be a deterrent to returning to the former field prior to being underemployed. As such, it was not surprising to see only a small number of participants indicate a desire to return should an opportunity come up.

As Rutledge (2014) contended, older workers generally find the task of looking for work stressful. Although it was not explicitly mentioned by the participants with the exception of one (MP), it is implicated in the narratives of most participants. Also, as discussed in Subsection 9.3.2, work-role centrality could be a factor contributing to underemployed older workers’ lack of pursuits to improve their situations despite the disadvantages they are experiencing.

The narratives of the participants under this heading are in congruence with findings from the literature (see Section 2.6). As found by Brzozowski and Crossley (2010) using Canadian survey data, both low intensity of job search and negative stereotypes are barriers to satisfying employment. Taken together, these results highlight the paradox of older workers who are underemployed and dissatisfied with their current employment, but also reluctant to seek out new opportunities. The results also suggest that a long period of being away from a field could itself become a barrier to returning to the field, and raise potential questions for further research on the preferences and expectations of older workers. There are also implications on how to support older workers to enhance their job search literacy, cope with the stress of job search, and balance their needs between stability vs challenge. This is further discussed in Section 10.5.

9.3.6 Comparison

Comparison refers to the process of evaluating one's own situation or outcomes relative to others, such as peers, colleagues, or reference groups. When there is a discrepancy between

one's expectations or aspirations and one's actual achievements or opportunities – such as skills, education, or income – there is a mismatch. Underemployment, as defined by Feldman (1996), is perceived inadequacy of employment relative to some standard – a perceived mismatch. Under the Relative Deprivation Theory, the standard that an individual compares themselves with, as described in Section 8.3, could be an intra-individual (egotistic) or an inter-individual (fraternalistic) one (Luksyte and Spitzmueller, 2011).

In discussing their underemployment experiences, most participants reported using an egotistic comparison with their own previous work experience. The most common response of participants concerned the drop in financial compensation from their previous employments, as discussed in a later section. As suggested by Suls et al. (1991), with a long life history, older individuals are more apt to use a temporal comparison within themselves.

However, a couple of participants did report comparing themselves with other people, including co-workers and university classmates. As it turned out, these comparisons caused one of the participants a strong feeling of inequity towards her coworker, and led another participant into a face-losing situation with some form of withdrawal behaviour from his university classmates. Although Waters and Moore (2002) contended that underemployment could also have a significant connection with self-esteem, its universality was not seen across all participants.

Disregarding whether the comparison was egotistic or fraternalistic, or even both as observed in a small number of participants, the responses of the participants generally affirm their relative deprivation, whether explicitly or implicitly, as a trigger of their perception of mismatch – and consequently underemployment. Although a small number of participants denied it, their comments suggested that they had, in fact, made some type of comparison.

As revealed in the literature and these results, underemployment could potentially lead to diverse and complex behaviour when compared with other people (fraternalistic comparison). This observation is not so obvious for participants who compared within themselves (egotistic comparison). However, disregarding whether the comparison was egotistic, fraternalistic or both, a sense of relative deprivation was visibly seen in participants' accounts generally, which affirm their dissatisfaction resulted from comparisons. This sense of relative deprivation was thought to be not getting the rewards or recognition that they deserved, or that they were being disadvantaged in the labour market. As for the denial of comparison by a small number of participants, it could be argued that these participants were trying to minimize their underemployment situation. By denying comparison, it is the belief of this researcher that they were striving to maintain a positive self-image. This view is consistent with the tenet of cognitive dissonance (Festinger, 1957), wherein people change their beliefs when they experience psychological discomfort from holding inconsistent beliefs. For these participants, denying comparison might possibly help them downplay the significance of underemployment so that they could avoid feeling inferior related to lower status or wage.

9.3.7 Likelihood and Predominant Form of Underemployment

As reported in Section 7.2, the most predominant form of underemployment was field-mismatch for both older and younger workers, with 40% and 38.7% of these two groups of workers respectively reporting some form of field-mismatch in General Social Survey. The second and third most predominant forms of underemployment for older workers were skill-occupation mismatch and education-occupation mismatch, at 32.1% and 18.8% respectively, with corresponding figures for younger workers being 36.3% and 17.5% respectively.

In this research, involuntary part-time employment was found to be the least prevalent form of underemployment. Among older workers, 8.1% were in involuntary part-time employment while the corresponding proportion for younger workers was 3.3%. However, skill-occupation mismatch and involuntary part-time employment are the only two forms of underemployment found to be statistically significant, when underemployed workers are compared with their adequately employed counterparts.

A possible explanation of the high prevalence of field mismatch among older workers is that, with a long life history, under the Life-course Perspective, they could have lived through many changes in the economy and labour market, and experienced evolving demand for skills over their work lives. This could probably mean that older workers might have acquired their education and skills in a different economic context, when the demand for certain fields of study was higher than today. For example, some fields of study might have become less relevant or more competitive because of the shift of the economy from manufacturing to services, the global integration of markets and production, the digital transformation of work, and the emergence of new industries and technologies. Older workers might face obstacles (see Section 2.6) that prevent them from adjusting to these changes and finding jobs that match their field. Another possible reason is that the firm-specific or industry-specific human capital built up by older workers in their past employments over the life course might not be recognized by the current employer as relevant, resulting in field-mismatch (Virick, 2011). Furthermore, older workers facing financial insecurity would have a higher need for retirement savings. They might be less choosy and pressured to take a job in a different field that is not satisfying for them.

Among older workers, men had a higher prevalence of overeducation, over-skill, and field-mismatch than women but none of these relationships were statistically significant, suggesting that gender did not play a significant role in these three forms of underemployment. For involuntary part-time employment, however, older women had a higher prevalence than men, which was statistically significant. This could be partly attributed to Neumark et al. (2015)'s explanation that it is more difficult for older women to find jobs than older men, resulting in more older women accepting part-time jobs involuntarily. It could also be argued that older women might face more competition and obsolescence in the occupations traditionally dominated by females, especially in fields such as education and health care that require continuous development of knowledge and skills. This could potentially lead to a higher prevalence of involuntary part-time employment among older women due to industry practices.

The results of odds ratios analysis align well with the findings presented above on prevalence and predominance. Relative to younger workers, older workers of both genders were 1.6 times more likely to be involuntary part-time employed. When compared with women, men of both age groups were about 40% less likely to be involuntary part-time employed. Also, older men were about 20% less likely to perceive over-skill than younger men. All of these relationships were statistically significant.

Summary

This researcher considers that, in general, older men tend to work in occupations that require physical strength, technical skills, and leadership, while older women tend to work in occupations that require interpersonal skills, service orientation, and care giving. These occupational patterns could be influenced by gender stereotypes, expectations, and socialization that shape their respective career trajectories. It might also be possible that older men and older women face different types of age discrimination in employment.

All in all, these findings challenge the conventional assumption that women are generally at a higher risk of underemployment than men. They also suggest that the gender gap in underemployment among older workers is not consistent across different dimensions of underemployment. As argued by the analysis in Section 9.2, there could be no clear patterns due to the complex interplay of various characteristics and factors, resulting in the indetermination of this assessment. As contended by Sum and Khatiwada (2010), there could be an indifference between the genders. Therefore, it is justified in this thesis to consider multiple dimensions of underemployment when assessing the labour market outcomes of older workers between the genders, as each dimension captures different aspects of the characteristics of employment.

With an understanding of the prevalence and predominant form of underemployment among older workers provided in this section, the effect of underemployment on subjective well-being is discussed in the next section.

9.4 Research Question SQ2: Subjective Well-being

This section primarily addresses the second secondary research question and the following specific questions:

- SQ2: *To what extent does underemployment affect the subjective well-being of older workers?*
- SQ2(a): *What are the characteristics of underemployed older workers?*
- SQ2(b): *How do these characteristics mediate the relationship between underemployment and subjective well-being?*
- SQ2(c): *How does underemployment affect the subjective well-being of older workers across different dimensions of underemployment and between the genders?*

While primarily looking at the relationship between underemployment and subjective well-being for underemployed older workers, it discusses the characteristics of underemployed older workers, and examines the mediating role of these characteristics – as represented by the select covariates. It also touches on other consequences of underemployment. As noted in the introduction, the discussions in the previous sections contribute to answering and explaining this research question. Likewise, the discussion in this section contributes to addressing the research questions in the next two sections.

This section is presented under the following headings:

- (a) characteristics of underemployed older workers
- (b) subjective well-being in general
- (c) before accounting for covariates
- (d) after accounting for covariates
- (e) intention to leave current job and multiple jobs
- (f) other factors

9.4.1 Characteristics of Underemployed Older Workers

To explain the observed differences in underemployment, analyses on the difference in means were performed on the select covariates identified in Chapter 7 among underemployed older workers when compared with their adequately employed counterparts, for each dimension of underemployment and between the genders. Table 9.3 below summarizes the characteristics that were statistically significant, based on the regression findings presented in Section 7.4.

Table 9.3: Characteristics of underemployed workers vs adequately employed workers among older workers – only characteristics that were statistically significant are shown

				Overeducated		Over-skilled		Field-mismatched		Involuntary part-time	
				Male	Female	Male	Female	Male	Female	Male	Female
Demographic and geographic characteristics											
Marital status:											
Single, never married									less likely		
Visible minority				over-rep.	over-rep.						
Living in large urban population centres				more likely	more likely						
Work characteristics											
Management of workload									more likely		
Opportunities to provide input into decisions				less likely				less likely	less likely		
Support from manager or supervisor				less likely	less likely			less likely			
Good prospects for career advancement				less likely	less likely			less likely	less likely		
Flexible schedule								less likely	less likely		
Work hours group:											
>0-15 work hours				more likely		more likely					
30-40 work hours							more likely				
41+ work hours				less likely			less likely				
Occupation categories:											
Management				under-rep.					over-rep.	under-rep.	under-rep.
Business, finance, and administration										under-rep.	under-rep.
Natural and applied sciences				under-rep.				under-rep.			
Health				under-rep.	under-rep.	under-rep.		under-rep.	under-rep.	under-rep.	
Education, law and social, community and gov't								under-rep.	under-rep.		
Art, culture, recreation and sport					under-rep.						
Sales and service				over-rep.	over-rep.			over-rep.	over-rep.		
Natural resources, agriculture and related				under-rep.							
Socioeconomic characteristics											
Highest education:											
Below high school level									more likely		less likely
High school				less likely	less likely			more likely	more likely		
Below bachelor's level									less likely		
Bachelor's degree				more likely	more likely						
Above bachelor's level								less likely	less likely	less likely	less likely
Social class:											
Lower or lower-middle class					more likely			more likely	more likely		
Upper-middle or upper class								less likely			
Family income group:											
< \$25,000									more likely		
\$25,000-\$49,999									more likely		
\$50,000-\$74,999				more likely				more likely			
\$125,000 or more								less likely	less likely		
\$40,000-\$59,999										less likely	
\$80,000-\$99,999											less likely
\$100,000-\$139,999										less likely	less likely
\$140,000 or more										less likely	
Social connectedness											
Feeling part of the community								lower			
Social fulfillment at work				higher				lower			
Spending time with family and friends										less likely	
Health status											
Self-rated health in general								lower			

Data source: 2015 and 2016 General Social Surveys

Although the same set of results was not observed across all dimensions of underemployment, at a high level, it could be argued that psychosocial work factors such as “opportunities to provide input into decisions”, “support from manager or supervisor”, and “good prospects for career advancement” seemed to be an advantage for those wishing to stay adequately employed. A possible explanation is that, with positive motivational effect, these factors could contribute to offset any sense of underemployment. Occupation-wise, underemployed workers were less likely employed in health occupations. They were also less likely to have a relatively high level of education (above bachelor’s level) or a high level of family income (\$125K or more). This

might probably be explained by the high level of job security provided by the highly unionized nature of the health profession in Canada. Also, older people with high education and/or high income might not work out of a financial need, and could have a higher threshold for relative deprivation and consequently for underemployment.

On the other hand, at a detailed level, the analysis revealed diverse results that only follow uniform patterns in a limited way. In the view of this researcher, it supports the notion that the causes and effects of underemployment are complex and multifaceted, and require further studies for a better understanding. It also justifies the need for more nuances to support policy and practice decisions, as different groups of underemployed older workers might face different challenges and opportunities. A one-size-fits-all approach might not work well.

9.4.2 Subjective Well-being in General

The quantitative summary in Table 7.23 demonstrates that almost all forms of underemployment decrease subjective well-being among older workers and younger workers, irrespective of the gender. This is generally in line with previous studies that found a negative association between underemployment and mental health, life satisfaction, or well-being (see Chapter 4). The only exception was observed for older women with occupation-field mismatch in which there was virtually no difference between mismatched workers and matched workers. One possible explanation is that older women might simply settle in a new field with low expectations, which helped reduce their dissatisfaction with the negative consequences of field mismatch, such as low income, limited opportunities, or lack of recognition of previous skills.

The quantitative findings (Tables 7.6 and 7.7) also suggested that older individuals, whether they are working or not, enjoy a higher level of subjective well-being than younger individuals. A possible explanation is that older individuals are able to better cope with any negative effects of life circumstances, or they are less affected by such negative effects. However, the evidence does not support that working individuals always demonstrate a higher level of subjective well-being than non-working individuals, for both older and younger age groups. Although this might sound counter intuitive as the literature generally affirms the health benefits of work, it could be an indication that not all work is beneficial as some could be causing harm to health such as strains and stress (see Section 2.2).

With the exception of male part-time workers, the mean subjective well-being reported by older workers who were on self-employment, part-time employment, or temporary employment were higher than their corresponding counterparts on paid employment, full-time employment, or regular employment – for both genders. This could probably be explained by a higher degree of job autonomy and flexibility, as well as fewer constraints on timing of permanent retirement imposed by those types of employment (see Section 6.5), although it is unknown from the data whether these factors were sought by the survey respondents in the first place or not.

The distribution analyses in Section 7.3 indicated that the subjective well-being scores reported by older men and women with involuntary part-time employment were unique in pattern, displaying no similarities to those reported by their overeducated, over-skilled, or field-mismatched counterparts. This could possibly suggest that the underlying mechanism relating involuntary part-time employment to subjective well-being was quite dissimilar to those relating the other dimensions, and might also explain why the subjective well-being gap due to the negative effect of underemployment was the biggest among involuntary part-time workers. It could also be argued that the perception of time mismatch in employment is quite different from that of occupational mismatch, which could be due to different factors at play. While further

investigation is needed, involuntary part-time employment could be thought to be mainly driven by cyclical factors, such as weak demand and business fluctuations. On the other hand, other forms of underemployment could be more related to structural factors, such as technological change, globalization or evolvement of new industries. As a subjective experience, the perception of involuntary part-time employment vs other forms of underemployment could be highly related to the respective factors underlying the perception.

9.4.3 Before Accounting for Covariates

Before accounting for the select covariates, the strongest effect of underemployment on subjective well-being for older workers was found among involuntary part-time workers, in particular for men. As presented in Table 7.23, the subjective well-being gaps pertaining to involuntary part-time employment for older men and older women were -2.849 and -1.071 respectively. Although involuntary part-time employment was the lowest in prevalence amongst all dimensions of underemployment for older workers (at 8.1% compared with field mismatch at 40.0%), the sheer magnitude of the gap possibly justifies development of policies and practices to address it.

Table 7.23 also summarizes the observed gaps in subjective well-being for each dimension of underemployment before accounting for the select covariates. Among younger workers, a stronger negative relationship that is statistically significant was found in field-occupation mismatch for men and overeducation for women respectively. When compared with the other gender in the older age group, women showed a much stronger negative relationship between subjective well-being and over-skill, which was also statistically significant. On the other hand, older men showed a stronger negative relationship between subjective well-being and overeducation, field-occupation mismatch, and involuntary part-time employment, which were all statistically significant. In the view of this researcher, older men and older women differ in their work aspirations due to their gendered career paths and patterns. Older men might tend to identify more with their work and seek hierarchical advancement, while older women have more varied and nonlinear careers due to their multiple roles, which could have lowered their work aspirations and resulted in less dissatisfaction. As an exception, skill-mismatch affects older women more than older men because they might value their skills highly, since in most cases they might have less formal education.

No discernible patterns emerged when the gaps in subjective well-being were reviewed by dimension of underemployment. As well, some gaps were negligible. Among over-skilled workers, relatively small gaps were observed for older men and younger workers of both genders. An even smaller gap was found among older field-mismatched female workers. On the other hand, the gap was more pronounced among overeducated workers irrespective of age group and gender. It was even more pronounced among workers in involuntary part-time employment as discussed above.

One possible explanation for the variation in gaps is that different dimensions of underemployment have different psychological and social consequences (see Chapter 3). It could be argued that over-skilled men might experience less dissatisfaction than overeducated or field-mismatched workers because they could still use some of their skills and exercise control over their work in general. Also, older field-mismatched female workers could have lower expectations than older men and younger workers, as they might be forced to work in a different field owing to their multiple roles, which reduces the gap in their subjective well-being. Furthermore, overeducation could be more likely perceived as a waste of human capital, leading to a loss of self-esteem, which could be more difficult to be compensated by other aspects of the

job or outside employment. Additionally, involuntary part-time workers might face a high level of financial insecurity and low level of social protection, which lowers their well-being significantly.

As summarized in Table 7.29, among older workers, the difference in gaps in subjective well-being between genders was statistically significant for workers who were over-skilled, field-mismatched, or involuntary part-time employed. The only exception was observed for overeducated workers among which the gender difference was not statistically significant. This finding on overeducated workers is also true for younger workers. As the difference in gaps was not statistically significant between the older and younger working populations as well, the negative effects of education-mismatch might not affect genders and age groups differentially. In general, however, gender plays a significant role in the negative relationship between underemployment and subjective well-being among older workers but not among younger workers. It might be argued that the impact of gendered variation in employment experience is more evident among older workers than younger workers owing to their longer life trajectories under the Life-course Perspective.

Taken together, there are implications that any policies or practices should pay attention to the different dimensions of underemployment and their respective effects on the well-being of older workers across the genders. Also, career guidance and counseling might possibly assist underemployed older workers to make informed choices about their employment options, in particular for older female workers.

9.4.4 After Accounting for Covariates

As explained in Table 5.1, the select covariates cover various characteristics concerning an individual: demographic and geographic, work, socioeconomic, social connectedness, and health. With variations in these characteristics that could be shaped by differences in career pathway, organizational practice, social role and life history, one would expect the differentiated effects of underemployment on subjective well-being between older men and older women become smaller after accounting for these covariates. In Tables A7.5-A7.8, the regression findings show about how the relationship between underemployment and subjective well-being varies by the above characteristics for both older and younger working populations.

Table 9.4 below is a summary of Tables 7.23 and 7.30. It reveals that following introduction of covariates into the models, as hypothesized, there was general improvement to the negative relationship between underemployment and subjective well-being. Among older workers, the biggest changes were seen in involuntary part-time workers, for both genders. Among younger workers, involuntary part-time employment and overeducation were the dimensions with the biggest changes for men and women respectively. This observation supports the argument above that involuntary part-time employment is the dimension that is more susceptible to improvement by policies and practices than other dimensions.

An interesting observation from the same table is that there was an increase in subjective well-being among older field mismatched women after accounting for the select covariates. This could possibly be linked to their higher likelihood of being managers, and were more likely involved in management of workload (see Table 7.27). It could also be the result of reassessment of goals under socioemotional selectivity (described below), as older workers may switch to focus their lives more on non-work domains that are more satisfying, such as family or social networks.

Table 9.4: Subjective well-being gap by dimension of underemployment by gender; before and after accounting for covariates

Dimension of underemployment	Older workers				Younger workers			
	Male		Female		Male		Female	
	Before	After	Before	After	Before	After	Before	After
Overeducation	-0.531	-0.197	-0.342	-0.054	-0.464	-0.147	-0.556	-0.198
Over-skill	-0.089	-0.044	-0.497	-0.373	-0.097	-0.057	-0.104	0.057
Field-mismatch	-0.432	-0.104	0.029	0.097	-0.493	-0.199	-0.316	-0.170
Involuntary part-time	-2.849	-1.418	-1.071	-0.562	-1.517	-1.123	-0.862	-0.818

Data source: 2015 and 2016 General Social Surveys

As posited by the Socioemotional Selectivity Theory, individuals who are unable to attain preferred goals might reassign the relative importance of their goals and shift to those readily attainable or more satisfying, thereby improving their overall well-being (Wrosch et al., 2003; Wu, 2009). A few participants reported that reassigning the relative importance of goals had helped address the negative effects of underemployment, such as volunteering as a sport umpire, helping people in a professional capacity, or simply engaging oneself in personal passions. This observation is consistent with the findings in the literature discussed in Section 4.4.

The findings from the decomposition analysis in Table 7.31 indicate that, in the negative relationship between overeducation and subjective well-being, socioeconomic characteristics was the dominating mediating factor for older women, while it was only one of several important factors for younger women. For men, work characteristics was the most important factor for both older and younger working populations. However, older men also had health as an important factor. Socioeconomic characteristics could be of particular influence in older workers' subjective well-being, possibly because of its association with finances and status.

Table 7.32 shows that, for over-skilled workers, socioeconomic characteristics was an important factor contributing to subjective well-being among older workers of both genders and younger men. In addition, health was an important factor for older men while social connectedness was important for older women. For field-mismatched workers, Table 7.33 shows that work characteristics and social connectedness were both important factors contributing to subjective well-being for older men and younger men. For older women, it was work characteristics that was the dominating factor. Table 7.34 shows that, for time-mismatched workers, demographic and geographic characteristics was the dominating factor contributing to subjective well-being for older women and younger workers of both genders. For older men, social connectedness and health were the two most important factors.

Collectively, these findings reveal that underemployment affects subjective well-being differentially depending on gender, age and dimension, even after the mediating effect of the covariates. Again, this suggests that there is no one-size-fits-all solution that can address the negative effects of underemployment. However, by looking at each dimension separately, some areas that are more relevant for policy and practice decisions might be identified. For example, for overeducated workers, improving psychosocial work conditions for men and socioeconomic conditions for women might help. As found by Butterworth et al. (2011), the psychosocial quality of work is a significant determinant of mental health. For field mismatched workers, enhancing social connectedness for older men and younger workers might be beneficial. For involuntary part-time workers, paying attention to health issues for older workers might be important.

Looking at the decomposition results from another perspective, as summarized in Table 9.7, across all dimensions of underemployment, among older women, psychosocial work characteristics seemed to play a significant role while socioeconomic characteristics were somewhat associated with subjective well-being. For older men, there are no distinct categories.

Yet, looking at the decomposition results from a third perspective, while many factors contribute to an individual's subjective well-being, some may have greater effect than others. Across all dimensions of underemployment, social connectedness emerged as the single most prominent category significantly associated with subjective well-being, all else being equal. For older workers, the only exception was women with involuntary part-time employment. For younger workers, involuntary part-time workers of both genders were the exception. The findings in Table 9.7 are further reviewed in the next section.

The finding above on social connectedness is consistent with the literature findings discussed in Section 4.4. It is also consistent with the relational perspective offered by the participants in their responses concerning coping with underemployment. To that end, a key theme is the importance of social connection – which reinforces the concept of linked lives under the Life-course Perspective – with family and social networks being the two most helpful resources, although personal factors such as adaptation style and resiliency were also cited as contributors.

Taken together, the decomposition results suggest that the important factors mediating the relationship between underemployment and subjective well-being differ by dimension of underemployment, gender, and age group. While this affirms the approach adopted by this research in not combining different dimensions of underemployment or genders in the analysis, it challenges the universality of the positive influence of situational mediators on subjective well-being. These mediators – such as job empowerment, autonomy, decisional input, and participatory evaluation of outcomes – are generally considered as promoting well-being (Erdogan and Bauer, 2009; Luksyte and Spitzmueller, 2011) across the board.

9.4.5 Intention to leave Current Job and Multiple Jobs

The quantitative results reveal that subjective well-being gap and the intention to leave current job in 12 months did not seem to correlate with underemployment across different dimensions of underemployment (see Table 7.39). This could possibly be a result of the attachment with employers or one's reluctance to seek out new opportunities, as described by the interview participants. It could also be argued that the job withdrawal behaviour reported in the literature might not apply to older workers, as they might prefer stability over change. This justifies one of the arguments listed under Section 4.2 – no evidence is usually provided in past studies to determine whether the findings are applicable to older workers or generalizable to other age groups. However, the literature suggests that involuntary part-time workers who want more hours might have taken on multiple jobs. As shown in Section 6.3, the number of people holding more than one job has increased by 350% for older women and 200% for older men in the last 20 years. Indeed, one female interview participant did report that she had been working two part-time jobs for a long time.

9.4.6 Other Factors

It is hypothesized that the perception of the negative effects of underemployment could depend on the experience of similar situations in the past. These negative effects could drop with the occurrence of similar situations or the duration of underemployment. The literature suggests that

past adversities experienced by people might help lessen the effects of current adversities (MacLeod et al., 2016). Therefore, this researcher attempted during the interview to interpret participants' lived experiences of underemployment with reference to both current and past experiences that they were willing to share. As a few participants commented, with long life experiences, they were generally able to learn and build up resilience from adverse life events. This was especially evident among the female participants without spousal support.

In reviewing the psychological experience of unemployment under the Agency Restriction Model, Fryer and Payne (1986) attributed the difficulty to develop and maintain well-being to compromised autonomy resulted from loss in financial income, which could present uncertainty for attaining a satisfying lifestyle. This notion was reflected in the comments of a few participants to some extent. As described above, all participants expressed dissatisfaction with the loss in financial compensation as the major disadvantage brought about by underemployment. In particular, a participant (SL) commented that a satisfying lifestyle was of high desirability to him.

For a small number of participants, although underemployment disrupted their social standing or might potentially cause societal stigma, contexts of widespread underemployment had lessened the sense of relative deprivation or perception of stigma. This is especially reflected in the case of taxi drivers wherein an occupational group emerged as a community, as reported by a participant (RG). This phenomenon echoes the "social norm" effect in the unemployment literature that the impact of unemployment on well-being is reduced in situations with a high unemployment rate due to less stigmatization, as found by Clark (2003). In other words, the negative effects on subjective well-being could go down as aggregate underemployment increases. This affirms one of the key premises of this research: the meaning of underemployment changes as contexts change. In a broad sense, it could be argued that perceptions of underemployment are situational.

At the time of interview, most participants revealed that there were no significant effects of underemployment on their well-being. It also appears that, over time, all participants have absorbed underemployment into the fabric of their lives. One possible explanation is that it is a result of their adaptation or, as indicated before, their resilience or perseverance associated with old age as attributed by some participants (see also Subsection 9.6.7). It could also be argued that they might have come to some sort of realistic expectations of the future, which could substantially reduce the impact of underemployment on their subjective well-being. The duration of underemployment, as reported by the participants, ranged from a few years to more than two decades. For some of them, there are accounts of reduced subjective well-being due to negative emotions associated with the experience of underemployment, mostly in the initial stage. Although not indicative, this still suggests that there could be a possibility for underemployed older workers to be at risk for stress-related illnesses. This issue might warrant further investigation.

Summary

Taken together, the factors discussed in this section contributed to explaining the effects of underemployment on subjective well-being for older workers. Some of them also contributed to explaining why the participants were not motivated to take active steps in seeking out improvement, which could in turn contribute to the low awareness of older worker underemployment as a societal issue as discussed later. Further findings concerning the relationship between underemployment and subjective well-being for older workers are reported in the next section as part of the comparison with the younger age group.

9.5 Research Question SQ3: Difference from Other Groups of Workers

This section primarily addresses the third secondary research question and the following specific questions:

- SQ3: *To what extent does older worker underemployment differ from other groups of workers?*
- SQ3(a): *How are the characteristics of underemployed older workers different from those of younger workers?*
- SQ3(b): *How are these characteristics different in mediating the relationship between underemployment and subjective well-being among older workers vs younger workers?*
- SQ3(c): *How does the impact of underemployment on subjective well-being among older workers differ from that among younger workers and between the genders?*

It primarily compares and contrasts various facets between the older and younger working populations, including their characteristics, underemployment situations, and relationships between underemployment and subjective well-being, along with the role of the mediating factors. As noted in the introduction of this chapter, the discussions in the previous sections contribute to answering and explaining this research question. Likewise, the discussion in this section contributes to addressing the research question in the next section.

This section is presented under the following headings:

- (a) age group differences
- (b) non-standard employment types
- (c) occupational and industry profiles
- (d) comparing prevalence and subjective well-being

9.5.1 Age Group Differences

This research used younger workers – defined in Chapter 1 as workers aged 25-54 – as a comparison group. The purpose is to situate the discussions in a context to facilitate highlighting differences between the age groups to generate insights into the challenges and opportunities that older workers face in underemployment. These also cover expectations, motivations, preferences, and satisfactions of older workers, contributing to informing policy and practice decisions to address the specific needs and interests of underemployed older workers. Additionally, the comparison would help envision the likely changes to the younger cohort as they age. It should be noted that there are limitations in comparing the analysis in this section with the literature owing to its scantness (see Section 1.6). As Virick (2011) contended, there is a gap in the literature concerning older worker underemployment, with little information on whether older workers experience higher levels of underemployment compared to younger workers.

In this section, the characteristics of employment and underemployment among older workers are compared and contrasted with younger workers. Workers aged 24 and below are not covered in this study as their employment situations are generally more volatile owing to the many life opportunities and challenges faced by this age group. In comparison with younger workers, older workers were lower in proportion in a few aspects but higher in other aspects. These aspects cover demographic characteristics, work and labour force characteristics, and socio-economic factors. A summary of the findings reported in Chapter 6 on comparing and

contrasting various characteristics between older and younger workers, along with the hypothesised risk of underemployment and reasoning for each of them, is presented in Table 9.5.

Table 9.5: Older workers compared with younger workers

Aspect	Comparison or proportion* (older workers vs younger workers)	Hypothesised risk of under-employment (older workers)	Reasoning
Living in major census metropolitan areas	lower	higher	Less employment opportunities are available outside central metropolitan areas
Visible minority	lower	lower	Visible minorities face more challenges in obtaining preferred employment
Immigration status	very similar	-	
Having a house mortgage	lower	lower	Higher financial obligations might limit opportunities in obtaining preferred employment
Level of education above high school	lower	-	Not a straightforward relationship
Level of census family income above \$100,000	lower	higher	Lower earnings are generally associated with a higher risk of underemployment
Self-employment	higher	lower	Self-employment is generally associated with a higher level of independence and control
Part-time employment	higher	higher	Part-time employment is generally considered as secondary to full-time employment
Temporary employment	higher	higher	Temporary employment is generally considered as secondary to full-time employment
Occupational profile	Higher in management-, business-, and agriculture-related occupations	lower	These occupations are generally associated with a higher level of independence and control
Industry profile	higher in primary- and property-related industries	lower	Primary- (agriculture, forestry, fishing and hunting) and property-related (real estate and rental and leasing) industries are likely associated with self-employment
Union density	very similar	-	

Aspect	Comparison or proportion* (older workers vs younger workers)	Hypothesised risk of under-employment (older workers)	Reasoning
Barriers to mobility	higher	higher	Barriers to mobility generally limit access to employment opportunities
Unemployment	slightly higher	higher	Higher unemployment rates are considered as a risk of underemployment

* Proportion of older workers compared with the corresponding proportion of younger workers in the same aspect

While this summary provides evidence on the disparities between the two age groups, it also shows that older workers might hold a higher risk of underemployment in some aspects but a lower one in others in comparison to younger workers. As argued in Section 9.3, these risks of underemployment might be combining or offsetting each other. In addition to the inextricable relationships and variations among these aspects, some of them could be more relevant to older workers owing to both a longer life history and a shorter span of time left for both work and life. With different motivations and goals, it is reasonable to expect differentiated effects of underemployment between older workers and younger workers. Notwithstanding the above, the findings in Section 6.4 affirm a positive relationship in a loose way, between employment and education, and between employment and family income, within each age group.

9.5.2 Non-standard Employment Types

Non-standard employment types such as self-employment, part-time employment, and temporary employment were more prevalent among older workers than younger workers. The analyses in Section 6.5 indicate that “independence, freedom and the desire to be one’s own boss” was the primary reason for self-employment while personal preference was driving part-time employment. The evidence suggests that older workers might choose non-standard employment types over standard employment types so as to stay in the labour market. In particular, unretiring older workers might favour non-standard employment types as they usually impose fewer constraints on the timing of permanent retirement. A few interview participants also indicated that non-standard employment such as part-time employment was desirable for them to unretire.

On one hand, non-standard employment types are more attractive for older workers who value flexibility and autonomy in their work arrangements. On the other hand, it could be argued that there are fewer barriers to re-entering the labour market through non-standard employment for them. However, it could also be conceived that there are possible disadvantages associated with non-standard employment types, such as less security, less access to benefits and lower social protection. Thus, although the advantages such as flexibility and autonomy would likely enhance subjective well-being, the disadvantages might act as a counterbalance, resulting in an indeterminate effect after all.

The quantitative analyses on self-employment in Section 6.5 reveal that underemployed workers were not over-represented among self-employed workers for both older and younger age groups. As well, the likelihood of being self-employed among older workers for each dimension of underemployment was not statistically significant. The common understanding that self-employment selects workers into higher life satisfaction is affirmed by the higher level of subjective well-being reported by self-employed workers in comparison to paid employees,

irrespective of gender and age group. However, only younger women exhibited a difference that was statistically significant. Notwithstanding this, providing support to older workers who desire to pursue non-standard employment such as self-employment might still be able to improve their employment outcomes. This would be further discussed in Section 10.5.

9.5.3 Occupational and Industry Profiles

The analyses on occupational groups in Section 6.6 show that, compared with younger workers, older workers were similarly represented in every occupational group when genders are combined. This similarity in occupational profiles could be indicative of similar labour market conditions being faced between the two age groups. However, older workers were more likely than younger workers to work in management for men, and in “business, finance, and administration” for women. In contrast, younger workers were more likely than older workers to work in “natural and applied sciences” for men, and in “education, law and social, community and government” for women. One possible explanation is that older women might prefer office support work or it is more accessible to them due to their multiple roles, while older men have more privileges to advance their career over the life course. For younger workers, the higher representation in those occupational groups could possibly be an effect of their higher presence in the knowledge economy resulted from their higher educational attainment.

Industry-wise, a comparison of the labour market segments suggests that the distributions of industries between the two age groups were very similar. This similarity in industry profiles could be indicative of similar economic conditions being faced between the two age groups, suggesting that the challenges and opportunities from an industrial perspective could be similar, such as comparable access to different industries and job security across the industries.

The trend on unemployment rate over the past two decades for both older and younger age groups are presented in Section 6.8. While there were disparities in the first half or so of these trends between the two age groups, their unemployment rates have been surprisingly similar since the early 2010’s following the global recession. This phenomenon, along with the similarities observed in occupational and industry profiles described above, could be indicative of the similar labour market and economic conditions being faced by both age groups in recent years.

Tables 7.25 - 7.28 show that, among older workers, both men and women in “sales and service” exhibited a higher prevalence of education-occupation mismatch relative to their respective matched counterparts that was statistically significant. The same phenomenon was also observed for older workers in “sales and service” with field-occupation mismatch, as well as among older women in management for field-occupation mismatch. The same set of tables also show that, among younger workers, both men and women in “sales and service” exhibited a higher prevalence of education-occupation mismatch relative to their respective matched counterparts that was statistically significant. The same phenomenon was also observed for younger workers in “sales and service” and younger women in “business, finance and admin” with skill-occupation mismatch. As well, younger workers showed a higher prevalence in a number of occupational categories for field-mismatch, including: “business, finance, and administration”, “sales and service”, and “manufacturing and utilities” for both genders; management and “trade, transport and equipment operators” for women; and “natural resources, agriculture and related production” for men.

Taken together, there are implications that there could be a lack of opportunities for workers to use their qualifications in some sectors, or that there could be barriers to mobility across sectors,

such as credential recognition, discrimination, or lack of information. The higher variability seen in these results for younger workers might also have an implication that there is a need for better alignment of education and training programs with labour market needs, and more effective career guidance and counselling for them.

While field-mismatch is the most predominant form of underemployment for both age groups, older workers demonstrated a higher prevalence in field-mismatch that was statistically significant across a smaller number of occupational categories than younger workers. As the issue is occupationally concentrated, it could possibly be argued that the original fields of training for older workers are not as diverse as their younger counterparts. While more study might still be required, this observation could have implications for policies and practices, such as broadening the diversity of the fields of training for older workers.

As discussed under Subsection 9.3.7, the predominance of field-mismatch could be attributed to restructuring of the economy, which shifts employment from the manufacturing sector to service, and lowers the demand for manual skills. This change might explain the above observation of a higher prevalence of field-mismatched older workers relative to their matched counterparts in “sales and service”.

9.5.4 Comparing Prevalence and Subjective Well-being

Table 7.1 shows that, of the four dimensions of underemployment, two present a statistically significant association between age group and occupation mismatch – skill-occupation mismatch and involuntary part-time employment. In comparison to older workers, younger workers were affected by skill-occupation mismatch to a higher degree. However, the opposite was true for involuntary part-time employment wherein older workers were affected to a higher extent than younger workers. While the results did not indicate that older workers were, in general, disproportionately affected by underemployment, involuntary part-time employment had a more visible prevalence among older workers than younger workers. When compared to women in the same age group, both older men and younger men were significantly less likely to be in involuntary part-time employment. However, younger men were significantly more likely to be overeducated or over-skilled relative to their female counterparts. As discussed under Section 9.3, from a practical perspective, it would be useful to look at options that could provide adequate support and incentives for older workers especially women to access and retain full-time employment.

As discussed in Section 9.4, when compared between the genders, there was no unique pattern in the negative relationship between underemployment and subjective well-being across the dimensions within each age group. Table 7.23 shows that, for men, the older age group showed a weaker relationship among over-skilled and field-mismatched workers while the younger age group showed a weaker relationship among overeducated and over-skilled workers. For women, the older age group showed a weaker relationship among overeducated workers and a close-to-zero relationship among field-mismatched workers while the younger age group showed a weaker relationship among over-skilled and field-mismatched workers.

These findings affirm the need to place the heterogeneity of underemployed older workers foremost for any policy and practice decisions due to different needs, aspirations or preferences of different groups. For example, overeducated workers might benefit from more opportunities for skill development, while over-skilled workers might require a higher level of autonomy at work to enhance application of their skills. On the other hand, more guidance for occupational transitions or retraining might be helpful for field-mismatched workers. In short, specific

considerations would be required to provide appropriate support and incentives to enhance the well-being of different groups of underemployed older workers.

Based on scores reported as 10 – the highest rating – for subjective well-being, Table 7.22 suggested that, before accounting for select covariates, a higher proportion of older workers than younger workers were not affected by underemployment, or were more effective in coping with the negative effects of underemployment. With the exception of overeducated workers, younger women outperformed their male counterparts in every other dimension of underemployment, although the difference might be quite small. Among older workers, a higher proportion of men than women were not affected by overeducation and over-skill, while the reverse held for field-mismatch and involuntary part-time employment. Again, this reveals that underemployment has differential effects on subjective well-being depending on age, gender, and dimension.

The observation of a higher proportion of older workers reporting a score of 10 suggests that older workers might have a more stable career (and consequently higher satisfaction) than younger workers, regardless of their gender or underemployment status. Also, the variation in gender difference across age groups and dimensions suggests that different factors might influence choices and outcomes at different stages of lives between the genders, which is justified by the Life-course Perspective. Alternatively, as Armstrong-Stassen (2008) argued, older workers could be more likely to experience career plateaus than younger workers, and thus have lower expectations. This argument, in the view of this researcher, is implicit in the narratives of some interview participants who perceived some form of stagnation in their career.

Table 7.29 reveals that, when older women were compared with younger workers of the same gender, the difference in gaps was more pronounced among over-skilled workers but it was the opposite among field-mismatched workers with a bigger negative effect among younger women. Both of these differences were statistically significant, confirming that the effects between age groups could be different across dimensions of underemployment. None of the differences in gaps were statistically significant when older men were compared with younger men. Table 7.29 also shows that, when older men were compared to older women, the difference in gaps was more pronounced among time-mismatched workers than among field-mismatched workers. However, it was the opposite among over-skilled workers, with a bigger negative effect for older women. All of these differences were statistically significant. The weaker negative association with subjective well-being among over-skilled older men might suggest that they were able to put their skills in better use relative to their female counterparts. None of the differences in gaps were statistically significant when younger men were compared with younger women.

When compared with their younger counterparts, the weaker negative association with subjective well-being for older overeducated women might possibly suggest that overeducation was more commonly experienced among them than younger women socially (see Chapter 4), rendering them less susceptible to the impact. For older overeducated men, the stronger negative association with subjective well-being might result from a higher attachment of identity to work among more educated workers than their younger counterparts, as asserted by Smyer and Pitt-Catsouphes (2007) (see Section 2.2). This same reasoning might also be applied to older men who were involuntary part-time workers.

Table 9.6 summarizes the decomposition results in Section 7.5 and reveals that, following introduction of the covariates into the models, there were changes to the statistical significance of the negative relationship between underemployment and subjective well-being. Among older workers, the adjusted effect remained statistically significant for over-skilled women and time-mismatched men. Among younger workers, it remained statistically significant for overeducated

and time-mismatched women, and field-mismatched workers of both genders. None of the statistically significant sub-groups were the same between the two age groups. This probably reflects the different perceptions and coping mechanisms across the dimensions between older and younger workers, and justifies setting up separate models for studying them in this research.

Table 9.6: Summary of all decomposition analyses

	Older workers		Younger workers	
	Male	Female	Male	Female
Overeducation				
Observed effects – Model 1	***	*	***	***
Adjusted effects – Model 2	~	~	~	*
Percentage of effects accounted for by covariates	63.0%	84.3%	68.3%	64.4%
Contributing components (largest denoted by 'x')				
Demographic and geographic characteristics				
Work characteristics	x		x	x
Socioeconomic characteristics		x		x
Social connectedness				x
Health	x			
Over-skill				
Observed effects – Model 1	~	***	~	~
Adjusted effects – Model 2	~	**	~	~
Percentage of effects accounted for by covariates	51.0%	25.0%	41.1%	154.9%
Contributing components (largest denoted by 'x')				
Demographic and geographic characteristics			x	
Work characteristics			x	x
Socioeconomic characteristics	x	x	x	
Social connectedness		x	x	x
Health	x			
Field-mismatch				
Observed effects – Model 1	***	~	***	***
Adjusted effects – Model 2	~	~	**	*
Percentage of effects accounted for by covariates	75.9%	-238.2%	59.6%	46.3%
Contributing components (largest denoted by 'x')				
Demographic and geographic characteristics				
Work characteristics	x	x	x	
Socioeconomic characteristics				
Social connectedness	x		x	x
Health				x
Involuntary part-time employment				
Observed effects – Model 1	***	**	~	*
Adjusted effects – Model 2	*	~	~	*
Percentage of effects accounted for by covariates	50.2%	47.5%	26.0%	5.2%
Contributing components (largest denoted by 'x')				
Demographic and geographic characteristics		x	x	x
Work characteristics				
Socioeconomic characteristics				
Social connectedness	x			
Health	x			

Note: Largest contributing component(s) are denoted by 'x'

To provide another perspective to assess the relationship between underemployment and subjective well-being, individual covariates that have a contribution of 20% or higher towards explaining the relationship are listed in Table 9.7 below.

Table 9.7: Covariates with a contribution of 20% or higher towards explaining the negative relationship between underemployment and subjective well-being

	Over-education				Over-skill				Field-mismatch				Involuntary part-time			
	Older workers	Younger workers	Older workers	Younger workers	Older workers	Younger workers	Older workers	Younger workers	Older workers	Younger workers	Older workers	Younger workers	Older workers	Younger workers	Older workers	Younger workers
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Demographic and geographic characteristics																
Married or living common-law						43%									30%	178%
Recent immigrant															31%	
Visible minority					28%										46%	60%
Work characteristics																
Opportunities to provide input into decisions	20%															
Good prospects for career advancement		26%				62%		21%								
Occupation categories:																
Health						82%			52%		31%					
Education, law and social, community and government																
Socioeconomic characteristics																
Highest education:																
Below high school						43%										
High school																26%
Below bachelor's level					38%											
Social class:																
Lower or lower-middle class																
Upper-middle or upper class						47%										
Family income group:																
<\$25K family income						31%										
\$80K-<\$100K family income																27%
Social connectedness																
Feeling part of the community	52%	20%	27%	45%	91%	141%	26%	22%	32%	20%	31%	48%				
Spending time with family and friends													32%			
Health status																
Self-rated health	38%								20%	20%		39%			27%	

Among both older and younger workers, “feeling part of the community” – which is a factor in the “social connectedness” category – was an important factor accounting for the negative

relationship for overeducation, over-skill, and field-mismatch for both genders. For involuntary part-time workers, “spending time with family and friends” – which is another factor in the “social connectedness” category – was an important one for older men but not for older women. For younger involuntary part-time workers, “social connectedness” was not an important factor for both genders. Although this finding is not absolute, social connectedness is generally considered as a protective factor providing a significant positive correlation with well-being. It was also found to be a key factor to enable older people to age well (Holt-Lunstad et al., 2017; World Health Organization, 2015).

Among overeducated workers, psychosocial factors at work such as “good prospects for career advancement” was an important factor for older women while “opportunities to provide input into decisions” was one for older men. Younger workers of both genders did not report any important factors other than “feeling part of the community” as described above.

Among over-skilled workers, marital status was an important factor for older women and younger men, while being visible minority was one for older men. Similar to their counterparts who were overeducated, older over-skilled women also reported “good prospects for career advancement” as an important factor. This was echoed by younger men. Occupation-wise, older female workers found health occupations important in explaining the negative relationship while none was reported by younger workers of both genders. This finding is generally consistent with the implication discussed in Subsection 9.3.7 above that workers in the health care field are required to keep their knowledge and skills current by continuous development.

Among field-mismatched workers, older women found occupations in health and “education, law and social, community and government” as important factors while younger women only found health occupations important. Among involuntary part-time workers, marital status was an important factor for younger workers of both genders. On the other hand, being a recent immigrant and visible minority were important factors for older females and younger males.

Socioeconomic characteristics – such as education, social class, and family income group – played an important role among older workers who were over-skilled. Male workers in this sub-population were affected by education while female workers were also affected by social class and family income group, in addition to education. Among younger workers, social class was an important factor for field-mismatched women, while education and family income were important factors for involuntary part-time female workers.

Health status was not an important factor among older workers who were over-skilled and older women who were overeducated. However, it was an important one for older workers who were field-mismatched or involuntary-part-time employed. It was also an important one for younger women who were field-mismatched.

Summary

Although the precise reasons were not known, older workers who were over-skilled or overeducated might have been affected by skill obsolescence, while younger workers who were field-mismatched or involuntary part-time employed could have faced specific challenges. As these factors might have impacted career development and reduce employment opportunities, an implication is that involvement and influence in the workplace could possibly be considered as potential psychosocial levers for well-being (Blais et al., 2021). On the other hand, health status might have influenced the ability of some workers to work in certain occupations or sectors, while demographic factors might have interacted with other factors to create barriers for certain

sub-groups (as discussed in Chapter 2). Moreover, socioeconomic factors such as education, social class, and family income could have reflected the human and financial resources available.

Taken together, the diversity of covariates contributes to explaining the negative relationship between underemployment and subjective well-being, and highlights the non-uniformity of underemployment experience among different dimensions, and between genders and age groups. Under the Life-course Perspective and Socioemotional Selectivity Theory, with both a longer life history and a shorter span of time left for both work and life, older workers could have motivations and be seeking goals that are different than their younger counterparts. They might also reference their experiences to a longer timeline comprising more and wider social shifts. In the view of this researcher, the differentiated effects of underemployment discussed above necessitates understanding the nuances of the experiences lived through by the underemployed for effective policy and practice decisions. The lived experiences of interview participants are discussed in the next section.

9.6 Research Question RQ: Lived Experiences

This section addresses the primary research question and the following specific questions:

- RQ: *What are the lived experiences of underemployed older workers?*
- RQ(a): *What keeps older workers in the labour market?*
- RQ(b): *What is the role of the financial factor?*
- RQ(c): *What is the meaning of work to older workers?*
- RQ(d): *What is the value of older workers perceived by employers?*
- RQ(e): *What are the challenges faced by older workers in employment?*
- RQ(f): *How do older workers perceive their underemployment experience?*
- RQ(g): *How does underemployment influence older workers' retirement decision?*
- RQ(h): *How do older workers cope with the negative consequences of underemployment?*

As noted in the introduction of this chapter, the discussions in the last three sections also contribute to answering and explaining this research question. As argued above, a proper assessment of the effects of underemployment could not be achieved without an understanding of the lived experiences and outlook of the individuals affected by underemployment, which is the focus of this section. While the characteristics of underemployment could be readily captured by survey data, the lived experiences and outlook of underemployed workers need to draw on in-depth interviews with the participants. This serves as an important reminder that underemployment statistics are not simply numbers, there is a real person facing the issue head-on at the source of every statistic.

Given (2008, p.490) defined lived experiences, based on one's own life, as

...representation and understanding of ...(one's) human experiences, choices, and options and how those factors influence one's perception of knowledge..

In the context of this research, understanding the lived experiences of participants helps generate insights on motivations, behaviours, challenges, and barriers that were shared among them, as well as changes in the social context surrounding their underemployment. This will contribute to informing policy and practice decisions. Please also see Section 5.3 for a discussion on researching lived experience.

Elder and Shanahan (2006) argued that, under the Life-course Perspective, it is important to consider temporality and historicity in understanding events of people and their lived

experience, in particular for older people. This approach has been found useful by this researcher in understanding what influenced a participant's perception of the gap in subjective well-being caused by underemployment, and the expectation and availability of resources to cope with the negative effects, along with the outlook on life.

This section is presented under the following headings:

- (a) work-role centrality
- (b) skill underutilization and erosion
- (c) training
- (d) finances
- (e) relationship with employer
- (f) retirement
- (g) coping
- (h) outlook

9.6.1 Work-role Centrality

Work is a major source of income and life chances. It is also a key definer of social and personal roles as discussed in Section 2.2. Please also see the discussion on the meaning of work in Subsection 9.2.4. Work-role centrality is defined by Paullay et al. (1994, p.225) as *the beliefs that individuals have regarding the degree of importance that work plays in their lives*. It refers to an individual's desire and capacity to contribute to the welfare of other people and society through work. It was shown to have a bearing on subjective well-being in relation to underemployment by the participants in the qualitative study.

In general, the responses do not indicate that work-role centrality had been significantly shifted or questioned due to underemployment for any participants. The notion that work equals worth was not implicated in any responses. There was no diminished sense of collective purpose. However, a small number of participants reported altered social interactions. For them, underemployment induced a struggle to regain individual identity or re-establish social relations. This struggle, as revealed in the comments, was a consequence of comparisons made by these participants, and reflected a sense of relative deprivation. No comments were made by any participants about reassessment of the meaning of work.

Also, no victim blaming was observed in the responses nor detected by the researcher in general. It appears that underemployment was seen more as a societal issue than an individualistic issue by the participants. Although neoliberalism – as practiced in the Canadian labour market – may place more onus on an individual for employment success or failure, this notion was not implicated in any comments provided by the participants. There was one participant who felt face-losing in the past, while another one indicated that he was hesitant in letting people know about his job (as a janitor) due to its perceived low social status. Apparently, not every participant in the study pool might fully subscribe to the notion of “a job is better than no job”.

When asked about personal relationships, no participants reported the lack of financial resources has constrained maintenance or development of personal relationships. There was no indication among the participants that underemployment has caused them to withdraw socially for an extended period. On the converse, it was implicated in most comments that work served as a social outlet for them. Social outlets, under the principles of “active ageing” (Walker, 2006), help address the issue of social detachment as people age. It could possibly be another reason sustaining the participants, or older workers in general, to stay in work.

There are implications that the participants might have a strong sense of work-role centrality that is not easily affected by underemployment, which could be linked to their preferences and aspirations for continued work. They might also have an awareness of the structural factors that contribute to underemployment, which allowed them to refuse internalizing it as personal failure or deficiency. This would certainly help them cope with the negative effects, if any, of underemployment on their self-esteem and well-being. Additionally, recognizing the social benefits of work beyond its economic benefits could enhance their social capital. This might help reduce the risk of social isolation in later life, and contribute to active ageing.

In discoursing the consequences of underemployment, participants' accounts generally reflect different aspects of the value of work: material (e.g., finances), moral (e.g., breadwinning), symbolic (e.g., status associated with job title), and psychosocial (e.g., identity and relationship). As work constitutes life in a specific way to an individual – personally, socially, and economically – these aspects were affected to different degrees by underemployment for different individuals. In the view of the researcher, underemployment seemed to be construed by some participants as some form of denial – e.g., denial to adequate finances due to low wage, denial to good social standing associated with job title and so forth.

9.6.2 Skill Underutilization and Erosion

The literature reports that underemployment constrains people's opportunities to demonstrate skill and competence at work (see Section 4.2). Consistent with Burris' (1983) findings, the participants in this study complained about the lack of opportunities to use skills in general, with a few reported engaging in repetitive and tedious work (see Section 2.4), but some indicated that they were able to utilize their skills to some extent.

A number of participants saw their accumulated wealth of skills as an advantage in comparison to younger workers. For older workers, it could be argued that the application of skills at work may define the extent to which they see themselves as playing an important social role and are seen as such by others. With the lack of opportunities to use skills due to underemployment, it could be frustrating for those affected.

Despite the lack, none of the participants indicated that they had actively sought opportunities with their employers to increase using their expertise. On the other hand, many participants reported that they kept engaging themselves in some form of intellectual stimulations. For a couple of them, this culminated in taking on some new work tasks. Although not explicitly stated, intellectual stimulations of some form seemed to be regarded as beneficial by many participants.

The literature also suggests that underemployment could compromise maintenance of skills due to lack of continuous on-the-job training (see Section 4.2). As a result, skill deterioration occurs and could prohibit individuals from returning to their former fields without re-training. This issue of skill erosion was reflected in most comments, with the efforts of re-learning or upskilling perceived to be significant by the affected participants. Despite the erosion, participants were reluctant to re-skill through formal training, citing either age and/or dubiousness to obtain adequate employment as primary reasons (see Section 2.6). In addition, the literature suggests that, for older workers, the acquisition and development of new skills are not of high relevance. This notion is implicated in the comments of the participants in general. Collectively, these tendencies might have been driven by discouragement at the lack of prospects of improvement (see also discussion in Section 9.3), and is consistent with Johnson et al. (2002)'s finding of "no growth" associated with underemployment.

Among the participants, all but one reported overeducation and a disproportionately much smaller number of the same group of participants reported over-skill. This could possibly suggest that over-skill is perceived as a less prominent issue by older workers themselves in comparison to overeducation as the former might have subdued due to skill deterioration over time. Another interesting observation is that, despite being underemployed, none of the overeducated participants questioned the utility of education or meritocracy. With employment success being founded on education as a common worldview, doubts could arise when underemployment (in the form of overeducation) is experienced by an individual in real life.

There is an implication that there could be a need for more support and guidance for older workers to maintain or update their skills, especially if they plan to return to their former fields. This might include providing more incentives and opportunities for mentoring, on-the-job training, or lifelong learning. It could also be argued that, at the societal level, with the potential loss of human capital and productivity due to skill underutilization and erosion, there could be negative consequences on innovation and competitiveness for the economy, and downgrade of the perceived value of affected workers by their employers.

9.6.3 Training

Many participants commented that there was basically no help about underemployment for older workers provided by the government or social services organizations. They generally felt that assistance at a societal level was not adequate. It is paradoxical that while a few of them suggested having the government establish training programs, none of them indicated willingness to pursue formal training to improve their chance of obtaining adequate employment, despite their complaints about the lack of opportunities for improvement.

Thus, formal training was considered by the participants as a rational means, as suggested in Dellas and Sakellaris (2003)'s study where individuals see further education as a pragmatic choice in time of career stagnation. However, it was not seen by them as feasible for them. Despite this, as described above, some kept themselves involving in some form of intellectual engagement, by either informal or self-learning.

There are implications that there could be a gap between perceived need and actual demand for formal training among underemployed older workers. This could be attributed to their lack of motivation, or confidence on the benefits of the training. Probably the government and social service organizations could level up their support and guidance on the availability and relevance of such training, and address any barriers to participation. While informal or self-learning could be more appealing and accessible for underemployed older workers due to their flexibility, it might be considered to serve as a bridge to more formal training. This might be a topic that warrants further study to determine its feasibility. Notwithstanding this, it is the view of this researcher that some form of employment counselling and guidance geared to the expectations and motivations of older workers would be helpful for them.

9.6.4 Finances

As the literature suggests (see Sections 2.5 and 4.2), the most common consequence of underemployment reported was its downward effect on wage. Consistent with this finding, there was general dissatisfaction associated with perceived inadequacy in financial compensation for labour among the participants. As discussed in Subsection 3.4.2.3, this could be attributed to the wage penalty associated with field mismatch. For older workers with firm-specific knowledge

who lose their jobs, Valletta (1991) found that they will face increased duration of joblessness and a significant decrease in earnings when they are re-employed. In one form or another, all participants reported an actual downward change in income flow or a perception of under-wage due to underemployment. Some participants also spoke about financial worries as a key unfavourable consequence of underemployment, in particular among the small group of females without spousal support.

The sources for inadequate financial compensation varied among participants, including low wage, insufficient work hours, or inconsistent work. One participant described her frustration with being paid the same as her co-worker who was both less educated and less competent. This affirms the core tenet of the Relative Deprivation Theory. Another participant indicated that the relative social standing with his university classmates contributed to a diminished sense of self-worth. As implicated in his comments, wealth was one of his measures of success.

For those participants with financial need as the primary reason for staying in work, there were inclinations of delayed retirement (see Section 2.7). Their responses generally indicated that they would keep working for financial security. For some participants, the dissatisfaction was seen to be lessened by the availability of other resources for coping, as discussed in Subsection 9.6.7.

Inadequacy in financial compensation could lead to a sense of undervaluation, which might be internalized and give rise to a feeling of inferiority. Despite the general dissatisfaction with financial compensation, none of the participants reported having a sense of undervaluation. Although some studies suggest that financial insecurity is the most important predictor of psychological distress among underemployed workers (Creed and Bartrum, 2008; McKee-Ryan et al., 2005), this was not a prominent observation among the participants.

As noted above, no impact of the lack of financial resources on personal relationships with other people was reported by any participants. Also, despite some participants were working out of necessity, they reported that they still found value in working.

There are implications that the participants might have different sources of work motivation and satisfaction besides financial compensation, such as psychosocial rewards or social support. Alternatively, they might have a positive self-image that are not easily affected by their financial situation or perceived underemployment status. This could possibly be related to the notion of work-role centrality, as presented in Subsection 9.6.1. Also, development of policies and practices that contribute to raising awareness of the potential financial consequences of underemployment among older workers might help them brace for impact.

9.6.5 Relationship with Employer

A notable commonality among the narratives of the participants was the positive effect of good relations with employer, which snowballed positive effects in their employment. While most participants reported that their employers were aware of their underemployment situation, none felt that their employers have found any issues related to or were concerned with their work performance or engagement. Conversely, many participants described their work commitment and ethics as strong and there was no difficulty for them to demonstrate their work performance. This finding disputes Feldman and Turnley (1995)'s finding that underemployed workers have lower levels of commitment, job involvement, and motivation (see Section 4.2). Many studies pointed out that underemployed workers could actually perform at a better level than their adequately employed colleagues (Fine and Nevo, 2008; Holtom et al., 2002; Maynard and

Hakel, 1999). However, there was no attempt to make such an assessment by the researcher in the interviews due to practical considerations.

Participants also considered the breadth and depth of skills associated with their long work experience a major advantage recognized by their employers (see Section 2.3). Although long work experience might have an implication of inadaptability (see Section 2.6), no participants reported construal of such by their employers. As per Erdogan and Bauer (2009), individuals who perceive themselves as competent tend to remain with the organization. This could be another reason explaining why almost all participants were not actively seeking changes.

There was no sign of attitudinal hardening due to underemployment among any participants, although there was feeling of being inequitably treated by the employer for one of them (NA), which caused some form of tension between her and her employer and co-workers.

There are implications that, with strong work commitment and ethics, underemployment does not necessarily lead to poor work performance or engagement. The analysis suggests that the relationship between underemployed older workers and their employers could be an important factor shaping subjective well-being. A healthy and supportive relationship could help mitigate the negative effects of underemployment. Additionally, although underemployed, older workers could still leverage their skills and knowledge to gain employer recognition using their long work experience. Furthermore, while underemployment is dissatisfying, it might be a motivator if it is believed to be a state of transition to improved employment outcomes, as found by Bashshur et al. (2011)'s study in which involuntary part-time employees outperformed full-time employees. In the view of this researcher, this might be a topic that could be further investigated using the Liminality Theory.

9.6.6 Retirement

No participants reported any imminent plans for retirement. They generally indicated that they would keep working until not being able to do so, given that they had no health issues and most of them were able to ascribe meaning to work and derive a sense of purpose from their employment. Despite this, an attempt was made by the researcher, when practical, to gain some understanding of the stage of career that each participant was in, for a better appraisal of how underemployment might influence the retirement decision.

The accounts of most participants indicated that finances was a key decision factor in their retirement. Given their general dissatisfaction with perceived inadequacy in financial compensation for labour as described above, it was not surprising to see the steering effect of finances in retirement decision. As the literature (see Section 2.5) suggests, the depletion of wage in underemployment would probably keep people staying in work longer in an effort to improve financial security. However, the findings also suggest that underemployment could sway people to retire prematurely, as a couple of participants (RG and TP) considered their current employment situation as demotivational to keep them in work until their preferred time of retirement.

On another front, a female participant indicated that she might retire soon as her husband had already retired. This finding, although a standalone one, is consistent with Moen et al. (2005)'s finding that women's decision is usually organized around multiple factors, including work conditions, familial responsibilities, and husband's plans, while the retirement decision of older men might be more independent.

There is an implication that underemployment could negatively affect older workers' retirement savings or motivations. They might feel forced to work longer or retire earlier than they desire. As discussed in Section 2.7, retirement is a complex decision that depends on a wide range of interplaying factors, such as age, marital status, familial responsibilities, occupation and so forth. However, the literature also suggests that retirement decisions might not always be made with complete information. Therefore, policies and practices aiming to support retirement decisions should consider these factors and any limitations, and provide flexibility and choice for different groups of older workers to meet their expectations and preferences.

9.6.7 Coping

With differentiated effects demonstrated in the quantitative data, a diverse range of responses was expected from the participants, in terms of how they reacted to, coped with, and ascribed meaning to underemployment. Indeed, participants reported diverse mechanisms of coping with underemployment. The approaches that they used could be broadly grouped into three categories: seeking resources, managing emotions, and shifting focus. In the terminology of Zeidner and Endler (1996), they correspond to: problem-focused, emotion-focused, and appraisal-focused respectively.

Under the Life-course Perspective, as individuals progress in their life, they accumulate various resources including physical capital, human capital and social capital. Collectively, these capitals make up the buffer for coping with unfavourable life circumstances. As Blustein (2011) emphasized, resources to maintain mental health or well-being are important for individuals in adverse employment situations, with social support being a prominent one.

The literature generally agrees that strong social support provides an important buffer against the negative effects of stress on health (Cohen, 1988), in addition to being effective in maintaining a healthy work life (Blustein, 2011). Consistent with these findings, connecting with other people in the social context was seen by the participants as effective, with family and friends being the principal sources of support. As reflected in the comments, support provided by family and friends was deemed helpful by many participants.

Where a resource might not be available, substitution was observed in the case of a couple of participants with a small number of friends but a substantial network at work in which coworkers became an important source of friendship and an enjoyable aspect of work. As Johnson and Johnson (1997) reported, negative implications are reduced for workers who receive support from family and within their organization. This finding on social connection, as reported by participants, is in alignment with the findings presented in Sections 9.4 and 9.5 on social connectedness.

With the exception of one participant, no narratives provided by any participants revealed any examples of reduced social connection due to underemployment. The avoidance of social situations for this particular participant could be a form of possible embarrassment with spending time with friends – attributed to a diminished sense of self-worth as described above (Prause and Dooley, 1997). However, no actual experience of stigma – whether related to age or underemployment – was reported by any participants. Also, no participant was demonstrating escapism.

Among emotional coping strategies, common ones spoken about by participants were acceptance, distancing, and gratitude. As implicated in the comments, some participants appeared to have accepted their deprived circumstances, and learned to manage them. A few of

them also drew comfort from viewing that “a job is better than no job”, which has enabled them to develop a sense of gratitude for their situation. As Jahoda (1982) suggested, any job is preferable to the state of joblessness, on the reason that all jobs inevitably provide access to the latent benefits of employment. However, this was not fully agreed to by all participants, as a few recognized only the pecuniary benefits of work, while a couple of them also commented that their employments were stressful or physically strained. As well, a couple of participants reported using distancing as a coping strategy. Along with gratitude, it generated positive emotions and was helpful for them in developing resiliency while facing underemployment (Emmons and McCullough, 2003). As argued by this researcher in Section 4.4, acceptance and distancing could be considered as mechanisms adopted by underemployed older workers under socioemotional selectivity.

Lastly, shifting focus was another category of coping mechanisms reported by some participants, also under socioemotional selectivity. This was achieved by sourcing purposeful activities and beneficial social contact, which improved subjective well-being as the significance of underemployment was re-interpreted or downplayed as an adverse life event. To this end, some participants switched their attention to alternative structured activities such as volunteering while others participated in other life domains that would improve satisfaction or social outcomes such as recreational activities. Yet others channelled their areas of expertise or interest into fulfilling engagements such as self-learning or helping people in a professional capacity. Of particular note is that a participant found meaning and satisfaction in her contribution to continuity of knowledge in the workplace by virtue of her accumulated experiences and skills (Maxin and Deller, 2011; OECD, 2019), with the implication that how older workers attribute to their older age could be a source of satisfaction.

In the view of this researcher, most approaches adopted by the participants would also bring about an increased sense of mastery, which helped them cope with the negative effects. As well, resilience built up from past life events and non-financial (psychosocial) rewards from employment were seen helpful for some participants. Although the negative consequences of underemployment could be many, the dissatisfaction that most participants in this study demonstrated was related to their financial deprivation, while some were also dissatisfied with lacking opportunities to utilize their skills. However, it should be noted that not all participants reported an exasperation associated with underemployment.

Not only the older working population is not a homogeneous population, but also underemployment is not a homogeneous phenomenon. Different underemployed older individuals were seen experiencing dissatisfaction and adopting coping strategies differentially, depending on their personal and situational factors. Under the Life-course Perspective, people’s resources could change over time (Ben-Shlomo et al., 2016). Their ability to cope with the negative effects of underemployment might depend on the resources they bring to their older age, including caring family relationships, supportive social networks and other effective mechanisms (Dean and Platt, 2016). Taken together, there are implications in the findings that policies and practices should consider the psychosocial in addition to the economic aspects of underemployment, and provide opportunities for skill enhancement, purposeful activities, social support and so forth.

9.6.8 Outlook

As expectations are learned through experience, the outlook on the life of the participants as they experienced underemployment is discussed in this section.

In general, participants indicated that there were no learning and growth opportunities in their employment (Johnson et al., 2002), as one of the prominent expectations present in the narratives was the lack of chances of improving employment outcomes. Despite envisioning continuation of underemployment into the foreseeable future, none of the participants explicitly described their situation as being hopeless. Amidst the lack of optimism, the feeling of stagnation in life – which could possibly negatively impact subjective well-being (Maynard et al., 2006; McKee-Ryan and Harvey, 2011) – was not reported by any participants.

Overall, at the current stage of their career, participants were seeking stability rather than advancement or development. This could probably be explained by their belief of the high likelihood of being unsuccessful in improving employment outcomes for people in older age in general. Although a few saw training as a rational solution, none of them considered it as a feasible pathway. Accordingly, there were no report of any active efforts – whether individually or collectively – by any participants to get themselves out of their current situation.

Furthermore, the narratives suggest that most participants realized that, amidst the uncertainty, there was no way to experience underemployment other than head-on. Their comments reflect that underemployment had real consequences on their lives, in particular for those with financial insecurity. As Smith and Huo (2014) reasoned, relative deprivation would harm well-being if individuals are not able to make sense of deprivation and go about it with changes. Under this notion, experiences that are unfavourable and perceived as irreversible in the foreseeable future – such as underemployment in older age – could have long-lasting effects. However, none of the participants seemed to have their subjective well-being significantly affected by, nor exhibited vulnerability to the adverse effects of underemployment, at the time of interview.

Under the Life-course Perspective, with accumulation of various capitals described above, probably the long life experience of older workers buffered them well from psychological stress associated with the negative effects of underemployment. This postulation is supported by the finding in Table 7.25 in which a higher proportion of older workers than younger workers reported a subjective well-being score of 10. Although not absolute, it suggests that older workers are less affected by, or able to cope better in underemployment situations.

On another front, as underemployed workers still have a job, underemployment might not disrupt their time structure or social relations as in the case of unemployment. In addition, there were no insurance or protection schemes offered by the government as those for unemployed workers. Accordingly, all participants felt that underemployment is not a visible phenomenon despite their belief that it is a social phenomenon displeasing them. As described above, it is the researcher's belief that their own inertia could have contributed to this issue.

Furthermore, as discussed in Section 1.6, there could be a lack of focus on the older working population on the part of government and other organizations. An example is observed in the criteria for evaluation of employers for recognition of Canada's Top 100 Employers Award (<https://www.canadastop100.com/national/>). As listed on the website, these criteria are: (1) physical workplace; (2) work atmosphere and social; (3) health, financial and family benefits; (4) vacation and time off; (5) employee communications; (6) performance management; (7) training and skills development; and (8) community involvement. The website also indicates that winners are those that ... *offer the most progressive and forward-thinking programs*. In the view of this researcher, the criteria should have included one related to older workers in terms of hiring, retention and accommodation, as the older population has become the primary driving force in the growth of Canada's employment.

Perhaps a refreshing finding from the qualitative work is that, although it is not as socially visible as unemployment, underemployment is no longer an unexpected, nor unprecedented phenomenon among older workers today, as commented by the participants. Indeed, underemployment might have been perceived by the participants as a natural labour market phenomenon among older workers, thus becoming more socially acceptable to them, and resulting in reduced impacts (Clark, 2003).

Another finding that struck this researcher is the claim made by some participants, both implicitly and explicitly, concerning the lack of ability to plan for their future. While further confirmation is needed, it serves as a preliminary indication that a decreased sense of control due to agency restriction (see also Section 9.4) associated with perceived immutability of the current situation (Lachman, 2011) resulted from financial deprivation might be a key factor at play. This indication is reflected in the expression by these participants of a feeling of liminality (see Subsection 3.7.5). In particular, as the sense of control naturally goes down with age (Robinson and Lachman, 2017), the immutability could be perceived as impossible to reverse without taxing efforts.

Also, as described above, almost all participants were apathetic about job search. While this phenomenon could be linked to their pessimistic outlook, another possible explanation is that participants might not perceive age as desirable for potential employers, although they believed that it has a utility for their current employer. It could be possible that the participants might have internalized the stereotypes as part of their identity, resulting in themselves being ageist (see also Subsection 9.3.4 and Section 2.6).

Summary

There are several implications under this heading. First, underemployment among older workers might not be as disadvantageous to their well-being as commonly assumed, given that the participants in this study perceived it as a normal and acceptable outcome in the labour market. Accordingly, this might also imply a lack of willingness to challenge the structural barriers that limit their employment opportunities. Second, financial deprivation might undermine the sense of agency and control of underemployed older workers, leading them to feel stuck in a liminal state and unable to plan for their future. This could cause negative consequences for their retirement readiness, life satisfaction, and subjective well-being. Therefore, policies and practices that aim to enhance the financial security of older workers could potentially improve their subjective well-being. Third, older workers might internalize ageism, which could affect their self-esteem, job search behavior, and occupational identity. It might also create a self-fulfilling prophecy wherein they anticipate discrimination and rejection from potential employers, and refrain from actively seeking better employment opportunities. As such, strategies that aim to counter the negative stereotypes and highlight the positive aspects of ageing might help older workers to increase their confidence, motivation, and resilience in the labour market.

9.7 Conclusion

This chapter presented the results of data analysis and discussed their implications for the research questions. The findings support the hypothesis that older and younger working populations have distinct experiences and are affected by underemployment differentially. Also, within each age group, marked differences in subjective well-being gap were apparent along the dimension of underemployment line and, to a lesser extent, the gender line.

It was commonly agreed by the participants that underemployment lacks societal awareness. Their accounts demonstrated in many ways that underemployment was experienced by them as both a financial and social issue, with inextricable dynamics between the two. In addition to demographic and material factors, psychosocial factors were found – in both quantitative and qualitative work – as useful for informing policy and practice decisions to address the problem.

Although meanings ascribed to underemployment varied by reason for staying in work and work-role centrality, as well as availability of resources and coping mechanisms, most participants attributed their underemployment to macro rather than individualistic factors. Their responses affirm the premises of this research that the contextual nature of subjective interpretation and individual agency play an important role in characterizing underemployment. This is consistent with Erdogan et al. (2018)'s emphasis of the importance of adopting a contextual approach to studying underemployment to benefit from explorations of a broad set of personal outcomes. While individual factors are major contributors to the relationship between underemployment and old age, the social nature of this relationship, along with its ascribed meaning, are pertinent.

The findings of this research challenge the conventional assumption that underemployment always has a cumulative and negative bearing on subjective well-being over time. As revealed in the quantitative findings, the experience of underemployment was associated less with the subjective well-being of older workers when compared with younger workers on several fronts. Although this result might be related to the perceived commonplace of underemployment among older workers and thus making it more socially acceptable, it provides evidence that the assumption does not always hold true. Another possible explanation is that older workers might have access to broader social roles outside employment for socioemotional selectivity.

Also, the findings challenge the universality of women having a higher risk of underemployment, and dispute the universal effect of situational mediators on subjective well-being. They also pose questions on the findings of some studies that underemployed workers always have lower levels of commitment, motivation and so forth; and that older workers in rural areas always have a higher risk of underemployment compared to their urban counterparts.

Of the 15 participants in the study pool, a couple of them had been underemployed for more than two decades, while a total of 10 had been underemployed for more than 5 years at the time of interview. As implicated in the narratives, it appears that, over time, all participants have absorbed underemployment into the fabric of their lives. However, it could be argued that it had become an inextricable thread in the fabric of life, as it was interwoven with everything else, and could be taxing to try tearing it out.

The findings also suggest that underemployment could be more than simply inadequate employment as it took on new meaning for the participants. There was no way to experience underemployment other than head-on. As described above, the narratives collected encapsulate different aspects of the value of work: material, moral (normative), symbolic, and psychosocial. They also reflect subjective perception, relative deprivation, life-course perspective, socioemotional selectivity, and most importantly, personal agency. For individuals affected by underemployment, it had real and substantial consequences on their lives.

It is the opinion of this researcher that the findings generated in this study – both quantitative and qualitative – offer valuable insights to enable a better understanding of the problem of older worker underemployment in Canada. These insights are useful for informing policy and practice decisions.

CHAPTER TEN: CONCLUSION

10.1 Introduction

This thesis was motivated by the recognition that to comprehend the challenges of employment among an ageing population to ensure their well-being, we require the perspectives and experiences of older workers who are facing underemployment. Prior research on underemployment has largely overlooked this older working population. By placing them at the centre of the inquiry, this thesis aimed to address this research gap by gaining the perspectives from those living the experience.

This final chapter starts with a presentation of key findings in Section 10.2. It then outlines in Section 10.3 the contributions of the thesis to promoting a better understanding of older worker underemployment as a social phenomenon and advancing our knowledge in social gerontology. Limitations of the study and recommendations for future research are presented in Section 10.4. Towards the end of the chapter is a discussion of key policy implications in Section 10.5 and a general conclusion in Section 10.6. Section 10.7 portrays this researcher's final thoughts. Following Chapter 10 is an addendum to this thesis, providing a discussion of the impacts and implications of COVID-19 in the context of this research. It is hoped that this thesis could serve as an invitation to creating dialogues concerning older worker underemployment, raising awareness at the societal level, stimulating further research, and promoting policy and practice decisions to address the problem.

10.2 Key Findings

This section presents the key findings of this research.

Since the economic recession in 2008, Canadians aged 55 years and over have been increasing their participation in the labour market, staying longer in the labour market, and taking over as the leading age group in growth of employment.

Although not absolute, older workers are generally recognized by employers as loyal, productive, and reliable. With a long work and life history, they are also recognized for their accumulated knowledge and skills, and deemed as having high level of job satisfaction and commitment. These characteristics were reflected in participants' comments.

While some older workers might work for social and intellectual reasons, those with concerns about their finances tend to stay in work to improve their financial security. With growth of employment in low-skill jobs in Canada, older workers might be more apt to move into those jobs due to their ease of access.

Although older and younger workers have very similar occupational and industry profiles, they have distinct experiences and are affected by underemployment differentially. In comparison to younger workers, older workers have a lower prevalence in over-skill, and a higher prevalence in all other dimensions of underemployment (overeducation, field-mismatch, and involuntary part-time employment). While they are not disproportionately affected by underemployment, older workers have a much more visible prevalence in involuntary part-time employment than younger workers. The odds ratios confirmed that older workers are significantly less likely than younger workers to be over-skilled for men but more likely to be in involuntary part-time employment for both genders.

In comparison to their female counterparts, older men have a higher prevalence in overeducation, over-skill, and field-mismatch but a lower prevalence in involuntary part-time employment. The odds ratios confirmed that older men are significantly less likely to be in involuntary part-time employment than older women. Across the dimensions, field-mismatch is the most predominant form of underemployment among older workers while involuntary part-time employment is the least one. This is true for both genders.

No unique pattern was observed in the negative relationship between underemployment and subjective well-being among older workers across the dimensions as there are marked differences in the gap along the dimension line. However, these differences are of a lesser extent along the gender line. Based on the scores reported for subjective well-being, a higher proportion of older workers than younger workers have their subjective well-being not affected by underemployment. Among older workers, a higher proportion of men than women are not affected by overeducation and over-skill, while the opposite holds for field-mismatch and involuntary part-time employment.

Before accounting for the covariates, older men had a bigger gap in subjective well-being for overeducation, field-mismatch and involuntary part-time employment than older women while the opposite is true for skill-mismatch. Along the gender line, the biggest difference in gaps was observed among workers in involuntary part-time employment. It is followed by field-mismatch and skill-mismatch in the second and third places respectively. Between the age groups, the most prominent differences in gaps were found among workers with skill-mismatch and field-mismatch, both for women only. All of these differences are statistically significant while the others are not.

When the covariates were accounted for, there was a decrease in subjective well-being gap across the board for all dimensions of underemployment and both genders, although there were some exceptions. The biggest improvement was seen among older workers with involuntary part-time employment, irrespective of the gender. Based on the decomposed contributions, social connectedness emerged as the single most prominent category of covariates significantly associated with subjective well-being. As affirmed by the participants, family and social networks are a major resource that is helpful in coping with the negative effects of underemployment. Although not universal across all dimensions of underemployment, psychosocial work factors such as “opportunities to provide input into decisions”, “support from manager or supervisor”, and “good prospects for career advancement” seem to be an advantage for older workers wishing to stay adequately employed.

No patterns were found between subjective well-being gap and plans to leave current job among older workers, although these plans are statistically significant for older men who are overeducated and over-skilled, in comparison to their adequately employed counterparts.

Most participants cited disruption of their previous employment as the antecedent of their underemployment, and shared loss in financial compensation as the most common experience. Desiring to improve financial security, retirement decisions for the affected participants were impacted as they would have to keep working. However, for a small number of participants, underemployment was found to potentially lead to premature retirement due to its demotivational effect. With a lower sense of control in life associated with financial deprivation, participants generally have a pessimistic outlook that implies staying underemployed until retirement.

Despite being in underemployment, most participants still found value in work. No significant impacts on work-role centrality due to underemployment were reported by any participants. Although underemployment is not a phenomenon as socially visible as unemployment, it was seen by participants as a societal issue rather than an individualistic issue, and perceived by them as a natural labour market phenomenon among older workers. Accordingly, no victim blaming was reported, nor any enduring effects on personal relationships due to underemployment were described.

In addition to loss in financial compensation, a common experience shared by participants was constrained usage of skills, which had impeded their growth and caused skill erosion. However, no motivation or active efforts were seen among them to pursue formal training or improve their situations, although some were engaged in some form of intellectual stimulations. In general, participants were seeking stability rather than development. They also voiced that there is generally no support provided by government or social services organizations for underemployed older workers.

On the front of coping, in addition to support provided by family and social networks, participants found past adversities as useful learning experiences for them to cope with the negative effects of underemployment. They also found mechanisms such as distancing, adaptation, and switching of focus helpful to increase their sense of mastery. As well, perceptions could be situational in contexts of widespread underemployment, as in the case of taxi drivers reported by a participant wherein an occupational group emerged as a community.

10.3 Contributions to Knowledge

This thesis has made significant contributions to existing knowledge on older worker underemployment in Canada on several fronts: theoretical, methodological, empirical, and practical.

Theoretical contribution

This thesis is premised on the concepts of personal agency and subjective perception, and used the Relative Deprivation Theory as a lens to understand underemployment. It also drew on the Life-course Perspective, Socioemotional Selectivity Theory and Agency Restriction Model to explain the impact of underemployment on subjective well-being, coping mechanisms and outlook on life. Collectively, these theoretical perspectives served as a useful conceptual framework to discover how underemployment is perceived, how contexts shape social construction of meanings by underemployed older workers, and how they interact with and influence contexts. This framework is conducive to inquiring into the live experiences of underemployed older workers by capturing motivations and expectations, and unpacking mechanisms that mediate the relationship between underemployment and subjective well-being. The findings affirmed the usefulness of the framework in studying underemployment and its pertinence to older workers.

Methodological contribution

This thesis used a mixed-method design comprising both quantitative and qualitative methods. Based on national datasets, the quantitative study established statistical patterns on underemployment and its relationship with subjective well-being across different dimensions of underemployment. It also employed decomposition techniques to explain subjective well-being gaps, highlighting and ranking contributors by category to inform policy and practice decisions.

The multi-dimensional approach demonstrated the advantage of analyzing each dimension separately by revealing how different dimensions impact on older workers differentially. The credible datasets from national surveys contributed to representativeness for the purpose of decision-making at the national level.

On the other hand, the qualitative study generated nuanced insights into the lived experiences of participants recruited for the semi-structured interview. It addressed the primary aim of this thesis – to inquire into the subjective lived experiences of underemployed older workers, along with the mechanisms that participants used to cope with the disadvantages they encountered in their underemployment situations. It provided documented first-hand accounts of the impacts of underemployment as experienced from the perspective of underemployed older workers. In doing so it developed better understanding of how participants managed their lived experiences and ascribed meaning to them.

Of specific interest to this study are perceived barriers to adequate employment, financial deprivation and issues (such as skills erosion) that participants faced. The themes emerged from semi-structured interview represent the key aspects of participants' experiences as older workers who were underemployed. This fulfils the key aim of this thesis: to fill in the knowledge gap by providing first voice insights from the lived experience of underemployed older workers. As it turned out, the older age of this researcher facilitated rapport and trust with the participants during interview, which helped ensure richness of their narratives and quality of the insights generated from this research.

As well, the qualitative study offered a valuable human perspective to enrich the existing body of research on underemployment, which is mostly quantitative, and scant for older workers in particular. The human perspective also serves as an important reminder that underemployment statistics are not simply numbers, there is a real person facing the issue head-on at the source of every statistic. The post-interview feedback received from participants generally affirmed their appreciation of the opportunity to participate in this study to share their experiences.

Empirical contribution

This thesis made five empirical contributions. First, it comprehensively examined demographic and labour market trends and patterns, and documented older worker underemployment as a pertinent problem in Canada. This could have been driven in part by ageing of the general population, and in part by shift in industries from goods-producing to services and increase in employment requiring low skills. Second, the thesis found that while underemployment is broadly distributed, some groups are more affected than others. As an example, older workers are more affected by involuntary part-time employment than younger workers. It also demonstrated that different dimensions of underemployment affect subjective well-being differentially. Third, it examined the implications of underemployment for subjective well-being, financial deprivation, retirement decision, and outlook on life for older workers. Fourth, by examining the explanation offered by a group of select covariates on the relationship with subjective well-being, the thesis set the issue of subjective well-being of underemployed older workers in a larger context. These covariates are evidence-based as they were determined in accordance with the literature. Fifth, the findings challenged past studies on several fronts, suggesting that more investigation in some domains of knowledge in underemployment could be beneficial to enhance understanding of the problem.

To our knowledge, this was the first study on older worker underemployment to examine its association between subjective well-being, using a comprehensive set of underemployment

dimensions that were selected based on existing research evidence. When the set of select covariates was compared in regression models, those that significantly affect subjective well-being emerged. Specifically, social connectedness was identified as the most important contributor to subjective well-being in older worker underemployment.

Practical contribution

This thesis demonstrated that underemployment is a complex problem that encompasses not only the mismatch of availability of time or education and skills vs job requirements, but also the subjective and relational aspects of work, such as its meaning, value, and significance for older workers. As a neo-liberal regime with a highly deregulated economy, underemployment could be a challenge for older workers in Canada due to its little protection for them. This study examined the contextual factors that shape their lived experience of underemployment by listening to the voices of interview participants. It was valuable as it helped understand what mattered most to them as they went about their lives on a daily basis (Stiglitz et al., 2009; WhatWorksWellbeing, 2016). These factors include positive aspects such as familial and social networks, and negative aspects such as perceived lack of interest by potential employers, ageism, and lack of societal awareness and government support. The findings highlighted the challenges faced by older workers as they experienced underemployment, which was generally consistent with the literature reviewed in this thesis. There were indications that policies and practices against ageism could be ineffective, suggesting a need for re-examination of existing policies and practices and how ageing is conceptualized in society. Collectively, the policy implications of the findings in this research are presented in Section 10.5.

While extending working life of older workers contributes to sustaining a country's health and financial systems, it is imperative to ensure the well-being of these workers, given that people live and work longer. This researcher considers that this thesis has three important messages under this heading:

- (a) older worker underemployment is a social issue but it lacks societal awareness,
- (b) while the growth of the older working population is acknowledged, research on their specific employment experiences remains limited, and
- (c) policies and practices need to be in place to pick up on any employment disadvantages faced by older workers sooner than later due to their close proximity to retirement.

As OECD (2017) contended, older workers are best served by efforts to improve their employment outcomes.

Summary

Many of the findings in this thesis have comparative value in relation to existing research. Many of the disadvantages experienced by participants in this study are congruent with the literature. The advantage of studying their lived experiences is that it captures the complexity of their lives, allowing improved understanding of life from the perspective of those that this research aims to better understand. Although subjective assessments might change over time in response to evolving conditions such as economic cycles, pandemic, or war, the results presented in this thesis could serve as a baseline for future comparisons, and contribute to improved understanding of the motives and expectations of underemployed older workers across similar studies over time. Thus, the findings in this thesis could potentially benefit future studies.

10.4 Limitations and Recommendations for Future Research

No matter how sophisticated the analysis is, acceptance of certain restrictive limitations is necessary for generation of intelligent and useable inferences, especially in the context of the limited resources at the disposal of a doctoral researcher. There are a number of limitations in this research.

First, with the exception of one, none of the participants had reported that health issue was a factor that might impact their work decisions. As the criteria for participation in the qualitative study exclude individuals who were not working, there could be a selection bias since individuals with health issues were unlikely in employment, and consequently would not be selected for inclusion in the study.

Second, the secondary data used in the quantitative analysis could be subject to response bias and memory bias as they were self-reported. Additionally, there could be limitations related to non-response, misreporting, and non-representative sample size, as the surveys in question were not designed specifically for the purpose of this research. Neither control over construction of measures nor means to validate responses were available to the researcher. Thus, issues related to consistency in meaning among the responses or generalizability of results due to, for example, high retention of respondents with certain characteristics in the sample frame might exist.

Third, another limitation is that the qualitative findings presented in this thesis were based on the narratives collected anecdotally from a small sample of participants, which was both a convenience-based and opportunistic sample. While there was a significant degree of consistency in participants' narratives, they cannot be extended to represent the views of the Canadian population. However, the in-depth interviews did provide valuable insights into the lived experiences of the participants to inform policy and practice decisions. As in most qualitative studies, drawing a representative sample would not be feasible. Also, as the interviews were conducted face-to-face, social desirability effects could be more prominent in comparison with other means e.g., survey questionnaires that could be completed on a self-administered basis (DeMaio, 1984).

Fourth, the measures on underemployment provided dichotomy for overeducation and over-skill, but required construction for field-mismatch and involuntary part-time employment, which could be another source of bias. In addition, the quantitative work undertaken in this thesis did not consider individuals who were underemployed in more than one dimension (e.g., both overeducated and involuntary part-time employed), as otherwise the calculations would become complicated. Also, as noted in previous chapters, the older working population is a heterogeneous group and there could be differential effects for different age cohorts within the group.

Fifth, while the secondary quantitative data were drawn from a national survey, the pool of participants for the in-depth interviews was recruited from one region of the country – Vancouver, although efforts were also made to recruit participants from other major Canadian cities such as Toronto and Edmonton. As a result, the findings could be constrained by the employment pattern, business conditions or demographics of a single geographic area.

Sixth, the perspective utilized in this research was primarily that of workers, for both quantitative and qualitative studies. The validity of the present findings could be reinforced if coverage is extended to other perspectives such as those of employers and society. To support better policy and practice decisions, it will be useful to have some form of comparison and/or contrast of

different perspectives to ensure a balanced and well-informed view. Thus, future studies would be benefited by inclusion of the perspectives of employers and/or the general public.

Seventh, despite the concept of underemployment has been researched for a few decades, it remains unsettled as discussed in Chapter 3. With different ways of defining and understanding underemployment, there are diverse methods of conceptualizing it. There has also been no consensus on its scope in terms of dimensions or how each of them should be measured and reported, despite the conscientious efforts of some researchers. There are concepts – such as overqualification – considered by some as a synonym inter-changeable with overeducation or over-skill while others treat overeducation and over-skill as distinct dimensions (as in this research). This could result in difficulties in interpretation and communication of findings, not only pertaining to individual studies, but also across studies. It could further jeopardize the validity of research insights and their policy implications, and engender problems in development of instruments to capture data on underemployment consistently. In sum, the current state of research on underemployment still lacks some form of consensus.

Eighth, the analysis based on secondary quantitative data served as a snapshot of a given point in time. It is recommended that longitudinal data should be collected in future studies as there could be timing effects of underemployment that were not capturable in cross-sectional data. Some effects of underemployment might be apparent in early stages while others might take time to develop. This could be the same with conceptualization of meanings as interpretations might take time especially in relation to social reference points. Perceptions might also change as individuals move into and out of underemployment, in particular for women with familial and/or caregiving roles (Marshall and Mueller, 2002). With longitudinal data, changes to employment status and the associated effects on subjective well-being could be potentially tracked. This would be useful for evaluation of stability of well-being and propositions regarding causality. It might also help identify differential effects of underemployment among different cohorts within the older working population or as cohorts age.

Also, there could be variability in the level of subjective well-being reported depending on the point in time of measurement. The effect of underemployment on subjective well-being could vary relative to the stage in career and life, along with the duration of underemployment. As longitudinal data might help reveal the specific issues and challenges faced by long-term underemployed workers vs the short-term underemployed, more effective policies and practices might be developed to address specific needs.

Furthermore, longitudinal data might assist examining the role of underemployment in the post-retirement life. While retirement from the labour market is often measured in terms of career success, the disadvantages due to underemployment experienced prior to retirement could result in unmet social needs that might affect well-being beyond retirement.

Ninth, it could be beneficial to include an assessment, probably as part of a pre-survey questionnaire in a future study, of the relationship between the adverse effects of underemployment and the level of financial, educational, or psychosocial needs for employment. The researcher found that this information was practically challenging to elicit from the participants during the interview. It is believed that the information would have useful implications for policies and practices to address specific issues.

Tenth, caution needs to be exercised when comparing findings across countries. As found by Heyes and Tomlinson (2020, p.1), *the nature and strength of relationships between different dimensions of underemployment and well-being vary between employment regimes*. With

Canada being the country of focus, the findings in this thesis might not be directly applicable to countries that are not practicing neoliberalism.

Lastly, as discussed in Section 3.7, this researcher proposes to apply the Liminality Theory to understand the problem of older worker underemployment in future research. The Liminality Theory suggests that individuals might experience a state of transition or ambiguity between two social statuses, where the norms and expectations of the previous status are no longer valid and the new status is not yet established (Turner, 1967). While this theory has been used to explain various social phenomena, its application to studying underemployment is scarce. This researcher believes that it could be particularly useful to offer a novel and insightful lens to understand how underemployed older workers live their experience.

10.5 Policy Implications

As best practices suggest, policies should be developed on a consultative basis, with responsibility shared by all stakeholders. In the context of this study, stakeholders would include: older workers, employers, unions, industry associations, social services organizations, governments, research agencies, and society at large. It is the researcher's hope that this study will ignite interests among these groups, in the pursuit of better understanding of, and potential solutions for, the problem of underemployment among older workers in Canada.

With ongoing improvement in health outcomes and general increase in life expectancy, older Canadians are able to increase their participation and stay longer in the labour market, and enjoy more years in retirement (OECD, 2005). Paralleling this development is the desire for sustainable work throughout the life-course in general and during older years in particular (Eurofound, 2016). As found in this study, underemployment could be a durable problem for older workers. Thus, to bring about sustainable benefits, any policies or practices aiming at addressing the problem of underemployment for older workers might need a long-term perspective rather than a short-term focus.

While key opportunities that represent viable starting points are suggested below, as Walker (2005, p.167) recognizes,

Research is seldom used in a direct and instrumental way in the making of policy but, rather, it feeds into decision-making by a slow process of osmosis through which it may influence the thinking of policy-makers and help to frame their understanding of social reality and the possibilities for action.

It is hoped that the findings in this thesis would add to the input informing policy decisions concerning older worker underemployment and have a role to play, over time, in improving their employment outcome.

A common response of the participants in the study was that there is not sufficient awareness of the problem of older worker underemployment in the society. In the absence of societal awareness, corrective actions or solutions would not be effective to improve the situation. This lack of awareness could be linked to the constant focus of the government of its communications on employment being predominantly concerning young workers (those aged 15-24). As young workers are traditionally considered as an at-risk group, they have been studied more extensively and consequently are in the spotlight more regularly.

The website of Employment and Social Development Canada (ESDC) shows that the focus of their work is on three sub-populations: indigenous peoples, veterans, and youths (<https://www.canada.ca/en/employment-social-development.html>). As a Canadian government

agency, ESDC is mandated to ‘improve the standard of living and quality of life for all Canadians... by promoting a labour force that is highly skilled... also promote an efficient and inclusive labour market’. Yet, their work does not include a focus for the older working population. In the view of this researcher, older workers might have been systemically neglected, resulting in persistence of employment disadvantages among them.

From the perspective of the government, considerations should be made to reframing dialogues so that more focus could be made on older workers. Currently, the sub-population groups receiving most conversations are aboriginal workers, female workers and young workers. Without the emphasis, employers in general and society as a whole could have challenges in becoming fully aware of the changing demographics and evolving labour market conditions.

Along this line of reasoning, development of a research centre could be an option to enhance generation of evidence to support decisions on policies and practices related to older worker employment. Partnering with the national statistical agency (Statistics Canada), formal measures of underemployment could be developed, along with regular collection and reporting of data on underemployment. With a commission to establish legitimacy of benefits and promote understanding of issues for working in older age, it will allow stakeholders to gain more insight into the contribution of older workers, foster engagement of older workers in the workplace and address issues related to ageism and discrimination. This will help encourage dialogues, bridge knowledge gaps, and promote older workers as an advantage for employers, potentially bringing about more satisfying employment outcomes for them, and facilitating shifts in societal attitude. As reported in Eurofound (2013b), the Norwegian Centre for Senior Policy – which is a research centre – has been achieving success in raising awareness by bringing policies for working seniors to the national agenda.

Currently, almost all data (and consequently studies) available on underemployment pertain to involuntary part-time employment and overeducation only. As recommended by ILO, the data on involuntary part-time employment are generally available in labour force surveys, while the data on overeducation are usually collected by various stakeholders to meet broader objectives. With the inherent gaps and limitations in these data, the subsequent analyses of findings and policy implications could be constrained. There are also methodological issues as the original instruments or data sources are not designed to capture underemployment specifically.

On another front, job search literacy was identified in this research as a barrier to adequate employment for older workers. With disruption of employment being a common antecedent of underemployment, there is value to develop programs to provide support to older workers to seek satisfying employment following a disruption. Also, as discussed in Subsection 9.3.5, a prolonged absence from a field could itself become a barrier to returning to the field. Thus, along with studies on the preferences and expectations of older workers, policies and practices that aim to support re-employment of older workers, or return them to the previous field, are beneficial. The focus areas under this heading might include coping with the stress of job search, incentivizing employers to support balanced needs of older workers between stability vs challenge and so forth.

To this end, one might reason that educational programs aiming at improving such literacy would be of assistance, along with availing older workers of wider access to resources such as employment counselling and guidance to improve their employment outcomes. However, given the inertia demonstrated by the participants in the qualitative study, efforts might need to be focused on motivating older workers as the initial step.

Another suggestion for improving the employment outcome for underemployed older workers is to promote self-employment, as they have built up many assets over their life-course, such as social networks, organizational skills, business and industry expertise, life experience, general knowledge, maturity, inter-personal skills, judgment and so forth. Indeed, the emergence of the gig economy in recent years has seen a stimulation in self-employment. With the appeal of a high level of flexibility and control, its growth has been tremendous but it generally favours younger cohorts as the majority of the work is digital in nature. However, as the variety of occupations and industries expands, it is envisaged that the impact of the gig economy on older workers will intensify.

As a country practising neoliberalism, Canada has employers as the primary stakeholders making major decisions that impact employments. As presented in Chapter 7, this research examined the factors that mediate the relationship between subjective well-being and underemployment – covering demographic and geographic characteristics, work characteristics, socioeconomic characteristics, social connectedness and health. While quite a few of these factors might not be modifiable, those pertaining to employment are within the ambits of employers and could be adapted to meet the specific needs of older workers. Such factors include decisional autonomy, job control, promotional prospects, supervisor support and so forth. The findings from decomposition analysis affirmed that the psychosocial factors at work are important factors for older workers with education- and skill-mismatch. Thus, securing institutional support from employers could potentially improve their employment outcome.

This researcher is of the view that further training might not work well to address the problem of underemployment for older workers, as it might intensify the problem in an unintentional way. As further qualifications are acquired, an individual might become even more overqualified, worsening the situation. While older workers may have been systemically not considered by employers for training opportunities due to their late stage in career, the uptake rate would also be dubious if training is offered. As reflected in the comments of the participants, most of them were unwilling to invest time in formal training activities.

However, targeted training of short duration to bridge any skill gaps for improving individual employment outcomes might be considered as an acceptable solution. For example, an overeducated grocery clerk with quantitative skills might benefit from a short data literacy course and become eligible for a data technician job in the public services. Such targeted training could be made accessible to older workers in flexible formats. As OECD (2017) proposed, the employment outcomes of older workers could be improved by increasing the range of opportunities available to them.

With advantages that include easing fiscal pressure on the government and sustaining labour growth (see Chapter 1), working more years in older age has been considered as a win-win situation. However, the ongoing reliance of the Canadian economy on low-skilled jobs (see Section 2.6) could be a significant risk due to prevalence of these jobs and their ease of access to older workers. Prior to taking up a low-skilled job, older workers should be made aware of the risk that they might face and the potential barriers to adequate employment. As well, policies and practices targeted at retaining older women in the workforce should be assessed for their risks of underemployment. On one hand, older women have been increasing their participation in the labour market. On the other hand, they depart from it earlier in comparison to older men. While prolonging older women's stay in work might help under this heading, their risk exposure should not be overlooked. Along this line of reasoning, current policies and practices that might potentially position older workers in an underemployment situation should be reviewed and

adjusted. It could also be useful to have advocacy groups monitor the prevalence and trends of older worker underemployment, and make their voices be heard at the societal level.

Moreover, despite the commonalities, the older working population remains heterogeneous, which could present challenges for development of policies and practices. The findings in this research demonstrate the significance of psychosocial factors and support calls for considering them – in addition to demographic and material factors – when exploring or designing policies and practices to address the problem of underemployment among older workers in relation to the negative consequences. As suggested in some narratives, this might embrace establishing purposeful activities to engage older workers.

Lastly, along with raising societal awareness as described above, a societal culture that supports older workers to stay in work with positive outcomes could be promoted. This includes, among others, valuing the accumulated experience and knowledge of older workers, and leveraging their potential for mentoring and knowledge transfer. As discussed in Section 8.3, this could contribute to continuity of knowledge within older workers' workplace (OECD, 2019) while creating a source of satisfaction for them. Additionally, empowering the voice and participation of older workers, and involving them in decision-making processes that affect their work and retirement – both at policy and organizational levels – would be beneficial. Indeed, this thesis has brought to the forefront that the problem of older worker underemployment needs to be understood in its specific context and from the perspective of the individuals who experienced it.

10.6 General Conclusion

This research investigated older worker underemployment in Canada. The objectives were to discover the contexts and explore the lived experiences of older workers who were underemployed to gain an understanding of the impact of underemployment and its meaning. It drew on the advantages of a multi-method research design, looking at the problem with connection between individual and contextual factors. Into this perspective the decomposition method and interpretative-constructivist approach under symbolic interactionism and structuralism adopted by this research are affirmed.

The research findings show that both older and younger groups experience disadvantages due to underemployment. In comparison to younger workers, older workers are affected by underemployment more in some dimensions and less in others. However, in general, they are not disproportionately affected by underemployment, although involuntary part-time employment has a more visible prevalence among older workers than younger workers. The research findings also show that a higher proportion of older workers than younger workers have their subjective well-being not affected by underemployment, prior to accounting for the select covariates.

Drawing on the unemployment literature, older worker underemployment might have been perceived as a natural phenomenon of the labour market by older workers themselves, thus becoming more socially acceptable with reduced impacts due to the social norm effect. Additionally, with diverse resources built up over the life course, older workers are able to adopt different coping mechanisms. Despite this, financial deprivation is an issue commonly experienced in underemployment by older workers.

As postulated in Section 1.7, findings from previous studies might not hold true in the current environment or be useful for predictions across age groups. This postulation has been established on several fronts in this research.

The policy implications identified in this research are diverse: some recommendations are better defined while some are relatively abstract. It is hoped that these implications will turn into opportunities for the government and other stakeholders to collaborate to pursue policy and practice decisions over the long term.

Older workers are both workers and imminent retirees. The research findings generally affirm that underemployment plays a role in the timing of retirement decision. Some are persuaded to stay in work to improve financial security while others might retire earlier than preferred.

10.7 Final Thoughts

As individual life spans increase, the years of workability also increase. This study underscores the notion that while older people are extending their participation in the labour market, their well-being or financial situation in the latter work years could be negatively impacted by underemployment. For many participants in this study, their latter work years were quite displeasing, including contention with laborious work, skills erosion, income shortfall, and pessimistic outlook. From the perspectives of both society and individual, it is desirable to maximize the number of healthy years in terms of well-being as a proportion of total life (Black, 2008). Additionally, prolonged financial shortfall could weaken retirement readiness. Ultimately, they are real people who are facing the issues and challenges head-on. Reiterating the last paragraph in Section 1.3, older workers should not be looked at instrumentally as individuals based on their economic value. They are a significant sub-group of the working population contributing to society and the economy. Improving their well-being is not only important for them but also could have positive spillover effects on the well-being of those that they personally and socially interacted with everyday.

ADDENDUM: REVIEWING COVID-19 ISSUES

This addendum was prepared in March 2024. It reviews the changes brought about by the COVID-19 pandemic on the Canadian labour market and employment, and discusses their implications relevant to this research. Additionally, Section 5.12 recounts the challenges posed by the pandemic on recruitment of interview participants for the qualitative study.

COVID-19 has unprecedented impacts on economies, labour markets, employment, and lives of people. These impacts, however, are country-specific and not uniform across the world. In particular, the phenomenon known as ‘Great Resignation’ in the U.S. during the initial two years of the pandemic was not observed in Canada (Clarke and Fields, 2022). Additionally, different active labour market policies were introduced in different countries since the onset of the pandemic to address specific issues pertaining to supply and demand of employment (ILO, 2022). As such, this researcher argues that findings from studies on labour market and employment in the U.S. and other places during and post- pandemic should not be deemed to be valid in the Canadian context. Indeed, as pointed out by Clarke and Fields (2022), Canada has been demonstrating a stronger pace of recovery than the U.S. from the pandemic.

As of March 2024, studies related to the impact of COVID-19 on employment in Canada are limited and mostly were done in the initial two years of the pandemic. These studies were generally based on preliminary data and were predictive in nature. Below are a few examples:

- (a) Only Mar and Apr 2020 data (from Canadian Perspectives Survey) were used in Gallacher and Hossain (2020).
- (b) In a study drawing on Labour Force Survey and published in 2022 – Beland et al. (2022) – data up to Dec 2020 only was used.
- (c) In another study published in 2023 – Haider and Anwar (2023) – data (from Canadian Survey on Business Conditions and Canadian Perspectives Survey) between Feb and Apr 2020 only was used.

Based on Labour Force Survey, preliminary analysis shows that the pandemic has slowed population growth. Between 2019 and 2023, total labour force participation (for all age groups) has increased by slightly more than one million. Of this increase, 180,000 was attributed to older workers while younger workers accounted for more than 800,000. The 15-24 age group (young workers) only registered a small increase of 60,000. Apparently, the increase in participation of older workers (4.2%), as the labour market recovers, was lower than the younger workers (6.2%). These figures are similarly reflected in the increases in employment (4.8% and 6.4%) over the same period for older workers and younger workers respectively. This led this researcher to believe that, after an increasing trend over the past two decades or so, the share of the older population in the growth of labour force participants and employed workers has declined since the onset of the pandemic. However, further analysis are required to establish any patterns or trends between age groups due to scant data.

On the other hand, based on literature review, there are two studies relevant to this research. Published in Mar and Jul 2023 respectively, both of them drew data from the Labour Force Survey. These studies are Frenette (2023) and Statistics Canada (2023a). Together, they suggested that the Canadian economy has been moving into a post-pandemic world, with employers continuing to seek the help of technology to alleviate future risks of business disruptions similar to those brought by the pandemic. On the supply side, strong growth has returned employment above its pre-pandemic baseline. The studies also suggested that current labour shortages appear to be highly concentrated in jobs requiring no postsecondary education.

In the view of this researcher, this could be indicative of the continuation of the previously observed phenomenon of growth of jobs requiring low skills, which would become a condition conducive to older worker employment as the trend persists. However, with limited information, it is not known yet, at this stage, how this phenomenon might play out.

No other studies have been found to be able to provide evidence on the current employment situation in the Canadian context, let alone any on underemployment. The two studies above (Frenette, Marc., 2023; Statistics Canada, 2023a) are based on quantitative data. As of March 2024, no studies were found providing insights on the lived experiences of workers in Canada, whether during or post- pandemic.

As a disruption to all human domains, COVID-19 has far-reaching impacts beyond employment. In addition, the upheavals brought by the Russo-Ukrainian and Israel-Hamas wars, along with the hiking interest rate and rising cost of living, as well as emergence of AI large language models, could have caused psychosocial adversity and created an unprecedented level of anxiety on a worker. Indeed, as a general-purpose technology, AI will affect almost every sector and occupation, by changing the task composition of jobs, and significantly automating a wide range of tasks – not just routine and non-cognitive tasks. Older workers could be particularly vulnerable to AI technology as they tend to have lower levels of new skills required and lower participation in training. However, as adoption is still relatively low, there is little evidence of significant negative effects on employment due to AI yet. Moreover, these effects might take time to develop (OECD, 2023). Taken together, this researcher argues that any analysis on employment in general and underemployment in particular needs to be carried out with extra caution for attribution of any effect on subjective well-being during this time.

It should be mentioned that the hybrid work models adopted by many organizations during the pandemic have offered more flexibility, independence, and life balance for workers in general. Indeed, these hybrid work models have become a global trend thanks to the benefits of remote work arrangement. In the view of this researcher, this change might attract older workers who were previously caregivers, as they could now balance their work and care duties from home. Moreover, remote work arrangement has opened up more employment opportunities in Canada (Statistics Canada, 2024), as geographic location is no longer a barrier or limiting factor for work delivery. This could potentially enhance the employment outcomes for older workers who are underemployed, as remote work options become more accessible to them.

To sum up, while it is acknowledged that there have been impacts brought along by COVID-19 (and potentially also by AI) on employment, this researcher is of the opinion that these impacts cannot be ascertained without more evidence due to the following reasons:

- (a) the Canadian labour market, while it is still recovering from the pandemic, is evolving with an unknown trend,
- (b) it is not certain at this point whether any of the effects of the pandemic on employment will become permanent as it subsides,
- (c) with older people being more vulnerable to respiratory diseases, it is possible (but uncertain due to lack of evidence) that the experience through the pandemic will disincentivize them from engaging in employment in the future due to heightened anxiety,
- (d) the lag between conducting studies and publishing findings contributes to a lack of sufficient evidence to support analysis, and
- (e) any predictions based on incomplete data could be speculative in nature, and have little value in contributing to informing sound policy and practice decisions.

APPENDIX A: TABLES A6.1-A6.22 and A7.1-A7.24 | FIGURES A7.1-A7.9

Table A6.1: Men and women by CMA status and employment status (%)

Gender	Living in major census metropolitan areas or not?	Ages 55+			Ages 25-54		
		Employed	Not employed	Total	Employed	Not employed	Total
Male	Living in major CMAs	40.3	59.7	100.0	82.6	17.4	100.0
	Not living in major CMAs	35.7	64.3	100.0	81.4	18.6	100.0
Female	Living in major CMAs	29.9	70.1	100.0	74.9	25.1	100.0
	Not living in major CMAs	28.1	71.9	100.0	75.1	24.9	100.0
Total	Living in major CMAs	34.8	65.2	100.0	78.6	21.4	100.0
	Not living in major CMAs	31.8	68.2	100.0	78.3	21.7	100.0

Data source: 2021 Census

Table A6.2: Men and women by visible minority status and employment status (%)

Gender	Visible minority or not?	Ages 55+			Ages 25-54		
		Employed	Not employed	Total	Employed	Not employed	Total
Male	Visible minority	43.0	57.0	100.0	80.8	19.2	100.0
	Not visible minority	37.3	62.7	100.0	82.9	17.1	100.0
Female	Visible minority	30.6	69.4	100.0	68.9	31.1	100.0
	Not visible minority	28.4	71.6	100.0	77.5	22.5	100.0
Total	Visible minority	36.4	63.6	100.0	74.6	25.4	100.0
	Not visible minority	32.7	67.3	100.0	80.2	19.8	100.0

Data source: 2021 Census

Table A6.3: Men and women by recent immigration status and employment status (%)

Gender	Recent immigrant or not?	Ages 55+			Ages 25-54		
		Employed	Not employed	Total	Employed	Not employed	Total
Male	Recent immigrants	39.4	60.6	100.0	83.7	16.3	100.0
	Non-recent immigrants	38.7	61.3	100.0	82.1	17.9	100.0
Female	Recent immigrants	23.8	76.2	100.0	65.5	34.5	100.0
	Non-recent immigrants	29.4	70.6	100.0	76.1	23.9	100.0
Total	Recent immigrants	30.7	69.3	100.0	74.1	25.9	100.0
	Non-recent immigrants	33.8	66.2	100.0	79.1	20.9	100.0

Data source: 2021 Census

Table A6.4: Men and women by mortgage status and employment status (%)

Gender	Having a house mortgage or not?	Ages 55+			Ages 25-54		
		Employed	Not employed	Total	Employed	Not employed	Total
Male	Having a house mortgage	54.4	45.6	100.0	88.3	11.7	100.0
	Not having a mortgage	30.8	69.2	100.0	75.1	24.9	100.0
Female	Having a house mortgage	43.4	56.6	100.0	80.5	19.5	100.0
	Not having a mortgage	23.1	76.9	100.0	68.1	31.9	100.0
Total	Having a house mortgage	48.9	51.1	100.0	84.3	15.7	100.0
	Not having a mortgage	26.7	73.3	100.0	71.5	28.5	100.0

Data source: 2021 Census

Table A6.5: Men and women by highest educational attainment and employment status (%)

Gender	Highest educational attainment	Ages 55+			Ages 25-54		
		Employed	Not employed	Total	Employed	Not employed	Total
Male	Below high school	26.5	73.5	100.0	62.4	37.6	100.0
	High school level	38.2	61.8	100.0	76.2	23.8	100.0
	Below bachelors' level	41.1	58.9	100.0	85.8	14.2	100.0
	Bachelor's degree	45.2	54.8	100.0	88.7	11.3	100.0
	Above bachelors' level	47.6	52.4	100.0	89.9	10.1	100.0
Female	Below high school	12.9	87.1	100.0	43.9	56.1	100.0
	High school level	26.8	73.2	100.0	63.4	36.6	100.0
	Below bachelors' level	35.7	64.3	100.0	77.8	22.2	100.0
	Bachelor's degree	38.8	61.2	100.0	82.5	17.5	100.0
	Above bachelors' level	43.4	56.6	100.0	84.0	16.0	100.0
Total	Below high school	19.3	80.7	100.0	54.6	45.4	100.0
	High school level	31.7	68.3	100.0	70.5	29.5	100.0
	Below bachelors' level	38.4	61.6	100.0	81.8	18.2	100.0
	Bachelor's degree	41.9	58.1	100.0	85.1	14.9	100.0
	Above bachelors' level	45.8	54.2	100.0	86.6	13.4	100.0

Data source: 2021 Census

Table A6.6: Men and women by family income group and employment status (%)

Gender	Census family income	Ages 55+			Ages 25-54		
		Employed	Not employed	Total	Employed	Not employed	Total
Male	Less than \$25,000	15.0	85.0	100.0	49.8	50.2	100.0
	\$25,000-\$49,999	19.4	80.6	100.0	68.0	32.0	100.0
	\$50,000-\$74,999	29.0	71.0	100.0	77.7	22.3	100.0
	\$75,000-\$99,999	38.3	61.7	100.0	83.2	16.8	100.0
	\$100,000-\$149,999	50.5	49.5	100.0	88.9	11.1	100.0
	\$150,000 or more	68.9	31.1	100.0	92.3	7.7	100.0
Female	Less than \$25,000	7.7	92.3	100.0	40.9	59.1	100.0
	\$25,000-\$49,999	15.7	84.3	100.0	60.5	39.5	100.0
	\$50,000-\$74,999	25.9	74.1	100.0	68.7	31.3	100.0
	\$75,000-\$99,999	32.8	67.2	100.0	74.1	25.9	100.0
	\$100,000-\$149,999	43.4	56.6	100.0	81.1	18.9	100.0
	\$150,000 or more	56.7	43.3	100.0	86.6	13.4	100.0
Total	Less than \$25,000	10.6	89.4	100.0	45.8	54.2	100.0
	\$25,000-\$49,999	17.3	82.7	100.0	64.1	35.9	100.0
	\$50,000-\$74,999	27.4	72.6	100.0	73.1	26.9	100.0
	\$75,000-\$99,999	35.5	64.5	100.0	78.6	21.4	100.0
	\$100,000-\$149,999	47.0	53.0	100.0	85.0	15.0	100.0
	\$150,000 or more	63.4	36.6	100.0	89.4	10.6	100.0

Data source: 2021 Census

Table A6.7: Chi-square analysis on employee status and gender for older workers

Older workers	Current paid employee	Current self-employed	95% confidence limits	
Male	72.2%	27.8%		
Female	81.0%	19.0%		
Rao-Scott likelihood ratio Chi-square		16.9575		
p-value		<.0001		
Difference of risks – column 2		0.0887	0.0470	0.1304
Relative risk – column 2		1.4679	1.2182	1.7687

Data source: 2016 General Social Survey

Table A6.8: Chi-square analysis on employee status and gender for younger workers

Younger workers	Current paid employee	Current self-employed	95% confidence limits	
Male	86.2%	13.8%		
Female	89.9%	10.1%		
Rao-Scott likelihood ratio Chi-square		14.2166		
p-value		0.0002		
Difference of risks – column 2		0.0373	0.0178	0.0567
Relative risk – column 2		1.3689	1.1609	1.6141

Data source: 2016 General Social Survey

Table A6.9: Chi-square analysis on employee status and education-match status for older workers

Older workers	Current paid employee	Current self-employed	95% confidence limits	
Overeducated	80.5%	19.5%		
Adequately educated	76.1%	23.9%		
Rao-Scott likelihood ratio Chi-square		2.4816		
p-value		0.1152		
Difference of risks – column 2		-0.0435	-0.0961	0.0090
Relative risk – column 2		0.8176	0.6305	1.0602

Data source: 2016 General Social Survey

Table A6.10: Chi-square analysis on employee status and education-match status for younger workers

Younger workers	Current paid employee	Current self-employed	95% confidence limits	
Overeducated	92.1%	7.9%		
Adequately educated	87.3%	12.7%		
Rao-Scott likelihood ratio Chi-square		16.6661		
p-value		<.0001		
Difference of risks – column 2		-0.0481	-0.0695	-0.0268
Relative risk – column 2		0.6202	0.4846	0.7938

Data source: 2016 General Social Survey

Table A6.11: Chi-square analysis on employee status and skill-match status for older workers

Older workers	Current paid employee	Current self-employed	95% confidence limits	
Over-skilled	78.6%	21.4%		
Adequately skilled	74.9%	25.1%		
Rao-Scott likelihood ratio Chi-square		2.5328		
p-value		0.1115		
Difference of risks – column 2		-0.0371	-0.0823	0.0082
Relative risk – column 2		0.8524	0.6979	1.0412

Data source: 2016 General Social Survey

Table A6.12: Chi-square analysis on employee status and skill-match status for younger workers

Younger workers	Current paid employee	Current self-employed	95% confidence limits	
Over-skilled	90.1%	9.9%		
Adequately skilled	86.8%	13.2%		
Rao-Scott likelihood ratio Chi-square		9.7255		
p-value		0.0018		
Difference of risks – column 2		-0.0326	-0.0529	-0.0124
Relative risk – column 2		0.7524	0.6272	0.9027

Data source: 2016 General Social Survey

Table A6.13: Chi-square analysis on employee status and field-match status for older workers

Older workers	Current paid employee	Current self-employed	95% confidence limits	
Not completely field-matched	76.2%	23.8%		
Completely field-matched	77.0%	23.0%		
Rao-Scott likelihood ratio Chi-square		0.1397		
p-value		0.7086		
Difference of risks – column 2		0.0083	-0.0351	0.0517
Relative risk – column 2		1.0360	0.8610	1.2464

Data source: 2016 General Social Survey

Table A6.14: Chi-square analysis on employee status and field-match status for younger workers

Younger workers	Current paid employee	Current self-employed	95% confidence limits	
Not completely field-matched	88.5%	11.5%		
Completely field-matched	88.0%	12.0%		
Rao-Scott likelihood ratio Chi-square		0.2552		
p-value		0.6134		
Difference of risks – column 2		-0.0052	-0.0252	0.0148
Relative risk – column 2		0.9569	0.8061	1.1359

Data source: 2016 General Social Survey

Table A6.15: Chi-square analysis on part-time employment status and gender for older workers

Older workers	Full-time employment	Part-time employment	95% confidence limits	
Male	81.8%	18.2%		
Female	67.7%	32.3%		
Rao-Scott Chi-square		48.0293		
p-value		<.0001		
Difference of risks – column 2		-0.1415	-0.1811	-0.1020
Relative risk – column 2		0.5621	0.4752	0.6647

Data source: 2015 General Social Survey

Table A6.16: Chi-square analysis on part-time employment status and gender for younger workers

Younger workers	Full-time employment	Part-time employment	95% confidence limits	
Male	95.7%	4.3%		
Female	84.2%	15.8%		
Rao-Scott Chi-square		104.3787		
p-value		<0.0001		
Difference of risks – column 2		-0.1146	-0.1353	-0.0940
Relative risk – column 2		0.2733	0.2070	0.3608

Data source: 2015 General Social Survey

Table A6.17: Distribution of age groups by broad occupational group (%)

Broad occupational group	Male		Female		Total	
	Older workers	Younger workers	Older workers	Younger workers	Older workers	Younger workers
Business, finance, and administration	8.5	8.9	27.2	22.5	17.1	15.5
Natural and applied sciences	8.7	13.1	2.3	4.4	5.7	8.9
Health	2.7	3.0	11.1	14.6	6.5	8.6
Education, law and social, community and government	6.5	7.8	14.3	19.0	10.1	13.3
Art, culture, recreation and sport	2.3	2.8	3.0	3.4	2.6	3.1
Sales and service	14.6	13.5	25.3	20.3	19.5	16.8
Trades, transport and equipment operators	30.8	28.2	2.6	2.3	17.8	15.5
Natural resources, agriculture and related production	2.9	2.5	0.9	0.6	2.0	1.5
Manufacturing and utilities	5.9	5.6	3.3	2.3	4.7	4.0
Management	17.2	14.6	10.0	10.7	13.9	12.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

Data source: 2021 Census

Table A6.18: Distribution of genders by broad occupational group among older and younger workers (%)

Broad occupational group	Older workers			Younger workers		
	Male	Female	Total	Male	Female	Total
Business, finance, and administration	26.9	73.1	100.0	29.3	70.7	100.0
Natural and applied sciences	81.9	18.1	100.0	75.7	24.3	100.0
Health	22.3	77.7	100.0	17.6	82.4	100.0
Education, law and social, community and government	35.0	65.0	100.0	30.1	69.9	100.0
Art, culture, recreation and sport	46.9	53.1	100.0	46.2	53.8	100.0
Sales and service	40.5	59.5	100.0	41.0	59.0	100.0
Trades, transport and equipment operators	93.4	6.6	100.0	92.9	7.1	100.0
Natural resources, agriculture and related production	78.8	21.2	100.0	82.5	17.5	100.0
Manufacturing and utilities	67.5	32.5	100.0	71.3	28.7	100.0
Management	67.0	33.0	100.0	58.8	41.2	100.0
Total	54.2	45.8	100.0	51.1	48.9	100.0

Data source: 2021 Census

Table A6.19: Top ten occupations among older workers by gender (%)

Male workers aged 55+		Female workers aged 55+	
7330 Transport truck and transit drivers	6.7	1311 Office administrative assistants - general, legal and medical	4.8
6410 Retail salespersons and non-technical wholesale trade sales and account representatives	3.3	3310 Assisting occupations in support of health services	4.5
0001 Legislative and senior managers	2.8	6531 Cleaners	4.4
6002 Retail and wholesale trade managers	2.7	1310 Administrative, property and payroll officers	4.3
8002 Managers in agriculture, horticulture and aquaculture	2.6	6410 Retail salespersons and non-technical wholesale trade sales and account representatives	4.2
6531 Cleaners	2.4	1410 Office support and court services occupations	4.2
7001 Managers in construction and facility operation and maintenance	2.4	6510 Cashiers and other sales support occupations	3.6
7320 Building maintenance installers, servicers and repairers	2.2	4220 Paraprofessional occupations in legal, social, community and education services	3.5
7520 Taxi, personal service and delivery service drivers	2.1	3130 Nursing and allied health professionals	3.1
1110 Auditors, accountants and investment professionals	2.0	1220 Accounting, insurance and related business administrative occupations	3.0
Total of top 10 occupations	29.4	Total of top 10 occupations	39.5

Data source: 2021 Census

Table A6.20: Top ten occupations among younger workers by gender (%)

Male workers aged 25-54		Female workers aged 25-54	
7330 Transport truck and transit drivers	3.9	4220 Paraprofessional occupations in legal, social, community and education services	5.1
2123 Computer, software and Web designers and developers	2.9	4122 Secondary, elementary and kindergarten school teachers	4.7
6410 Retail salespersons and non-technical wholesale trade sales and account representatives	2.6	3310 Assisting occupations in support of health services	4.5
6002 Retail and wholesale trade managers	2.4	3130 Nursing and allied health professionals	3.9
1110 Auditors, accountants and investment professionals	2.2	1311 Office administrative assistants - general, legal and medical	3.5
7511 Trades helpers and labourers	2.2	1310 Administrative, property and payroll officers	3.2
7001 Managers in construction and facility operation and maintenance	2.1	6410 Retail salespersons and non-technical wholesale trade sales and account representatives	2.9
7231 Carpenters and cabinetmakers	1.9	1410 Office support and court services occupations	2.9
7220 Technical electrical trades and electrical power line and telecommunications workers	1.9	1120 Human resources and business service professionals	2.8
7210 Machining, metal forming, shaping and erecting trades	1.9	1110 Auditors, accountants and investment professionals	2.5
Total of top 10 occupations	23.9	Total of top 10 occupations	36.2

Data source: 2021 Census

Table A6.21: Chi-square analysis on mobility status and gender for older workers

Older workers	Barriers to move	No barriers to move	95% confidence limits	
Male	68.5%	31.5%		
Female	76.3%	23.7%		
Rao-Scott Chi-square		0.9352		
p-value		0.3335		
Difference of risks - with barriers	-0.0781		-0.2366	0.0804
Relative risk - with barriers	0.8976		0.7191	1.1204

Data source: 2016 General Social Survey

Table A6.22: Chi-square analysis on mobility status and gender for younger workers

Younger workers	Barriers to move	No barriers to move	95% confidence limits	
Male	67.3%	32.7%		
Female	66.7%	33.3%		
Rao-Scott Chi-square		0.0078		
p-value		0.9294		
Difference of risks - with barriers	0.0055		-0.1165	0.1274
Relative risk - with barriers	1.0082		0.8403	1.2097

Data source: 2016 General Social Survey

Table A7.1: Variable means by status of education-match and gender among older and younger workers

				Older workers					
				Male			Female		
				Over- educated	Education- occupation matched		Over- educated	Education- occupation matched	
Subjective well-being				7.682039	8.213181	***	7.701720	8.043818	*
Demographic and geographic characteristics									
Marital status:									
Married or living common-law				0.799081	0.833930	~	0.694543	0.695148	~
Widowed, separated, or divorced				0.116203	0.096677	~	0.230282	0.199674	~
Single, never married				0.084716	0.069393	~	0.075176	0.105178	~
Recent immigrant				0.058755	0.015499	~	0.027972	0.018329	~
Visible minority				0.264481	0.106062	***	0.188571	0.100187	*
Living in large urban population centres				0.880842	0.793951	**	0.877843	0.813815	*
Work characteristics									
Management of workload (proxy of work stress)				4.013582	4.122834	~	4.088543	3.954604	~
Opportunities to provide input into decisions				3.333765	3.977642	***	3.712163	3.857601	~
Support from manager or supervisor				3.443685	3.915930	**	3.593397	3.896167	**
Good prospects for career advancement				2.774409	3.182221	**	2.614461	3.033022	***
Flexible schedule				0.386440	0.457833	~	0.357894	0.390339	~
Work hours group:									
>0-15 work hours				0.088126	0.028034	*	0.082094	0.055565	~
16-29 work hours				0.103410	0.083648	~	0.185097	0.183483	~
30-40 work hours				0.600979	0.535633	~	0.627964	0.599181	~
41+ work hours				0.207485	0.352684	***	0.104845	0.161771	~
Occupation category:									
Management				0.104693	0.181201	**	0.056962	0.078694	~
Business, finance, and administration				0.126115	0.107867	~	0.281337	0.298957	~
Natural and applied sciences				0.052481	0.110766	**	0.029730	0.021788	~
Health				0.004404	0.034799	***	0.079566	0.149191	*
Education, law, social, community and gov't				0.092603	0.077405	~	0.118309	0.147186	~
Art, culture, recreation and sport				0.008740	0.021549	~	0.002761	0.040042	***
Sales and service				0.295197	0.164867	**	0.340161	0.206452	**
Trades, transport and equipment operators				0.242757	0.225206	~	0.026265	0.015158	~
Natural resources, agriculture and related				0.004130	0.027259	**	0.022271	0.007726	~
Manufacturing and utilities				0.068881	0.049081	~	0.042639	0.034807	~
Socioeconomic characteristics									
Highest education:									
Below high school level				0.096836	0.155619	~	0.045843	0.082616	~
High school				0.149509	0.245292	**	0.189109	0.302174	**
Below bachelor's level				0.356665	0.342043	~	0.379378	0.374732	~
Bachelor's degree				0.255958	0.136974	**	0.242999	0.154403	*
Above bachelor's level				0.141032	0.120072	~	0.142671	0.086075	~
Social class:									
Lower or lower-middle class				0.154701	0.113139	~	0.225405	0.125167	**
Middle class				0.618811	0.668159	~	0.614360	0.680505	~
Upper-middle or upper class				0.226487	0.218702	~	0.160235	0.194328	~
Family income group:									
< \$25,000 family income group				0.074407	0.037806	~	0.070987	0.041246	~
\$25,000-\$49,999 family income group				0.109716	0.103842	~	0.175604	0.145334	~
\$50,000-\$74,999 family income group				0.239490	0.132033	*	0.190074	0.185802	~
\$75,000-\$99,999 family income group				0.129190	0.168460	~	0.149424	0.152286	~
\$100,000-\$124,999 family income group				0.115416	0.154813	~	0.121950	0.119820	~
\$125,000 or more family income group				0.331781	0.403046	~	0.291961	0.355512	~
Social connectedness									
Feeling part of the community				7.323912	7.626513	~	7.280072	7.442814	~
Social fulfillment at work (no. of good friends)				2.458142	1.907133	***	2.217006	2.075624	~
Religious affiliation				0.792982	0.814872	~	0.851108	0.868135	~
Health status									
Self-rated health in general				3.431362	3.575704	~	3.543910	3.647787	~

				Younger workers					
				Male			Female		
				Over- educated	Education- occupation matched		Over- educated	Education- occupation matched	
Subjective well-being				7.378250	7.842029	***	7.403527	7.959133	***
Demographic and geographic characteristics									
Marital status:									
Married or living common-law				0.639141	0.743125	***	0.646377	0.723239	**
Widowed, separated, or divorced				0.056926	0.054797	~	0.101584	0.082763	~
Single, never married				0.303933	0.202077	***	0.252039	0.193997	*
Recent immigrant				0.119242	0.077176	*	0.131502	0.067768	**
Visible minority				0.333541	0.220240	***	0.285351	0.219467	*
Living in large urban population centres				0.902458	0.844718	***	0.883647	0.865876	~
Work characteristics									
Management of workload (proxy of work stress)				4.022446	3.948100	~	3.936987	3.897168	~
Opportunities to provide input into decisions				3.693342	3.990040	***	3.569723	3.932906	***
Support from manager or supervisor				3.689800	3.895339	**	3.578318	3.852436	***
Good prospects for career advancement				3.088428	3.539842	***	2.840068	3.363035	***
Flexible schedule				0.400628	0.438026	~	0.369801	0.410867	~
Work hours group:									
>0-15 work hours				0.014132	0.007381	~	0.044838	0.029604	~
16-29 work hours				0.078590	0.031267	**	0.154457	0.105318	*
30-40 work hours				0.657559	0.618418	~	0.693198	0.718161	~
41+ work hours				0.249719	0.342935	***	0.107507	0.146917	*
Occupation category:									
Management				0.102571	0.138286	~	0.068538	0.078169	~
Business, finance, and administration				0.112753	0.099311	~	0.248347	0.256182	~
Natural and applied sciences				0.148068	0.141573	~	0.052756	0.048229	~
Health				0.022271	0.046667	*	0.092281	0.158769	***
Education, law, social, community and gov't				0.069882	0.093453	~	0.201450	0.202919	~
Art, culture, recreation and sport				0.017550	0.024068	~	0.019028	0.030785	~
Sales and service				0.206794	0.156649	*	0.269959	0.181535	**
Trades, transport and equipment operators				0.209246	0.225658	~	0.008315	0.013116	~
Natural resources, agriculture and related				0.022122	0.027186	~	0.002663	0.002847	~
Manufacturing and utilities				0.088742	0.047149	~	0.036664	0.027448	~
Socioeconomic characteristics									
Highest education:									
Below high school level				0.036352	0.063332	*	0.013384	0.034572	*
High school				0.164798	0.220878	*	0.094074	0.157614	***
Below bachelor's level				0.355690	0.371194	~	0.313656	0.417535	***
Bachelor's degree				0.253889	0.225769	~	0.411286	0.264570	***
Above bachelor's level				0.189271	0.118827	**	0.167599	0.125709	~
Social class:									
Lower or lower-middle class				0.225745	0.149671	**	0.212314	0.124316	***
Middle class				0.597400	0.626669	~	0.646021	0.674685	~
Upper-middle or upper class				0.176855	0.223660	*	0.141665	0.201000	**
Family income group:									
< \$25,000 family income group				0.065589	0.038646	~	0.046929	0.045176	~
\$25,000-\$49,999 family income group				0.151516	0.098305	**	0.168207	0.112591	**
\$50,000-\$74,999 family income group				0.176112	0.168713	~	0.168690	0.165666	~
\$75,000-\$99,999 family income group				0.171335	0.181474	~	0.181032	0.154253	~
\$100,000-\$124,999 family income group				0.114667	0.154317	*	0.142241	0.155700	~
\$125,000 or more family income group				0.320781	0.358544	~	0.292901	0.366614	*
Social connectedness									
Feeling part of the community				6.820986	7.154426	**	6.834381	7.365416	***
Social fulfillment at work (no. of good friends)				2.133607	2.096167	~	2.326420	2.087759	***
Religious affiliation				0.717911	0.711796	~	0.681099	0.765664	**
Health status									
Self-rated health in general				3.667153	3.589020	~	3.636747	3.651656	~

Table A7.2: Variable means by status of skill-match and gender among older and younger workers

				Older workers					
				Male			Female		
				Over-skilled	Skill- education matched		Over-skilled	Skill- education matched	
Subjective well-being				8.047713	8.136516	~	7.670999	8.167882	***
Demographic and geographic characteristics									
Marital status:									
Married or living common-law				0.802638	0.840917	~	0.646684	0.704944	~
Widowed, separated, or divorced				0.105720	0.095734	~	0.228799	0.200359	~
Single, never married				0.091642	0.063349	~	0.124517	0.094697	~
Recent immigrant				0.048372	0.011880	~	0.005408	0.019852	~
Visible minority				0.169097	0.122069	~	0.119065	0.113254	~
Large urban population centres				0.818010	0.811137	~	0.830689	0.808855	~
Work characteristics									
Management of workload (proxy of work stress)				4.111002	4.092370	~	4.039816	3.991533	~
Opportunities to provide input into decisions				3.894154	3.857678	~	3.747652	3.898618	~
Support from manager or supervisor				3.781795	3.847968	~	3.831571	3.869532	~
Good prospects for career advancement				3.094749	3.081178	~	2.844720	2.986910	~
Flexible schedule				0.457680	0.418238	~	0.413965	0.374696	~
Work hours group:									
>0-15 work hours				0.067034	0.026216	*	0.076017	0.058259	~
16-29 work hours				0.069678	0.092996	~	0.164915	0.199730	~
30-40 work hours				0.575492	0.541263	~	0.659142	0.559865	*
41+ work hours				0.287797	0.339525	~	0.099926	0.182146	**
Occupation category:									
Management				0.182567	0.168455	~	0.060629	0.086596	~
Business, finance, and administration				0.138718	0.091743	~	0.319924	0.278045	~
Natural and applied sciences				0.094264	0.102015	~	0.018817	0.021304	~
Health				0.008156	0.038453	**	0.110199	0.151218	~
Education, law, social, community and gov't				0.075831	0.086737	~	0.142741	0.141008	~
Art, culture, recreation and sport				0.011253	0.024482	~	0.034955	0.023719	~
Sales and service				0.209281	0.170422	~	0.259915	0.228041	~
Trades, transport and equipment operators				0.206918	0.230776	~	0.010729	0.021674	~
Natural resources, agriculture and related				0.023280	0.024414	~	0.008778	0.012510	~
Manufacturing and utilities				0.049732	0.062503	~	0.033313	0.035886	~
Socioeconomic characteristics									
Highest education:									
Below high school level				0.147441	0.155038	~	0.056671	0.091398	~
High school				0.182744	0.237715	~	0.290079	0.265871	~
Below bachelor's level				0.372289	0.325099	~	0.367464	0.386921	~
Bachelor's degree				0.165138	0.157512	~	0.186004	0.167126	~
Above bachelor's level				0.132388	0.124637	~	0.099782	0.088684	~
Social class:									
Lower or lower-middle class				0.124331	0.127063	~	0.149719	0.128838	~
Middle class				0.616792	0.676767	~	0.692887	0.668033	~
Upper-middle or upper class				0.258877	0.196170	~	0.157394	0.203129	~
Family income group:									
< \$25,000 family income group				0.054317	0.040798	~	0.056879	0.046513	~
\$25,000-\$49,999 family income group				0.099484	0.115638	~	0.138609	0.167940	~
\$50,000-\$74,999 family income group				0.136792	0.157809	~	0.206908	0.168740	~
\$75,000-\$99,999 family income group				0.164470	0.156690	~	0.173768	0.134375	~
\$100,000-\$124,999 family income group				0.160996	0.132735	~	0.130141	0.119093	~
\$125,000 or more family income group				0.383941	0.396331	~	0.293695	0.363338	~
Social connectedness									
Feeling part of the community				7.555034	7.588917	~	7.375975	7.518301	~
Social fulfillment at work (no. of good friends)				2.911594	2.989343	~	2.758927	2.942821	~
Religious affiliation				0.817881	0.805692	~	0.860601	0.867835	~
Health status									
Self-rated health in general				3.610712	3.519676	~	3.673858	3.637857	~

			Younger workers					
			Male			Female		
			Over-skilled	Skill- education matched		Over-skilled	Skill- education matched	
Subjective well-being			7.741444	7.838269	~	7.825537	7.929074	~
Demographic and geographic characteristics								
Marital status:								
Married or living common-law			0.698590	0.737911	~	0.678488	0.730956	*
Widowed, separated, or divorced			0.054603	0.053314	~	0.093737	0.081579	~
Single, never married			0.246808	0.208776	~	0.227776	0.187465	*
Recent immigrant			0.079172	0.077712	~	0.094419	0.066905	*
Visible minority			0.254828	0.229159	~	0.226640	0.214409	~
Large urban population centres			0.858903	0.854458	~	0.874246	0.860916	~
Work characteristics								
Management of workload (proxy of work stress)			4.047533	3.936628	*	3.894044	3.932581	~
Opportunities to provide input into decisions			3.873383	4.004327	*	3.776651	3.927835	**
Support from manager or supervisor			3.814831	3.881917	~	3.760774	3.845646	~
Good prospects for career advancement			3.362605	3.497837	*	3.136713	3.348800	***
Flexible schedule			0.414785	0.438542	~	0.413667	0.397654	~
Work hours group:								
>0-15 work hours			0.007333	0.010082	~	0.029181	0.029419	~
16-29 work hours			0.043178	0.038880	~	0.105175	0.117779	~
30-40 work hours			0.634145	0.614732	~	0.727547	0.712368	~
41+ work hours			0.315344	0.336306	~	0.138097	0.140435	~
Occupation category:								
Management			0.123959	0.144121	~	0.076539	0.077404	~
Business, finance, and administration			0.095842	0.111014	~	0.286591	0.239238	*
Natural and applied sciences			0.152367	0.128047	~	0.047381	0.050938	~
Health			0.025088	0.049512	**	0.142920	0.151107	~
Education, law, social, community and gov't			0.088370	0.090542	~	0.160846	0.215617	**
Art, culture, recreation and sport			0.020087	0.021735	~	0.023834	0.032637	~
Sales and service			0.193967	0.151877	*	0.224563	0.181765	*
Trades, transport and equipment operators			0.216721	0.226789	~	0.010255	0.014245	~
Natural resources, agriculture and related			0.030351	0.023619	~	0.004648	0.005499	~
Manufacturing and utilities			0.053249	0.052745	~	0.022424	0.031550	~
Socioeconomic characteristics								
Highest education:								
Below high school level			0.046116	0.062539	~	0.027977	0.034930	~
High school			0.226886	0.201327	~	0.144598	0.149221	~
Below bachelor's level			0.352214	0.374020	~	0.405832	0.396802	~
Bachelor's degree			0.246823	0.226711	~	0.279892	0.293403	~
Above bachelor's level			0.127961	0.135403	~	0.141701	0.125644	~
Social class:								
Lower or lower-middle class			0.177801	0.151326	~	0.156823	0.128187	~
Middle class			0.606328	0.622849	~	0.661044	0.669267	~
Upper-middle or upper class			0.215871	0.225826	~	0.182133	0.202546	~
Family income group:								
< \$25,000 family income group			0.055141	0.037896	~	0.044418	0.047135	~
\$25,000-\$49,999 family income group			0.118328	0.101354	~	0.138002	0.116524	~
\$50,000-\$74,999 family income group			0.162781	0.166560	~	0.176320	0.161211	~
\$75,000-\$99,999 family income group			0.175777	0.181370	~	0.165038	0.155438	~
\$100,000-\$124,999 family income group			0.129750	0.152786	~	0.157505	0.145992	~
\$125,000 or more family income group			0.358224	0.360034	~	0.318716	0.373700	*
Social connectedness								
Feeling part of the community			7.071537	7.161591	~	7.222798	7.352145	~
Social fulfillment at work (no. of good friends)			2.900823	2.899731	~	2.806048	2.926001	*
Religious affiliation			0.683545	0.729635	*	0.739900	0.753991	~
Health status								
Self-rated health in general			3.599016	3.633396	~	3.623055	3.685516	~

Table A7.3: Variable means by status of field-match and gender among older and younger workers

				Older workers					
				Male		Female			
				Not completely field- matched	Completely field- matched		Not completely field- matched	Completely field- matched	
Subjective well-being				7.844158	8.275986	***	8.007049	7.978337	~
Demographic and geographic characteristics									
Marital status:									
Married or living common-law				0.826030	0.833183	~	0.705828	0.685495	~
Widowed, separated, or divorced				0.089438	0.106436	~	0.217630	0.200070	~
Single, never married				0.084531	0.060381	~	0.076542	0.114435	*
Recent immigrant				0.016117	0.029450	~	0.027461	0.016117	~
Visible minority				0.131996	0.141593	~	0.099133	0.131792	~
Large urban population centres				0.794166	0.820311	~	0.825374	0.824310	~
Work characteristics									
Management of workload (proxy of work stress)				4.080746	4.112680	~	4.068940	3.911777	*
Opportunities to provide input into decisions				3.649029	4.007791	***	3.685715	3.908054	**
Support from manager or supervisor				3.685245	3.916807	*	3.769430	3.875593	~
Good prospects for career advancement				2.890965	3.251887	***	2.798505	3.028149	*
Flexible schedule				0.355266	0.505249	***	0.328311	0.415269	*
Work hours group:									
>0-15 work hours				0.045576	0.034628	~	0.078545	0.048378	~
16-29 work hours				0.099889	0.076360	~	0.171839	0.192476	~
30-40 work hours				0.560041	0.541634	~	0.615095	0.598592	~
41+ work hours				0.294494	0.347379	~	0.134522	0.160555	~
Occupation category:									
Management				0.162470	0.176906	~	0.114518	0.060769	**
Business, finance, and administration				0.127018	0.098947	~	0.269830	0.308795	~
Natural and applied sciences				0.062114	0.127162	**	0.021989	0.023390	~
Health				0.009044	0.042191	**	0.038076	0.194136	***
Education, law, social, community and gov't				0.030101	0.114284	***	0.065008	0.184690	***
Art, culture, recreation and sport				0.018973	0.019433	~	0.037064	0.029847	~
Sales and service				0.249486	0.145575	***	0.357663	0.152627	***
Trades, transport and equipment operators				0.244236	0.205385	~	0.027064	0.010510	~
Natural resources, agriculture and related				0.016483	0.027225	~	0.015825	0.008047	~
Manufacturing and utilities				0.080075	0.042891	~	0.052964	0.027189	~
Socioeconomic characteristics									
Highest education:									
Below high school level				0.159930	0.133758	~	0.119290	0.052447	**
High school				0.279870	0.187737	**	0.342160	0.240131	**
Below bachelor's level				0.312801	0.371927	~	0.329498	0.405840	*
Bachelor's degree				0.173026	0.149895	~	0.168414	0.173149	~
Above bachelor's level				0.074374	0.156683	***	0.040638	0.128434	***
Social class:									
Lower or lower-middle class				0.165988	0.090566	***	0.196672	0.116077	**
Middle class				0.690852	0.641182	~	0.645668	0.678762	~
Upper-middle or upper class				0.143160	0.268252	***	0.157659	0.205161	~
Family income group:									
< \$25,000 family income group				0.047810	0.041246	~	0.073108	0.032295	*
\$25,000-\$49,999 family income group				0.121603	0.091959	~	0.186550	0.132263	*
\$50,000-\$74,999 family income group				0.182919	0.129145	*	0.196179	0.182565	~
\$75,000-\$99,999 family income group				0.165006	0.158220	~	0.159744	0.146341	~
\$100,000-\$124,999 family income group				0.160590	0.140472	~	0.115714	0.121996	**
\$125,000 or more family income group				0.322072	0.438957	***	0.268704	0.384540	***
Social connectedness									
Feeling part of the community				7.353020	7.708065	**	7.323806	7.464958	~
Social fulfillment at work (no. of good friends)				2.872687	3.049885	*	2.854522	2.907225	~
Religious affiliation				0.806590	0.816032	~	0.852417	0.865962	~
Health status									
Self-rated health in general				3.455292	3.607816	*	3.540877	3.669059	~

				Younger workers					
				Male		Female			
				Not completely field- matched	Completely field- matched		Not completely field- matched	Completely field- matched	
Subjective well-being				7.439670	7.932723	***	7.656565	7.972440	***
Demographic and geographic characteristics									
Marital status:									
Married or living common-law				0.667143	0.750342	***	0.671614	0.730817	**
Widowed, separated, or divorced				0.050001	0.057988	~	0.090007	0.084277	~
Single, never married				0.282857	0.191671	***	0.238380	0.184906	**
Recent immigrant				0.089120	0.080775	~	0.082090	0.075741	~
Visible minority				0.272421	0.229284	~	0.231051	0.229560	~
Large urban population centres				0.871740	0.847391	~	0.863460	0.869297	~
Work characteristics									
Management of workload (proxy of work stress)				3.874308	4.004723	**	3.973799	3.853271	**
Opportunities to provide input into decisions				3.726600	4.059801	***	3.764823	3.927074	**
Support from manager or supervisor				3.739362	3.917693	**	3.840612	3.789752	~
Good prospects for career advancement				3.237763	3.571794	***	3.095668	3.396968	***
Flexible schedule				0.368452	0.461885	***	0.400153	0.406025	~
Work hours group:									
>0-15 work hours				0.009407	0.007899	~	0.034686	0.029420	~
16-29 work hours				0.052648	0.031770	*	0.131150	0.104688	~
30-40 work hours				0.636374	0.623294	~	0.704242	0.721517	~
41+ work hours				0.301570	0.337037	~	0.129922	0.144376	~
Occupation category:									
Management				0.136925	0.132925	~	0.092451	0.065975	*
Business, finance, and administration				0.129177	0.086496	**	0.317291	0.220051	***
Natural and applied sciences				0.071359	0.188408	***	0.044041	0.053140	~
Health				0.011967	0.060191	***	0.030003	0.218537	***
Education, law, social, community and gov't				0.037731	0.118911	***	0.097389	0.260546	***
Art, culture, recreation and sport				0.021049	0.024786	~	0.016814	0.035559	**
Sales and service				0.236524	0.116951	***	0.306638	0.130919	***
Trades, transport and equipment operators				0.230738	0.214660	~	0.022749	0.006214	**
Natural resources, agriculture and related				0.034895	0.020290	*	0.008582	0.002524	~
Manufacturing and utilities				0.089635	0.036382	***	0.064042	0.006535	***
Socioeconomic characteristics									
Highest education:									
Below high school level				0.078102	0.042796	**	0.060027	0.014922	***
High school				0.298796	0.146831	***	0.236838	0.094811	***
Below bachelor's level				0.325482	0.404592	***	0.365474	0.425267	**
Bachelor's degree				0.219635	0.242664	~	0.268026	0.297696	~
Above bachelor's level				0.077985	0.163117	***	0.069635	0.167303	***
Social class:									
Lower or lower-middle class				0.223081	0.125861	***	0.199430	0.107226	***
Middle class				0.611596	0.627430	~	0.666239	0.670931	~
Upper-middle or upper class				0.165323	0.246709	***	0.134331	0.221844	***
Family income group:									
< \$25,000 family income group				0.053536	0.038455	~	0.070430	0.033748	**
\$25,000-\$49,999 family income group				0.148182	0.084053	***	0.146749	0.110798	*
\$50,000-\$74,999 family income group				0.185018	0.154942	~	0.185044	0.151899	~
\$75,000-\$99,999 family income group				0.187946	0.174477	~	0.166353	0.154015	~
\$100,000-\$124,999 family income group				0.142114	0.147896	~	0.135087	0.163947	~
\$125,000 or more family income group				0.283205	0.400177	***	0.296337	0.385594	***
Social connectedness									
Feeling part of the community				6.846350	7.230702	***	7.121232	7.364344	**
Social fulfillment at work (no. of good friends)				2.804348	2.947154	**	2.767244	2.924264	***
Religious affiliation				0.717157	0.706864	~	0.730619	0.760259	~
Health status									
Self-rated health in general				3.525914	3.650522	**	3.562972	3.694877	**

Table A7.4: Variable means by status of time-match and gender among older and younger workers

				Older workers					
				Male			Female		
				Involuntary part-time	Not involuntary part-time		Involuntary part-time	Not involuntary part-time	
Subjective well-being				4.977240	7.825926	***	6.935709	8.006843	**
Demographic and geographic characteristics									
Marital status:									
Married or living common-law				0.773379	0.809068	~	0.700369	0.706619	~
Widowed, separated, or divorced				0.092075	0.126874	~	0.146796	0.229900	~
Single, never married				0.134545	0.064057	~	0.152835	0.063480	~
Recent immigrant				0.000000	0.005488	~	0.091714	0.000000	~
Visible minority				0.378519	0.062678	~	0.217679	0.038780	~
Large urban population centres				0.932969	0.866976	~	0.788761	0.835517	~
Work characteristics									
Management of workload (proxy of work stress)									
Opportunities to provide input into decisions									
Support from manager or supervisor									
Good prospects for career advancement									
Flexible schedule				0.321306	0.641426	~	0.404019	0.556976	~
Work hours group:									
>0-15 work hours									
16-29 work hours									
30-40 work hours									
41+ work hours									
Occupation category:									
Management				0.000000	0.119809	***	0.000000	0.044392	*
Business, finance, and administration				0.000000	0.149015	***	0.119821	0.281691	*
Natural and applied sciences				0.088754	0.021696	~	0.019335	0.000641	~
Health				0.000000	0.081785	*	0.100890	0.099830	~
Education, law, social, community and gov't				0.200676	0.140773	~	0.153754	0.138278	~
Art, culture, recreation and sport				0.020550	0.005665	~	0.047596	0.060053	~
Sales and service				0.515331	0.321778	~	0.558603	0.321716	~
Trades, transport and equipment operators				0.174689	0.130467	~	0.000000	0.024297	~
Natural resources, agriculture and related				0.000000	0.026159	~	0.000000	0.017665	~
Manufacturing and utilities				0.000000	0.002852	~	0.000000	0.011436	~
Socioeconomic characteristics									
Highest education:									
Below high school level				0.073219	0.073079	~	0.014166	0.093089	***
High school				0.084054	0.166054	~	0.332192	0.202715	~
Below bachelor's level				0.329733	0.409284	~	0.376040	0.458064	~
Bachelor's degree				0.498417	0.196864	~	0.277603	0.145817	~
Above bachelor's level				0.014576	0.154719	***	0.000000	0.100315	***
Social class:									
Lower or lower-middle class									
Middle class									
Upper-middle or upper class									
Household income group:									
< \$40,000 household income group				0.464231	0.168106	~	0.319930	0.186363	~
\$40,000-\$59,999 household income group				0.019457	0.189511	***	0.188848	0.171601	~
\$60,000-\$79,999 household income group				0.146414	0.121190	~	0.259081	0.118032	~
\$80,000-\$99,999 household income group				0.320327	0.174346	~	0.038083	0.140695	***
\$100,000-\$139,999 household income group				0.000000	0.174372	***	0.055384	0.179191	**
\$140,000 or more household income group				0.049571	0.172476	*	0.138674	0.204118	~
Social connectedness									
Feeling part of the community									
Social fulfillment at work (no. of good friends)									
Spending time with family and friends				0.466611	0.851516	*	0.753645	0.750425	~
Religious affiliation				0.647085	0.833539	~	0.838568	0.853300	~
Health status									
Self-rated health in general				2.941596	3.575562	~	3.353154	3.637367	~

				Younger workers			
				Male		Female	
				Involuntary part-time	Not involuntary part-time	Involuntary part-time	Not involuntary part-time
Subjective well-being				5.719394	7.236555 ~	6.835523	7.697936 *
Demographic and geographic characteristics							
Marital status:							
Married or living common-law				0.179364	0.397990 ~	0.578289	0.756294 ~
Widowed, separated, or divorced				0.000000	0.039024 ~	0.095945	0.072972 ~
Single, never married				0.820636	0.562986 *	0.325766	0.170734 ~
Recent immigrant				0.000000	0.167094 ***	0.082383	0.080602 ~
Visible minority				0.421270	0.208619 ~	0.276638	0.235883 ~
Large urban population centres				0.825451	0.905993 ~	0.901471	0.822338 ~
Work characteristics							
Management of workload (proxy of work stress)							
Opportunities to provide input into decisions							
Support from manager or supervisor							
Good prospects for career advancement							
Flexible schedule				0.446278	0.491840 ~	0.411204	0.589921 ~
Work hours group:							
>0-15 work hours							
16-29 work hours							
30-40 work hours							
41+ work hours							
Occupation category:							
Management				0.000000	0.152185 *	0.000000	0.038432 *
Business, finance, and administration				0.227864	0.042633 ~	0.206464	0.185550 ~
Natural and applied sciences				0.000000	0.129188 *	0.000000	0.009352 ~
Health				0.000000	0.042706 ~	0.094377	0.181166 ~
Education, law, social, community and gov't				0.229992	0.055281 ~	0.329173	0.179312 ~
Art, culture, recreation and sport				0.351380	0.257535 ~	0.102766	0.070457 ~
Sales and service				0.045728	0.255925 ~	0.267220	0.283839 ~
Trades, transport and equipment operators				0.145035	0.006979 ~	0.000000	0.032635 ~
Natural resources, agriculture and related				0.000000	0.000000	0.000000	0.013605 ~
Manufacturing and utilities				0.000000	0.057569 ~	0.000000	0.005651 ~
Socioeconomic characteristics							
Highest education:							
Below high school level				0.164650	0.061687 ~	0.017258	0.037474 ~
High school				0.198596	0.171986 ~	0.254502	0.152456 ~
Below bachelor's level				0.165226	0.339806 ~	0.340286	0.477565 ~
Bachelor's degree				0.316971	0.350833 ~	0.347443	0.247051 ~
Above bachelor's level				0.154557	0.075688 ~	0.040511	0.085455 ~
Social class:							
Lower or lower-middle class							
Middle class							
Upper-middle or upper class							
Household income group:							
< \$40,000 household income group				0.200203	0.210001 ~	0.210515	0.149565 ~
\$40,000-\$59,999 household income group				0.074423	0.094146 ~	0.158050	0.130495 ~
\$60,000-\$79,999 household income group				0.296563	0.114900 ~	0.115131	0.127547 ~
\$80,000-\$99,999 household income group				0.060430	0.139492 ~	0.058031	0.155206 *
\$100,000-\$139,999 household income group				0.188595	0.210950 ~	0.140735	0.203613 ~
\$140,000 or more household income group				0.179786	0.230510 ~	0.317538	0.233573 ~
Social connectedness							
Feeling part of the community							
Social fulfillment at work (no. of good friends)							
Spending time with family and friends				0.671091	0.531360 ~	0.784511	0.651691 ~
Religious affiliation				0.604195	0.718893 ~	0.750393	0.810669 ~
Health status							
Self-rated health in general				3.573818	3.647450 ~	3.717576	3.673619 ~

Table A7.5: Regression model predicting the negative effects of overeducation on subjective well-being among older workers and younger workers

				Older workers			
				Male		Female	
				Model 1(E)	Model 2(E)	Model 1(E)	Model 2(E)
Intercept				8.213181 ***	2.231824 ***	8.043818 ***	2.732505 ***
Over-educated				-0.531142 ***	-0.196559 ~	-0.342098 *	-0.053675 ~
					63.0%		84.3%
Demographic and geographic characteristics							
Marital status:							
	Married or living common-law				0.246799 ~		0.269369 ~
	Widowed, separated, or divorced				0.093111 ~		-0.033782 ~
	Single, never married						
	Recent immigrant				0.035135 ~		-0.744015 *
	Visible minority				0.299624 *		0.091712 ~
	Living in large urban population centres				0.068585 ~		-0.058780 ~
Work characteristics							
	Management of workload (proxy of work stress)				0.238218 ***		0.111518 ~
	Opportunities to provide input into decisions				0.047607 ~		0.004081 ~
	Support from manager or supervisor				0.030750 ~		0.051495 ~
	Good prospects for career advancement				0.065188 ~		0.132345 *
	Flexible schedule				0.103216 ~		0.252533 *
	Work hours group:						
	>0-15 work hours				0.073495 ~		0.000934 ~
	16-29 work hours				-0.028622 ~		0.126120 ~
	30-40 work hours						
	41+ work hours				0.042217 ~		-0.185423 ~
	Occupation category:						
	Management						
	Business, finance, and administration				-0.048606 ~		0.347738 ~
	Natural and applied sciences				-0.224982 ~		0.679027 ~
	Health				0.697331 ~		0.585702 ~
	Education, law and social, community and government				0.049436 ~		0.458476 ~
	Art, culture, recreation and sport				-0.350522 ~		0.856802 ~
	Sales and service				0.086684 ~		0.588441 ~
	Trades, transport and equipment operators				0.152331 ~		-0.365250 ~
	Natural resources, agriculture and related production				0.473761 ~		1.206954 *
	Manufacturing and utilities				0.124094 ~		0.762284 ~
Socioeconomic characteristics							
	Highest education:						
	Below high school level				0.180414 ~		0.436460 ~
	High school				0.119380 ~		0.424286 *
	Below bachelor's level				0.277381 ~		0.224016 ~
	Bachelor's degree						
	Above bachelor's level				0.069632 ~		0.288688 ~
	Social class:						
	Lower or lower-middle class				-0.155543 ~		-0.106238 ~
	Middle class						
	Upper-middle or upper class				0.039614 ~		0.218662 ~
	Family income group:						
	< \$25,000 family income group				0.554413 ~		-0.749499 ~
	\$25,000-\$49,999 family income group				-0.213112 ~		-0.079846 ~
	\$50,000-\$74,999 family income group						
	\$75,000-\$99,999 family income group				0.149177 ~		0.131781 ~
	\$100,000-\$124,999 family income group				0.112429 ~		0.119984 ~
	\$125,000 or more family income group				0.109889 ~		0.086252 ~
Social connectedness							
	Feeling part of the community				0.259653 ***		0.257773 ***
	Social fulfillment at work (no. of good friends)				0.119318 *		0.019842 ~
	Religious affiliation				0.074638 ~		0.236038 ~
Health status							
	Self-rated health in general				0.393875 ***		0.278242 ***
R squared				0.02128	0.4139	0.007374	0.3033

				Younger workers			
				Male		Female	
				Model 1(E)	Model 2(E)	Model 1(E)	Model 2(E)
Intercept				7.842029 ***	2.991798 ***	7.959134 ***	3.075615 ***
Over-educated				-0.463779 ***	-0.146939 ~	-0.555606 ***	-0.197758 *
					68.3%		64.4%
Demographic and geographic characteristics							
Marital status:							
Married or living common-law					0.492213 ***		0.206192 *
Widowed, separated, or divorced					0.026616 ~		-0.082044 ~
Single, never married							
Recent immigrant					-0.010086 ~		-0.161749 ~
Visible minority					-0.014456 ~		0.184165 *
Living in large urban population centres					-0.131389 ~		0.037951 ~
Work characteristics							
Management of workload (proxy of work stress)					0.074740 ~		0.113262 **
Opportunities to provide input into decisions					0.111487 *		0.101127 **
Support from manager or supervisor					0.116660 *		0.092393 **
Good prospects for career advancement					0.129546 ***		0.049505 ~
Flexible schedule					0.023662 ~		-0.018936 ~
Work hours group:							
>0-15 work hours					-0.224652 ~		-0.083546 ~
16-29 work hours					-0.251336 ~		-0.090782 ~
30-40 work hours							
41+ work hours					0.019143 ~		0.024924 ~
Occupation category:							
Management							
Business, finance, and administration					-0.110184 ~		0.140616 ~
Natural and applied sciences					-0.133705 ~		0.012209 ~
Health					-0.211290 ~		0.222771 ~
Education, law and social, community and government					-0.021454 ~		0.088307 ~
Art, culture, recreation and sport					-0.350165 ~		0.239089 ~
Sales and service					0.047439 ~		0.309994 *
Trades, transport and equipment operators					-0.003363 ~		0.434111 ~
Natural resources, agriculture and related production					-0.168176 ~		0.389141 ~
Manufacturing and utilities					-0.294669 ~		0.357190 ~
Socioeconomic characteristics							
Highest education:							
Below high school level					-0.077407 ~		0.527730 **
High school					0.185952 ~		0.072837 ~
Below bachelor's level					0.089253 ~		0.133516 ~
Bachelor's degree							
Above bachelor's level					-0.028191 ~		0.009008 ~
Social class:							
Lower or lower-middle class					-0.563437 ***		-0.356182 ***
Middle class							
Upper-middle or upper class					0.134678 ~		0.152408 *
Family income group:							
< \$25,000 family income group					-0.188937 ~		-0.068978 ~
\$25,000-\$49,999 family income group					-0.073547 ~		-0.186330 ~
\$50,000-\$74,999 family income group							
\$75,000-\$99,999 family income group					-0.013520 ~		-0.145957 ~
\$100,000-\$124,999 family income group					-0.043764 ~		-0.091623 ~
\$125,000 or more family income group					-0.119363 ~		-0.020250 ~
Social connectedness							
Feeling part of the community					0.248513 ***		0.226616 ***
Social fulfillment at work (no. of good friends)					0.111772 **		0.103684 **
Religious affiliation					-0.017694 ~		-0.129065 ~
Health status							
Self-rated health in general					0.262748 ***		0.343440 ***
R squared				0.01407	0.3745	0.02024	0.3317

Table A7.6: Regression model predicting the negative effects of over-skill on subjective well-being among older workers and younger workers

				Older workers			
				Male		Female	
				Model 1(S)	Model 2(S)	Model 1(S)	Model 2(S)
Intercept				8.136516 ***	1.895171 ***	8.167883 ***	3.064887 ***
Over-skilled				-0.088803 ~	-0.043557 ~	-0.496883 ***	-0.372899 **
					51.0%		25.0%
Demographic and geographic characteristics							
Marital status:							
	Married or living common-law				0.258656 ~		0.196532 ~
	Widowed, separated, or divorced				0.091579 ~		-0.052176 ~
	Single, never married						
	Recent immigrant				0.006393 ~		-0.402783 ~
	Visible minority				0.251213 ~		0.056443 ~
	Large urban population centres				0.125098 ~		-0.073061 ~
Work characteristics							
	Management of workload (proxy of work stress)				0.231330 ***		0.119846 ~
	Opportunities to provide input into decisions				0.118268 *		0.001951 ~
	Support from manager or supervisor				0.011281 ~		0.057976 ~
	Good prospects for career advancement				0.079538 ~		0.114708 *
	Flexible schedule				0.089120 ~		0.264351 *
	Work hours group:						
	>0-15 work hours				0.069639 ~		-0.022512 ~
	16-29 work hours				-0.092952 ~		0.058940 ~
	30-40 work hours						
	41+ work hours				0.001947 ~		-0.226656 ~
	Occupation category:						
	Management						
	Business, finance, and administration				0.059053 ~		0.363613 ~
	Natural and applied sciences				-0.143007 ~		0.632528 ~
	Health				0.729810 ~		0.528485 ~
	Education, law and social, community and government				0.065382 ~		0.463650 ~
	Art, culture, recreation and sport				-0.427916 *		0.813413 ~
	Sales and service				0.009610 ~		0.633842 ~
	Trades, transport and equipment operators				0.072475 ~		-0.353986 ~
	Natural resources, agriculture and related production				0.471701 ~		1.365153 **
	Manufacturing and utilities				-0.027909 ~		0.947289 ~
Socioeconomic characteristics							
	Highest education:						
	Below high school level				0.322198 ~		0.330911 ~
	High school				0.267128 ~		0.381310 *
	Below bachelor's level				0.336457 *		0.191365 ~
	Bachelor's degree						
	Above bachelor's level				0.086604 ~		0.334405 ~
	Social class:						
	Lower or lower-middle class				-0.054024 ~		-0.230952 ~
	Middle class						
	Upper-middle or upper class				0.032373 ~		0.271198 *
	Family income group:						
	< \$25,000 family income group				0.553755 ~		-0.786932 *
	\$25,000-\$49,999 family income group				-0.208498 ~		-0.136425 ~
	\$50,000-\$74,999 family income group						
	\$75,000-\$99,999 family income group				0.151670 ~		0.049564 ~
	\$100,000-\$124,999 family income group				0.013870 ~		0.023704 ~
	\$125,000 or more family income group				0.111762 ~		-0.023430 ~
Social connectedness							
	Feeling part of the community				0.260696 ***		0.262180 ***
	Social fulfillment at work (no. of good friends)				0.093803 ~		0.006799 ~
	Religious affiliation				0.048967 ~		0.216404 ~
Health status							
	Self-rated health in general				0.419652 ***		0.272207 ***
R squared				0.000882	0.4138	0.02213	0.3093

				Younger workers							
				Male				Female			
				Model 1(S)		Model 2(S)		Model 1(S)		Model 2(S)	
Intercept				7.838269 ***		3.134452 ***		7.929074 ***		3.016378 ***	
Over-skilled				-0.096825 ~		-0.057051 ~		-0.103537 ~		0.056854 ~	
						41.1%				154.9%	
Demographic and geographic characteristics											
Marital status:											
Married or living common-law						0.455444 ***				0.227168 *	
Widowed, separated, or divorced						-0.026588 ~				-0.106074 ~	
Single, never married											
Recent immigrant						-0.009607 ~				-0.134871 ~	
Visible minority						0.033807 ~				0.185286 *	
Large urban population centres						-0.147118 ~				0.031364 ~	
Work characteristics											
Management of workload (proxy of work stress)						0.084049 *				0.107980 **	
Opportunities to provide input into decisions						0.093420 *				0.088726 *	
Support from manager or supervisor						0.118430 **				0.099898 **	
Good prospects for career advancement						0.138248 ***				0.051007 ~	
Flexible schedule						0.032442 ~				-0.005837 ~	
Work hours group:											
>0-15 work hours						-0.395351 ~				0.051693 ~	
16-29 work hours						-0.338481 *				-0.126788 ~	
30-40 work hours											
41+ work hours						0.003263 ~				0.063020 ~	
Occupation category:											
Management											
Business, finance, and administration						-0.167397 ~				0.147830 ~	
Natural and applied sciences						-0.131175 ~				-0.027401 ~	
Health						-0.349400 ~				0.268756 ~	
Education, law and social, community and government						-0.021392 ~				0.106951 ~	
Art, culture, recreation and sport						-0.281008 ~				0.226026 ~	
Sales and service						0.035896 ~				0.307789 *	
Trades, transport and equipment operators						-0.001586 ~				0.413971 ~	
Natural resources, agriculture and related production						-0.163168 ~				0.334758 ~	
Manufacturing and utilities						-0.379599 ~				0.462018 *	
Socioeconomic characteristics											
Highest education:											
Below high school level						0.029803 ~				0.489455 **	
High school						0.233215 *				0.120954 ~	
Below bachelor's level						0.121379 ~				0.160893 *	
Bachelor's degree											
Above bachelor's level						-0.045544 ~				-0.038346 ~	
Social class:											
Lower or lower-middle class						-0.563395 ***				-0.402820 ***	
Middle class											
Upper-middle or upper class						0.126229 ~				0.136533 ~	
Family income group:											
< \$25,000 family income group						-0.243951 ~				-0.026192 ~	
\$25,000-\$49,999 family income group						-0.085878 ~				-0.132813 ~	
\$50,000-\$74,999 family income group											
\$75,000-\$99,999 family income group						-0.031506 ~				-0.159795 ~	
\$100,000-\$124,999 family income group						0.009868 ~				-0.070909 ~	
\$125,000 or more family income group						-0.060097 ~				0.019770 ~	
Social connectedness											
Feeling part of the community						0.249656 ***				0.225110 ***	
Social fulfillment at work (no. of good friends)						0.118704 **				0.114427 ***	
Religious affiliation						-0.018351 ~				-0.095757 ~	
Health status											
Self-rated health in general						0.222591 ***				0.330634 ***	
R squared				0.001012		0.3815		0.001223		0.3180	

Table A7.7: Regression model predicting the negative effects of field-mismatch on subjective well-being among older workers and younger workers

				Older workers			
				Male		Female	
				Model 1(F)	Model 2(F)	Model 1(F)	Model 2(F)
Intercept				8.275986 ***	2.016589 ***	7.978337 ***	2.755490 ***
Not completely field-matched				-0.431828 ***	-0.104176 ~	0.028712 ~	0.097115 ~
					75.9%		-238.2%
Demographic and geographic characteristics							
Marital status:							
	Married or living common-law				0.258616 ~		0.262425 ~
	Widowed, separated, or divorced				0.082635 ~		-0.019540 ~
	Single, never married						
	Recent immigrant				-0.068364 ~		-0.555469 ~
	Visible minority				0.280688 ~		0.089851 ~
	Large urban population centres				0.123590 ~		-0.063663 ~
Work characteristics							
	Management of workload (proxy of work stress)				0.237231 ***		0.096263 ~
	Opportunities to provide input into decisions				0.071263 ~		0.003482 ~
	Support from manager or supervisor				0.018567 ~		0.057325 ~
	Good prospects for career advancement				0.084641 *		0.128227 *
	Flexible schedule				0.104206 ~		0.249517 *
	Work hours group:						
	>0-15 work hours				0.034675 ~		-0.001139 ~
	16-29 work hours				-0.056640 ~		0.141642 ~
	30-40 work hours						
	41+ work hours				0.062633 ~		-0.181325 ~
	Occupation category:						
	Management						
	Business, finance, and administration				0.006100 ~		0.352762 ~
	Natural and applied sciences				-0.231607 ~		0.664549 ~
	Health				0.738288 ~		0.596509 ~
	Education, law and social, community and government				0.044069 ~		0.467620 ~
	Art, culture, recreation and sport				-0.396821 ~		0.866644 ~
	Sales and service				0.104271 ~		0.564886 ~
	Trades, transport and equipment operators				0.161630 ~		-0.382342 ~
	Natural resources, agriculture and related production				0.476770 ~		1.175351 **
	Manufacturing and utilities				0.044231 ~		0.679710 ~
Socioeconomic characteristics							
	Highest education:						
	Below high school level				0.191845 ~		0.452844 ~
	High school				0.162358 ~		0.436794 **
	Below bachelor's level				0.302236 ~		0.240466 ~
	Bachelor's degree						
	Above bachelor's level				0.085204 ~		0.286027 ~
	Social class:						
	Lower or lower-middle class				-0.088606 ~		-0.146717 ~
	Middle class						
	Upper-middle or upper class				0.022489 ~		0.214330 ~
	Family income group:						
	< \$25,000 family income group				0.517030 ~		-0.766521 ~
	\$25,000-\$49,999 family income group				-0.227922 ~		-0.063392 ~
	\$50,000-\$74,999 family income group						
	\$75,000-\$99,999 family income group				0.160392 ~		0.137023 ~
	\$100,000-\$124,999 family income group				0.074017 ~		0.126521 ~
	\$125,000 or more family income group				0.057657 ~		0.103532 ~
Social connectedness							
	Feeling part of the community				0.264531 ***		0.252894 ***
	Social fulfillment at work (no. of good friends)				0.142690 **		0.018715 ~
	Religious affiliation				0.069451 ~		0.236382 ~
Health status							
	Self-rated health in general				0.382329 ***		0.284406 ***
R squared				0.02187	0.4154	0.00008	0.2988

				Younger workers							
				Male				Female			
				Model 1(F)		Model 2(F)		Model 1(F)		Model 2(F)	
Intercept				7.932723 ***		3.206789 ***		7.972440 ***		3.095754 ***	
Not completely field-matched				-0.493053 ***		-0.199021 **		-0.315875 ***		-0.169754 *	
						59.6%				46.3%	
Demographic and geographic characteristics											
Marital status:											
Married or living common-law						0.492655 ***				0.208495 *	
Widowed, separated, or divorced						-0.014692 ~				-0.084251 ~	
Single, never married											
Recent immigrant						0.007021 ~				-0.114280 ~	
Visible minority						-0.033898 ~				0.205649 *	
Large urban population centres						-0.114185 ~				0.012960 ~	
Work characteristics											
Management of workload (proxy of work stress)						0.073263 ~				0.113313 **	
Opportunities to provide input into decisions						0.078153 ~				0.112207 **	
Support from manager or supervisor						0.132406 **				0.108632 **	
Good prospects for career advancement						0.142524 ***				0.033445 ~	
Flexible schedule						0.049822 ~				0.010355 ~	
Work hours group:											
>0-15 work hours						-0.243317 ~				-0.088331 ~	
16-29 work hours						-0.239349 ~				-0.098801 ~	
30-40 work hours											
41+ work hours						0.029743 ~				0.016550 ~	
Occupation category:											
Management											
Business, finance, and administration						-0.150577 ~				0.118302 ~	
Natural and applied sciences						-0.189828 ~				-0.079577 ~	
Health						-0.247652 ~				0.192234 ~	
Education, law and social, community and government						-0.070699 ~				0.037989 ~	
Art, culture, recreation and sport						-0.313432 ~				0.212691 ~	
Sales and service						0.017371 ~				0.259676 ~	
Trades, transport and equipment operators						-0.026706 ~				0.449615 ~	
Natural resources, agriculture and related production						-0.205962 ~				0.369827 ~	
Manufacturing and utilities						-0.308303 ~				0.410767 ~	
Socioeconomic characteristics											
Highest education:											
Below high school level						-0.008975 ~				0.606351 ***	
High school						0.235224 *				0.117098 ~	
Below bachelor's level						0.059231 ~				0.169103 *	
Bachelor's degree											
Above bachelor's level						-0.066153 ~				0.002400 ~	
Social class:											
Lower or lower-middle class						-0.573722 ***				-0.346863 ***	
Middle class											
Upper-middle or upper class						0.151571 ~				0.158805 *	
Family income group:											
< \$25,000 family income group						-0.184691 ~				-0.162276 ~	
\$25,000-\$49,999 family income group						-0.076519 ~				-0.193803 ~	
\$50,000-\$74,999 family income group											
\$75,000-\$99,999 family income group						-0.059754 ~				-0.154969 ~	
\$100,000-\$124,999 family income group						-0.065890 ~				-0.082554 ~	
\$125,000 or more family income group						-0.158133 ~				-0.012123 ~	
Social connectedness											
Feeling part of the community						0.249190 ***				0.227624 ***	
Social fulfillment at work (no. of good friends)						0.096593 **				0.093585 **	
Religious affiliation						-0.027031 ~				-0.120569 ~	
Health status											
Self-rated health in general						0.245958 ***				0.337754 ***	
R squared				0.02413		0.3758		0.01119		0.3311	

Table A7.8: Regression model predicting the negative effects of involuntary part-time employment on subjective well-being among older workers and younger workers

				Older workers			
				Male		Female	
				Model 1(P)	Model 2(P)	Model 1(P)	Model 2(P)
Intercept				7.825926	1.574486	8.006843	5.727230
Involuntary part-time				-2.848686 ***	-1.417993 *	-1.071134 **	-0.562289 ~
					50.2%		47.5%
Demographic and geographic characteristics							
Marital status:							
Married or living common-law					0.886074 ~		0.346734 ~
Widowed, separated, or divorced					0.134441 ~		0.015891 ~
Single, never married							
Recent immigrant					1.860223 ***		-2.636072 **
Visible minority					-0.259709 ~		-1.440517 **
Large urban population centres					-0.322318 ~		-0.193901 ~
Work characteristics							
Management of workload (proxy of work stress)							
Opportunities to provide input into decisions							
Support from manager or supervisor							
Good prospects for career advancement							
Flexible schedule					0.145631 ~		-0.032711 ~
Work hours group:							
>0-15 work hours							
16-29 work hours							
30-40 work hours							
41+ work hours							
Occupation category:							
Management							
Business, finance, and administration							
Natural and applied sciences							
Health							
Education, law and social, community and government							
Art, culture, recreation and sport							
Sales and service							
Trades, transport and equipment operators							
Natural resources, agriculture and related production							
Manufacturing and utilities							
Socioeconomic characteristics							
Highest education:							
Below high school level					1.002931 ~		-0.051695 ~
High school					0.438281 ~		0.098035 ~
Below bachelor's level					0.848618 **		-0.024411 ~
Bachelor's degree							
Above bachelor's level					0.780787 *		-0.042467 ~
Social class:							
Lower or lower-middle class							
Middle class							
Upper-middle or upper class							
Household income group:							
< \$40,000 household income group					1.295182 *		-0.318522 ~
\$40,000-\$59,999 household income group					0.788766 ~		-0.328660 ~
\$60,000-\$79,999 household income group							
\$80,000-\$99,999 household income group					1.035526 *		-0.472862 ~
\$100,000-\$139,999 household income group					0.922918 *		-0.226898 ~
\$140,000 or more household income group					0.954241 ~		-0.356858 ~
Social connectedness							
Feeling part of the community							
Social fulfillment at work (no. of good friends)							
Spending time with family and friends					1.082214 **		0.619169 **
Religious affiliation					0.539375 ~		0.190341 ~
Health status							
Self-rated health in general					0.806018 ***		0.529590 ***
R squared				0.09799	0.4295	0.03239	0.2443

				Younger workers			
				Male		Female	
				Model 1(P)	Model 2(P)	Model 1(P)	Model 2(P)
Intercept				7.236555	7.009770	7.697936	4.944324
Involuntary part-time				-1.517160 ~	-1.123080 ~	-0.862412 *	-0.817611 *
					26.0%		5.2%
Demographic and geographic characteristics							
Marital status:							
Married or living common-law					0.446643 ~		1.257965 ***
Widowed, separated, or divorced					0.014558 ~		0.860487 *
Single, never married							
Recent immigrant					0.613777 ~		0.043931 ~
Visible minority					-0.931569 ~		-0.580932 *
Large urban population centres					-0.304955 ~		0.122639 ~
Work characteristics							
Management of workload (proxy of work stress)							
Opportunities to provide input into decisions							
Support from manager or supervisor							
Good prospects for career advancement							
Flexible schedule					0.306607 ~		-0.180705 ~
Work hours group:							
>0-15 work hours							
16-29 work hours							
30-40 work hours							
41+ work hours							
Occupation category:							
Management							
Business, finance, and administration							
Natural and applied sciences							
Health							
Education, law and social, community and government							
Art, culture, recreation and sport							
Sales and service							
Trades, transport and equipment operators							
Natural resources, agriculture and related production							
Manufacturing and utilities							
Socioeconomic characteristics							
Highest education:							
Below high school level					-0.070897 ~		-0.559031 ~
High school					-1.255756 *		-0.314059 ~
Below bachelor's level					0.175146 ~		0.113914 ~
Bachelor's degree							
Above bachelor's level					-0.184531 ~		-0.514038 *
Social class:							
Lower or lower-middle class							
Middle class							
Upper-middle or upper class							
Household income group:							
< \$40,000 household income group					0.052348 ~		0.214910 ~
\$40,000-\$59,999 household income group					0.392831 ~		0.266489 ~
\$60,000-\$79,999 household income group							
\$80,000-\$99,999 household income group					-0.317765 ~		0.342539 ~
\$100,000-\$139,999 household income group					0.353600 ~		0.039809 ~
\$140,000 or more household income group					-1.862401 *		-0.009330 ~
Social connectedness							
Feeling part of the community							
Social fulfillment at work (no. of good friends)							
Spending time with family and friends					0.177727 ~		0.512943 *
Religious affiliation					-0.297556 ~		-0.055958 ~
Health status							
Self-rated health in general					0.231886 ~		0.413705 ***
R squared				0.0858	0.4457	0.02086	0.2765

Table A7.9: Decomposition of the effects of overeducation on subjective well-being by gender; older workers and younger workers

Older workers											
Male						Female					
	Effects	Means diff	Regression coef	Product	De-composition	Effects	Means diff	Regression coef	Product	De-composition	
Observed effects - Model 1(E)	-0.531142					-0.342098					
Adjusted effects - Model 2(E)	-0.196559					-0.053675					
Effects accounted for	-0.334582				63.0%	-0.288423				84.3%	
Demographic and geographic characteristics					-32.0%					1.9%	
Marital status:											
Married or living common-law		-0.034849	0.246799	-0.008601	0.057110		-0.000605	0.269369	-0.000163	0.000762	
Widowed, separated, or divorced		0.019526	0.093111	0.001818	-0.012072		0.030608	-0.033782	-0.001034	0.004837	
Single, never married		0.015323	0.000000	0.000000	0.000000		-0.030002	0.000000	0.000000	0.000000	
Recent immigrant		0.043256	0.035135	0.001520	-0.010092		0.009643	-0.744015	-0.007175	0.033565	
Visible minority		0.158419	0.299624	0.047466	-0.315180		0.088384	0.091712	0.008106	-0.037922	
Living in large urban population centres		0.086891	0.068585	0.005959	-0.039571		0.064028	-0.058780	-0.003764	0.017607	
Work characteristics					70.2%					19.9%	
Management of workload (proxy of work stress)		-0.109252	0.238218	-0.026026	0.172814		0.133939	0.111518	0.014937	-0.069878	
Opportunities to provide input into decisions		-0.643877	0.047607	-0.030653	0.203541		-0.145438	0.004081	-0.000594	0.002777	
Support from manager or supervisor		-0.472245	0.030750	-0.014521	0.096423		-0.302770	0.051495	-0.015591	0.072940	
Good prospects for career advancement		-0.407812	0.065188	-0.026585	0.176525		-0.418561	0.132345	-0.055394	0.259151	
Flexible schedule		-0.071393	0.103216	-0.007369	0.048930		-0.032445	0.252533	-0.008193	0.038331	
Work hour groups:											
>0-15 work hours		0.060092	0.073495	0.004416	-0.029326		0.026529	0.000934	0.000025	-0.000116	
16-29 work hours		0.019762	-0.028622	-0.000566	0.003756		0.001614	0.126120	0.000204	-0.000952	
30-40 work hours		0.065346	0.000000	0.000000	0.000000		0.028783	0.000000	0.000000	0.000000	
41+ work hours		-0.145199	0.042217	-0.006130	0.040703		-0.056926	-0.185423	0.010555	-0.049381	
Occupation categories:											
Management		-0.076508	0.000000	0.000000	0.000000		-0.021732	0.000000	0.000000	0.000000	
Business, finance, and administration		0.018248	-0.048606	-0.000887	0.005890		-0.017620	0.347738	-0.006127	0.028665	
Natural and applied sciences		-0.058285	-0.224982	0.013113	-0.087072		0.007942	0.679027	0.005393	-0.025229	
Health		-0.030395	0.697331	-0.021195	0.140740		-0.069625	0.585702	-0.040779	0.190779	
Education, law and social, community and government		0.015198	0.049436	0.000751	-0.004989		-0.028877	0.458476	-0.013239	0.061938	
Art, culture, recreation and sport		-0.012809	-0.350522	0.004490	-0.029813		-0.037281	0.856802	-0.031942	0.149436	
Sales and service		0.130330	0.086684	0.011298	-0.075017		0.133709	0.588441	0.078680	-0.368088	
Trades, transport and equipment operators		0.017551	0.152331	0.002674	-0.017753		0.011107	-0.365250	-0.004057	0.018979	
Natural resources, agriculture and related production		-0.023129	0.473761	-0.010958	0.072760		0.014545	1.206954	0.017555	-0.082128	
Manufacturing and utilities		0.019800	0.124094	0.002457	-0.016315		0.007832	0.762284	0.005970	-0.027930	
Socioeconomic characteristics					14.4%					44.5%	
Highest education:											
Below high school level		-0.058783	0.180414	-0.010605	0.070420		-0.036773	0.436460	-0.016050	0.075087	
High school		-0.095783	0.119380	-0.011435	0.075927		-0.113065	0.424286	-0.047972	0.224427	
Below bachelor's level		0.014622	0.277381	0.004056	-0.026931		0.004646	0.224016	0.001041	-0.004869	
Bachelor's degree		0.118984	0.000000	0.000000	0.000000		0.088596	0.000000	0.000000	0.000000	
Above bachelor's level		0.020960	0.069632	0.001459	-0.009691		0.056596	0.288688	0.016339	-0.076437	
Social class:											
Lower or lower-middle class		0.041562	-0.155543	-0.006465	0.042926		0.100238	-0.106238	-0.010649	0.049819	
Middle class		-0.049348	0.000000	0.000000	0.000000		-0.066145	0.000000	0.000000	0.000000	
Upper-middle or upper class		0.007785	0.039614	0.000308	-0.002048		-0.034093	0.218662	-0.007455	0.034876	
Family income group:											
< \$25,000 family income group		0.036601	0.554413	0.020292	-0.134742		0.029741	-0.749499	-0.022291	0.104283	
\$25,000-\$49,999 family income group		0.005874	-0.213112	-0.001252	0.008312		0.030270	-0.079846	-0.002417	0.011307	
\$50,000-\$74,999 family income group		0.107457	0.000000	0.000000	0.000000		0.004272	0.000000	0.000000	0.000000	
\$75,000-\$99,999 family income group		-0.039270	0.149177	-0.005858	0.038899		-0.002862	0.131781	-0.000377	0.001764	
\$100,000-\$124,999 family income group		-0.039397	0.112429	-0.004429	0.029412		0.002130	0.119984	0.000256	-0.001196	
\$125,000 or more family income group		-0.071265	0.109889	-0.007831	0.052000		-0.063551	0.086252	-0.005481	0.025644	
Social connectedness					9.6%					20.2%	
Feeling part of the community		-0.302601	0.259653	-0.078571	0.521723		-0.162742	0.257773	-0.041950	0.196257	
Social fulfillment at work (no. of good friends)		0.551009	0.119318	0.065745	-0.436555		0.141382	0.019842	0.002805	-0.013124	
Religious affiliation		-0.021890	0.074638	-0.001634	0.010849		-0.017027	0.236038	-0.004019	0.018802	
Health status					37.8%					13.5%	
Self-rated health in general		-0.144342	0.393875	-0.056853	0.377509		-0.103877	0.278242	-0.028903	0.135217	

					Younger workers									
					Male					Female				
					Effects	Means diff	Regression coef	Product	De-compositio n	Effects	Means diff	Regression coef	Product	De-compositio n
Observed effects - Model 1(E)					-0.463779					-0.555606				
Adjusted effects - Model 2(E)					-0.146939					-0.197758				
Effects accounted for					-0.316841				68.3%	-0.357849				64.4%
Demographic and geographic characteristics									19.5%					5.6%
Marital status:														
Married or living common-law					-0.103984	0.492213	-0.051182	0.164062		-0.076862	0.206192	-0.015848	0.059653	
Widowed, separated, or divorced					0.002129	0.026616	0.000057	-0.000182		0.018821	-0.082044	-0.001544	0.005812	
Single, never married					0.101856	0.000000	0.000000	0.000000		0.058042	0.000000	0.000000	0.000000	
Recent immigrant					0.042066	-0.010086	-0.000424	0.001360		0.063734	-0.161749	-0.010309	0.038803	
Visible minority					0.113301	-0.014456	-0.001638	0.005250		0.065884	0.184165	0.012134	-0.045671	
Living in large urban population centres					0.057740	-0.131389	-0.007586	0.024318		0.017771	0.037951	0.000674	-0.002539	
Work characteristics									41.5%					30.0%
Management of workload (proxy of work stress)					0.074346	0.074740	0.005557	-0.017811		0.039819	0.113262	0.004510	-0.016976	
Opportunities to provide input into decisions					-0.296698	0.111487	-0.033078	0.106030		-0.363183	0.101127	-0.036727	0.138243	
Support from manager or supervisor					-0.205539	0.116660	-0.023978	0.076861		-0.274118	0.092393	-0.025326	0.095329	
Good prospects for career advancement					-0.451414	0.129546	-0.058479	0.187451		-0.522967	0.049505	-0.025890	0.097449	
Flexible schedule					-0.037398	0.023662	-0.000885	0.002837		-0.041066	-0.018936	0.000778	-0.002927	
Work hour groups:														
>0-15 work hours					0.006751	-0.224652	-0.001517	0.004861		0.015234	-0.083546	-0.001273	0.004791	
16-29 work hours					0.047323	-0.251336	-0.011894	0.038126		0.049139	-0.090782	-0.004461	0.016791	
30-40 work hours					0.039141	0.000000	0.000000	0.000000		-0.024963	0.000000	0.000000	0.000000	
41+ work hours					-0.093216	0.019143	-0.001784	0.005720		-0.039410	0.024924	-0.000982	0.003697	
Occupation categories:														
Management					-0.035715	0.000000	0.000000	0.000000		-0.009631	0.000000	0.000000	0.000000	
Business, finance, and administration					0.013442	-0.110184	-0.001481	0.004748		-0.007835	0.140616	-0.001102	0.004147	
Natural and applied sciences					0.006495	-0.133705	-0.000868	0.002784		0.004527	0.012209	0.000055	-0.000208	
Health					-0.024396	-0.211290	0.005155	-0.016523		-0.066488	0.222771	-0.014812	0.055751	
Education, law and social, community and government					-0.023571	-0.021454	0.000506	-0.001621		-0.001469	0.088307	-0.000130	0.000488	
Art, culture, recreation and sport					-0.006518	-0.350165	0.002282	-0.007316		-0.011757	0.239089	-0.002811	0.010581	
Sales and service					0.050145	0.047439	0.002379	-0.007625		0.088424	0.309994	0.027411	-0.103175	
Trades, transport and equipment operators					-0.016412	-0.003363	0.000055	-0.000177		-0.004801	0.434111	-0.002084	0.007845	
Natural resources, agriculture and related production					-0.005064	-0.168176	0.000852	-0.002730		-0.000184	0.389141	-0.000072	0.000270	
Manufacturing and utilities					0.041593	-0.294669	-0.012256	0.039287		0.009216	0.357190	0.003292	-0.012391	
Socioeconomic characteristics									20.4%					30.6%
Highest education:														
Below high school level					-0.026980	-0.077407	0.002088	-0.006694		-0.021188	0.527730	-0.011182	0.042087	
High school					-0.056080	0.185952	-0.010428	0.033427		-0.063540	0.072837	-0.004628	0.017420	
Below bachelor's level					-0.015504	0.089253	-0.001384	0.004436		-0.103879	0.133516	-0.013869	0.052205	
Bachelor's degree					0.028120	0.000000	0.000000	0.000000		0.146716	0.000000	0.000000	0.000000	
Above bachelor's level					0.070444	-0.028191	-0.001986	0.006366		0.041890	0.009008	0.000377	-0.001420	
Social class:														
Lower or lower-middle class					0.076074	-0.563437	-0.042863	0.137395		0.087998	-0.356182	-0.031343	0.117977	
Middle class					-0.029269	0.000000	0.000000	0.000000		-0.028664	0.000000	0.000000	0.000000	
Upper-middle or upper class					-0.046805	0.134678	-0.006304	0.020206		-0.059335	0.152408	-0.009043	0.034038	
Family income group:														
< \$25,000 family income group					0.026943	-0.188937	-0.005091	0.016317		0.001753	-0.068978	-0.000121	0.000455	
\$25,000-\$49,999 family income group					0.053211	-0.073547	-0.003913	0.012544		0.055616	-0.186330	-0.010363	0.039006	
\$50,000-\$74,999 family income group					0.007399	0.000000	0.000000	0.000000		0.003024	0.000000	0.000000	0.000000	
\$75,000-\$99,999 family income group					-0.010139	-0.013520	0.000137	-0.000439		0.026779	-0.145957	-0.003909	0.014712	
\$100,000-\$124,999 family income group					-0.039650	-0.043764	0.001735	-0.005562		-0.013459	-0.091623	0.001233	-0.004642	
\$125,000 or more family income group					-0.037763	-0.119363	0.004507	-0.014449		-0.073713	-0.020250	0.001493	-0.005619	
Social connectedness									25.3%					31.9%
Feeling part of the community					-0.333440	0.248513	-0.082864	0.265618		-0.531035	0.226616	-0.120341	0.452966	
Social fulfillment at work (no. of good friends)					0.037440	0.111772	0.004185	-0.013414		0.238661	0.103684	0.024745	-0.093142	
Religious affiliation					0.006115	-0.017694	-0.000108	0.000347		-0.084565	-0.129065	0.010914	-0.041082	
Health status									-6.6%					1.9%
Self-rated health in general					0.078133	0.262748	0.020529	-0.065806		-0.014909	0.343440	-0.005120	0.019273	

Table A7.10: Younger male workers planning to leave current job in 12 months by education-occupation match status

Younger male workers – education-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Overeducated	30.1%	69.9%		
Education-occupation matched	9.9%	90.1%		
Rao-Scott Chi-square		68.6768		
p-value		<.0001		
Difference of risks	0.2027		0.1454	0.2600
Relative risk	3.0518		2.3859	3.9035

Data source: 2016 General Social Survey

Table A7.11: Younger female workers planning to leave current job in 12 months by education-occupation match status

Younger female workers – education-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Overeducated	27.7%	72.3%		
Education-occupation matched	10.2%	89.8%		
Rao-Scott Chi-square		57.7348		
p-value		<.0001		
Difference of risks	0.1749		0.1233	0.2264
Relative risk	2.7144		2.1497	3.4275

Data source: 2016 General Social Survey

Table A7.12: Younger overeducated workers planning to leave current job in 12 months by gender

Younger workers – overeducated	Planning to leave	Not planning to leave	95% confidence limits	
Male	30.1%	69.9%		
Female	27.7%	72.3%		
Rao-Scott Chi-square		0.4358		
p-value		0.5092		
Difference of risks	0.0247		-0.0491	0.0984
Relative risk	1.0891		0.8444	1.4046

Data source: 2016 General Social Survey

Table A7.13: Older male workers planning to leave current job in 12 months by skill-occupation match status

Older male workers – skill-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Over-skilled	16.4%	83.6%		
Skill-occupation matched	10.7%	89.3%		
Rao-Scott Chi-square		5.1620		
p-value		0.0231		
Difference of risks	0.0571		0.0067	0.1076
Relative risk	1.5352		1.0661	2.2108

Data source: 2016 General Social Survey

Table A7.14: Older female workers planning to leave current job in 12 months by skill-occupation match status

Older female workers – skill-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Over-skilled	15.4%	84.6%		
Skill-occupation matched	10.9%	89.1%		
Rao-Scott Chi-square		2.6775		
p-value		0.1018		
Difference of risks	0.0445		-0.0119	0.1009
Relative risk	1.4073		0.9418	2.1028

Data source: 2016 General Social Survey

Table A7.15: Older over-skilled workers planning to leave current job in 12 months by gender

Older workers – over-skilled	Planning to leave	Not planning to leave	95% confidence limits	
Male	16.4%	83.6%		
Female	15.4%	84.6%		
Rao-Scott Chi-square		0.0911		
p-value		0.7628		
Difference of risks	0.0102		-0.0557	0.0761
Relative risk	1.0662		0.7022	1.6190

Data source: 2016 General Social Survey

Table A7.16: Younger male workers planning to leave current job in 12 months by skill-occupation match status

Younger male workers – skill-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Over-skilled	19.4%	80.6%		
Skill-occupation matched	9.6%	90.4%		
Rao-Scott Chi-square		28.5790		
p-value		<.0001		
Difference of risks	0.0979		0.0595	0.1363
Relative risk	2.0230		1.5545	2.6328

Data source: 2016 General Social Survey

Table A7.17: Younger female workers planning to leave current job in 12 months by skill-occupation match status

Younger female workers – skill-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Over-skilled	21.3%	78.7%		
Skill-occupation matched	8.3%	91.7%		
Rao-Scott Chi-square		60.0497		
p-value		<.0001		
Difference of risks	0.1302		0.0947	0.1657
Relative risk	2.5658		2.0139	3.2690

Data source: 2016 General Social Survey

Table A7.18: Younger over-skilled workers planning to leave current job in 12 months by gender

Younger workers – over-skilled	Planning to leave	Not planning to leave	95% confidence limits	
Male	19.4%	80.6%		
Female	21.3%	78.7%		
Rao-Scott Chi-square		0.6959		
p-value		0.4042		
Difference of risks	-0.0197		-0.0657	0.0263
Relative risk	0.9077		0.7231	1.1393

Data source: 2016 General Social Survey

Table A7.19: Older male workers planning to leave current job in 12 months by field-occupation match status

Older male workers – field-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Field-mismatched	12.1%	87.9%		
Field-occupation matched	13.1%	86.9%		
Rao-Scott Chi-square		0.2027		
p-value		0.6526		
Difference of risks	-0.0104		-0.0556	0.0348
Relative risk	0.9206		0.6414	1.3215

Data source: 2016 General Social Survey

Table A7.20: Older female workers planning to leave current job in 12 months by field-occupation match status

Older female workers – field-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Field-mismatched	11.4%	88.6%		
Field-occupation matched	12.8%	87.2%		
Rao-Scott Chi-square		0.3530		
p-value		0.5524		
Difference of risks	-0.014		-0.0601	0.0320
Relative risk	0.8903		0.6051	1.3100

Data source: 2016 General Social Survey

Table A7.21: Older field-mismatched workers planning to leave current job in 12 months by gender

Older workers – field-mismatched	Planning to leave	Not planning to leave	95% confidence limits	
Male	12.1%	87.9%		
Female	11.4%	88.6%		
Rao-Scott Chi-square		0.0707		
p-value		0.7903		
Difference of risks	0.0066		-0.0421	0.0553
Relative risk	1.0579		0.6978	1.6039

Data source: 2016 General Social Survey

Table A7.22: Younger male workers planning to leave current job in 12 months by field-occupation match status

Younger male workers – field-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Field-mismatched	18.0%	82.0%		
Field-occupation matched	11.4%	88.6%		
Rao-Scott Chi-square		12.8915		
p-value		0.0003		
Difference of risks	0.0663		0.0285	0.1040
Relative risk	1.5832		1.2334	2.0322

Data source: 2016 General Social Survey

Table A7.23: Younger female workers planning to leave current job in 12 months by field-occupation match status

Younger female workers – field-occupation match status	Planning to leave	Not planning to leave	95% confidence limits	
Field-mismatched	18.6%	81.4%		
Field-occupation matched	9.9%	90.1%		
Rao-Scott Chi-square		28.4938		
p-value		<.0001		
Difference of risks	0.0871		0.0533	0.1209
Relative risk	1.8840		1.4941	2.3758

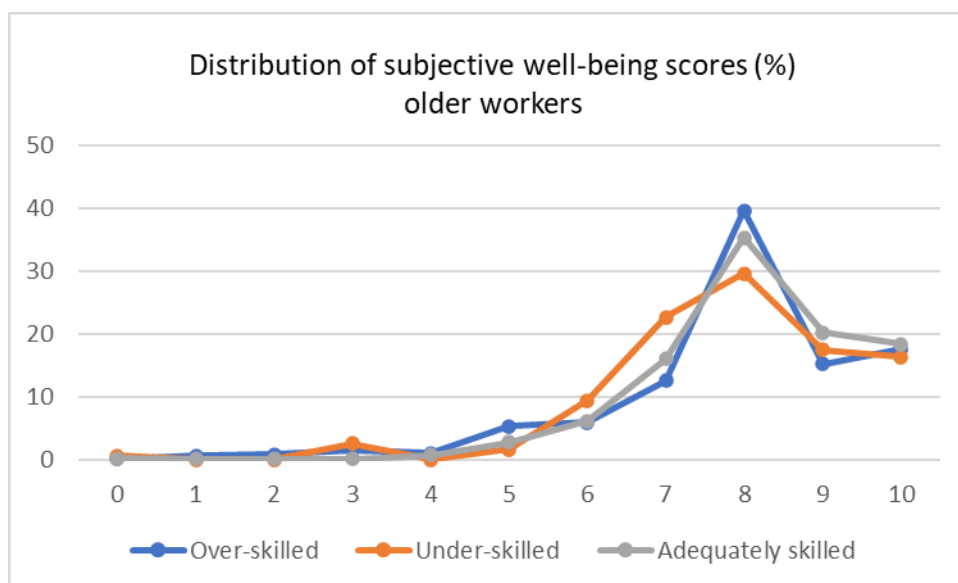
Data source: 2016 General Social Survey

Table A7.24: Younger field-mismatched workers planning to leave current job in 12 months by gender

Younger workers – field-mismatched	Planning to leave	Not planning to leave	95% confidence limits	
Male	18.0%	82.0%		
Female	18.6%	81.4%		
Rao-Scott Chi-square		0.0665		
p-value		0.7966		
Difference of risks	-0.0057		-0.0492	0.0378
Relative risk	0.9691		0.7636	1.2301

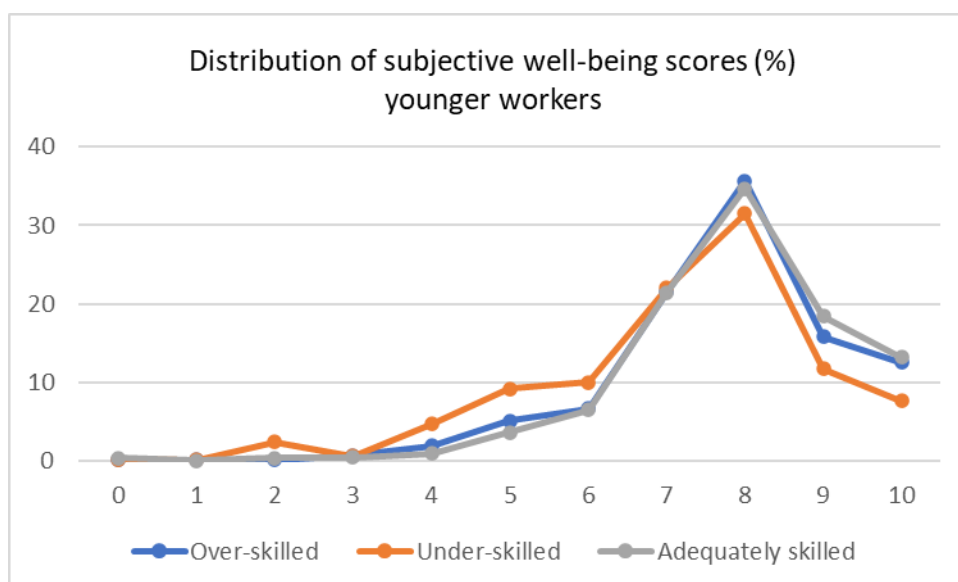
Data source: 2016 General Social Survey

Figure A7.1: Distribution of subjective well-being scores by skill-match status; older workers (%)



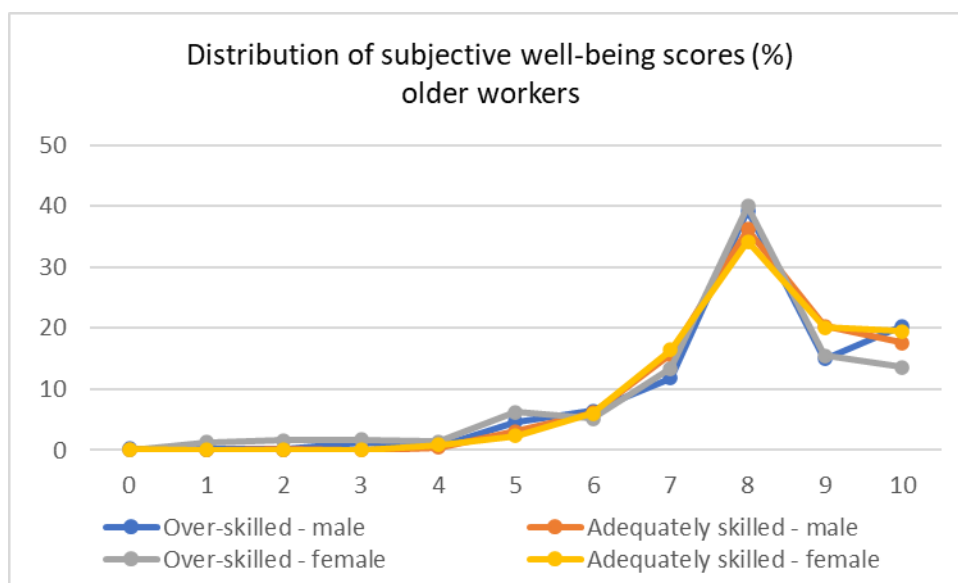
Data source: 2016 General Social Survey

Figure A7.2: Distribution of subjective well-being scores by skill-match status; younger workers (%)



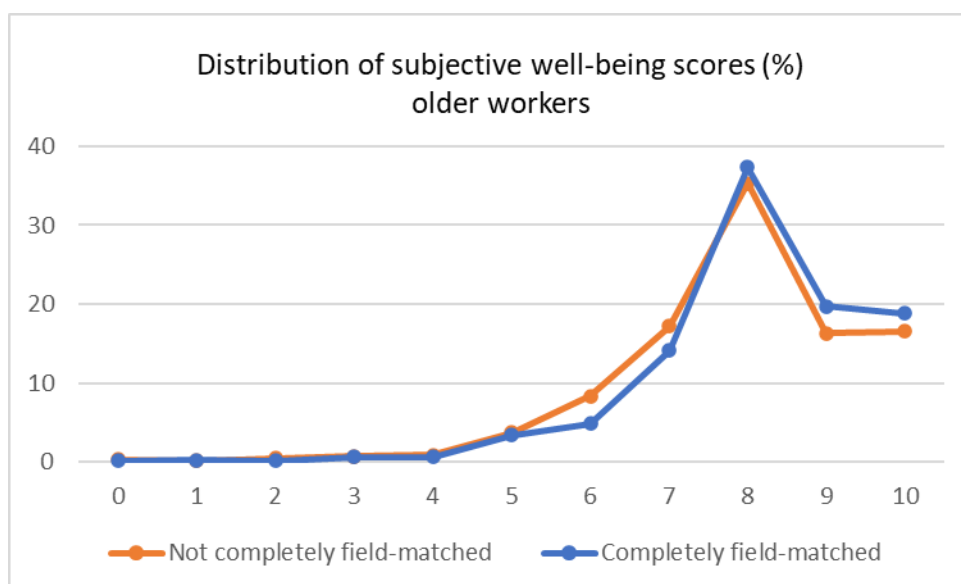
Data source: 2016 General Social Survey

Figure A7.3: Distribution of subjective well-being scores by skill-match status and gender; older workers (%)



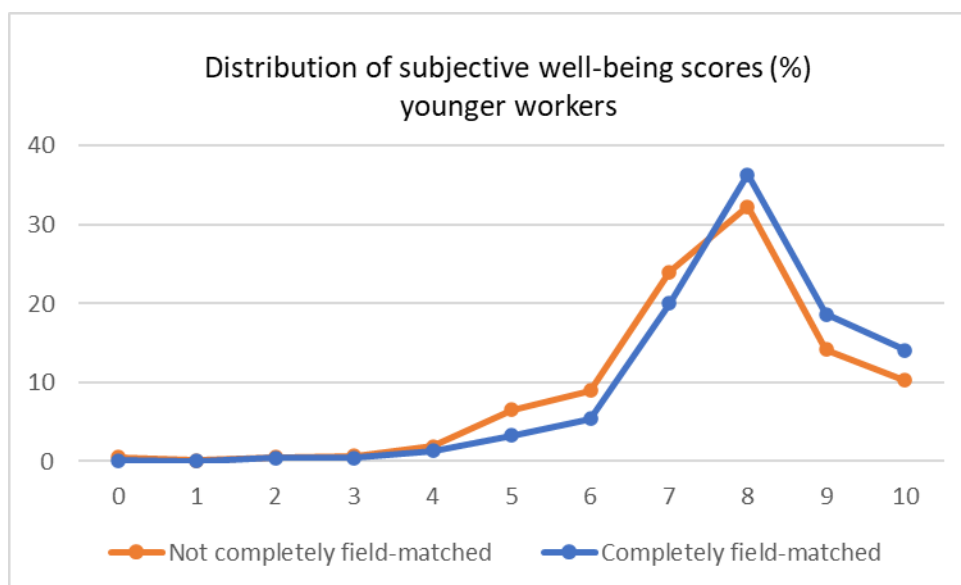
Data source: 2016 General Social Survey

Figure A7.4: Distribution of subjective well-being scores by field-match status; older workers (%)



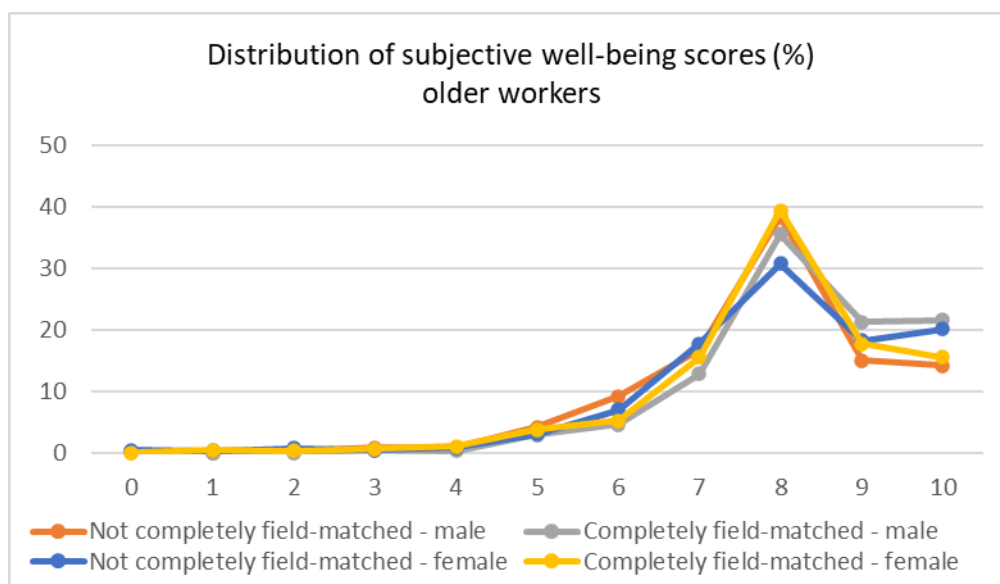
Data source: 2016 General Social Survey

Figure A7.5: Distribution of subjective well-being scores by field-match status; younger workers (%)



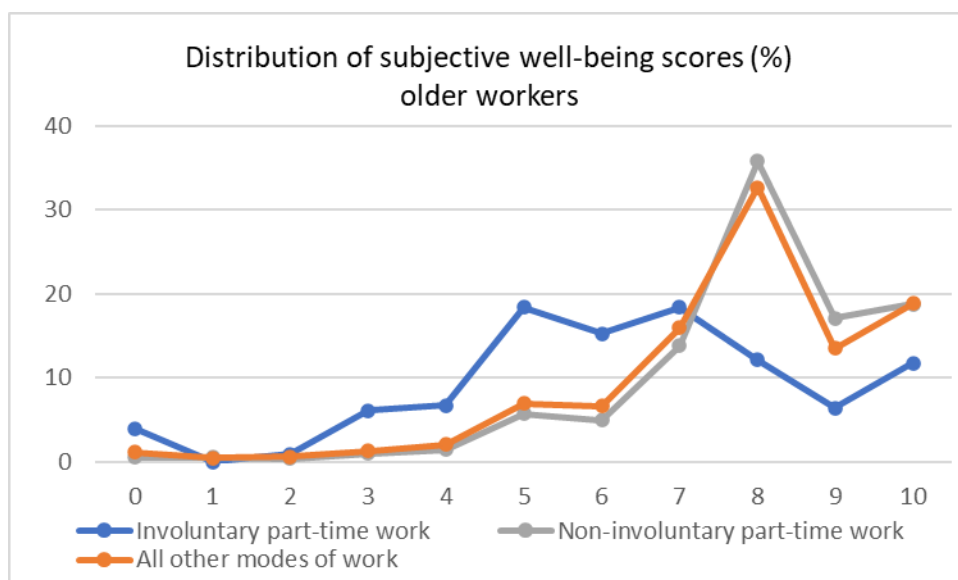
Data source: 2016 General Social Survey

Figure A7.6: Distribution of subjective well-being scores by field-match status and gender; older workers (%)



Data source: 2016 General Social Survey

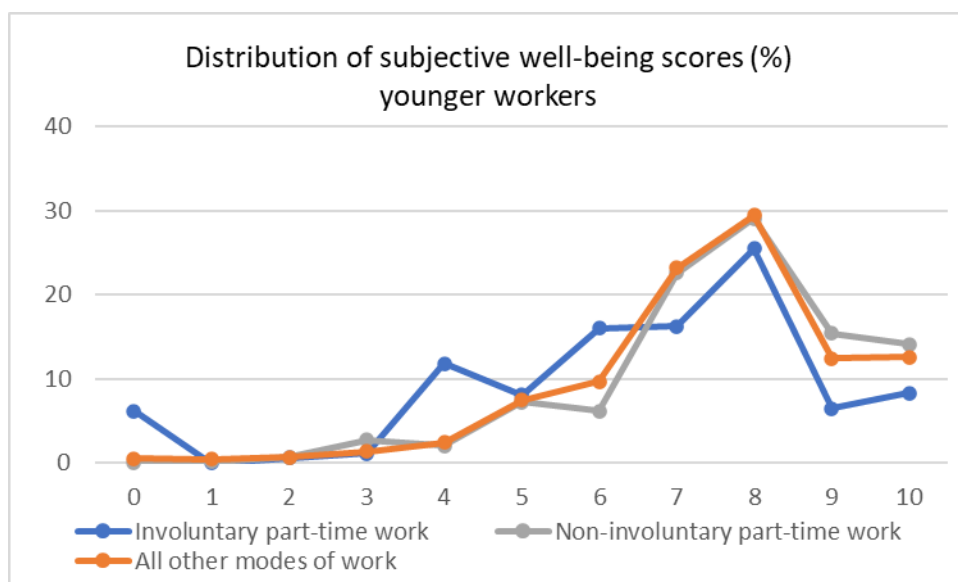
Figure A7.7: Distribution of subjective well-being scores by time-match status; older workers (%)



Data source: 2015 General Social Survey

Note: All other modes of work = all employment minus involuntary part-time employment

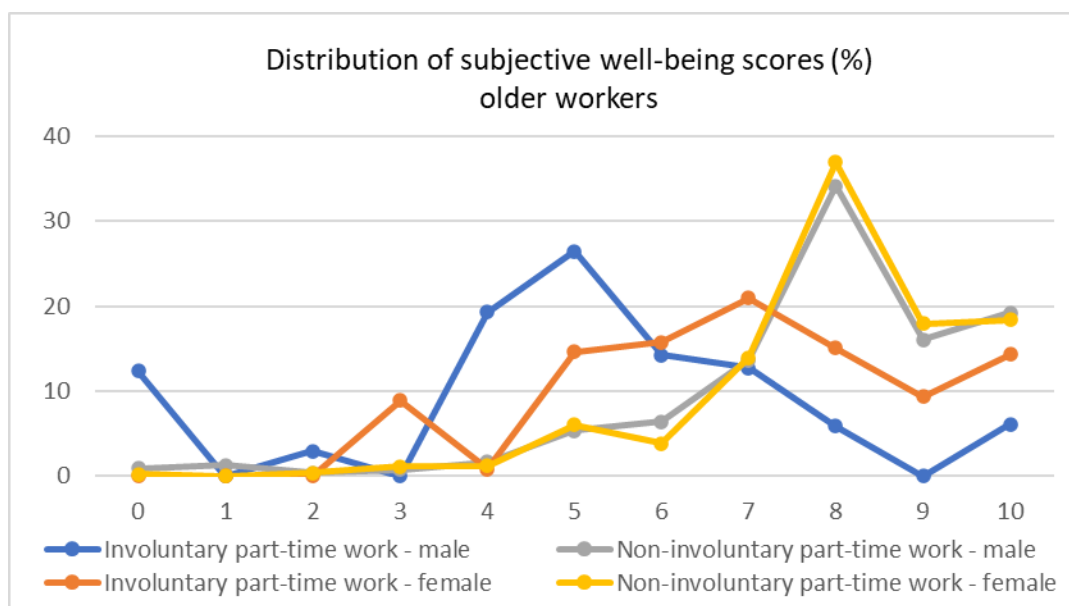
Figure A7.8: Distribution of subjective well-being scores by time-match status; younger workers (%)



Data source: 2015 General Social Survey

Note: All other modes of work = all employment minus involuntary part-time employment

Figure A7.9: Distribution of subjective well-being scores by time-match status and gender; older workers (%)



Data source: 2015 General Social Survey

APPENDIX B: INTERVIEW NARRATIVES

The interview narratives below are not included in the main text due to space considerations.

Category 1.1: Meaning of Work

Work is more than money. It is satisfaction to me. It connects me with other people and the society. It makes me feel being part of the society. Money is important but not decisive. I like work. It empowers me. My health is still good.
GP (male, 65-69)

Work provides a sense of value – whether it is paid or not paid. That is why I volunteer quite a bit at a girls' sport association. I am proud to be their treasurer and umpire. Work also encompasses a sense of accomplishment – whether for short-term or over the long-term. I feel that as long as I'm willing to work, there will be work. It brings me satisfaction and value.
RG (male, 55-59)

Work is more than just to survive or maintain a living... it also gives me a sense of direction to keep me going. I'm used to a time structure. It is good, keeping me on focus... thanks God! Work is like a light shining on my path so that I am not getting lost. It is guiding me moving forward!
KY (male, 65-69)

Hmmm... my work gives me a sense of meaning... presents me opportunities to solve real-world problems.... I like it. It enriches my life. I enjoy doing it. There are social interactions, mental challenges. I am also learning new knowledge, new skills. Most importantly, I am also renewing myself. In work, I could explore new ways to reach my goals. I am not a workaholic, but I enjoy immersing myself in work.
NA (female, 60-64)

My current job is in a non-profit organization that provides day programs to sailors from around the world when their ships stop here. This work has given me meaning in many ways because these people are usually underprivileged... from poor countries... with little education... basically struggling for life. You know... their life stories are inspiring. I learn a lot from them. They are lonely, could have many family issues, with unstable work, needing money. My work has enriched me abundantly... people skills, communication, caring, sharing with people, counselling...
TZ (male, 60-64)

I don't see work as particularly meaningful to me. It is just something I need to support my family. It is a necessary "evil" in some people's eyes. But I generally treat it neutrally.
TP (male, 60-64)

The foremost meaning of work for me is money. Money for living. Satisfaction comes second. Work itself does not lift me up...
LW (male, 55-59)

I need work to give me a good level of income. To maintain my lifestyle. Don't know if there are other meanings important to me.
SL (male, 70+)

Category 1.2 Finances as the Primary Reason for Staying in Work

...but more importantly I still don't have a safety net in finances. I know my work is eye opening in a certain way. I actually planned to have a bit of financial security by selling my house a while ago but that did not materialize due to my life failures. So here I am. Still working. I don't have a mortgage right now... I did some financial math and I still need to save [money] before I should retire. My place right now is a rental place.
LH (female, 60-64)

Work keeps me going psychologically but it is money that keeps me moving along. Money is not everything, but everything is money... (laughing).
TP (male, 60-64)

I need money to meet my lifestyle. I have a higher lifestyle than most people. My expenses are high. I need money to support myself and my family.
SL (male, 70+)

I need work to support my living as I'm on my own.
NL (female, 60-64)

I need the money to pay off my mortgage. Yeah... I'm on my own.
NA (female, 60-64)

Living by myself is tough but that is life. I need to support myself. No turning back. My life needs to go on.
KF (female, 55-59)

I'm still working mainly due to financial reasons... but I won't be in a difficult situation if I'm not working. I have no caring responsibilities... all my children have grown up. They have been working for a while. I have no mortgage. My health is OK... I can still work.
TP (male, 60-64)

We don't have a mortgage, but we still need to work for a bit... finances is the main reason. It's reality of life.
RG (male, 55-59)

Category 2.2 Comparison

I don't compare myself with anyone. No need and it could hurt. I feel like I am very experienced in this field, but my education could be lower than most people. I know I have more skills than many of them...
TP (male, 60-64)

I don't want to compare with anyone. I'm sure there are always people who are in a worse situation. I don't think I am in the worst. Of course it will be nice to get a bigger paycheque. I'm not contented but I just don't want any comparison.
DH (male, 60-64)

I don't compare with people. Why would I need to compare? Everyone is unique and there is no point to compare. I only compare my wage with my work. They are just not matching.
LW (male, 55-59)

If my previous job is balanced between pay and work, I would have stayed. The comparison is always between give and take... not other things. You don't want to give more than what is available for you to take.
GP (male, 65-69)

I don't compare. I have no one to compare with. Don't think there is someone similar to me in everything... there is no point to compare. The more comparisons you make, the more sensitive you will become to the results of comparison, and the more likely you will feel uneasy. It's a vicious circle.
SL (male, 70+)

Category 2.3.1 Job Search

I am not searching. I also want to show my loyalty... no desire to do anything drastically different at my age. I have no knowledge of what the outside world is like. I didn't look for the job I have right now. It just came to me through a friend I know. But if a (new) job comes, I might take it.
TP (male, 60-64)

Well, my job... as a construction safety officer, is far from perfect. I was a P.Eng (professional engineer) and got laid off. Didn't have a full-time job until I found this one. I was lucky because I know the person. They even paid for my training... now I have been on it for almost two years. Don't think I will try finding something else. I don't want to re-start the process. But I'm open.
DH (male, 60-64)

I got this job because a friend introduced me to the school. I'm not that on top of what's happening as I don't search. I guess I am that kind of person who likes to wait and see... If good things happen to me naturally... that is great. If not, I think I may still be ok.
KF (female, 55-59)

I mentioned that I didn't get this job by choice. I got it by chance. It's really strange as I look back. I went to a job fair to see what's available. Then this strange thing happened, and I got an offer. So, you know, the same thing might come again... (laughing). But, searching, no... I am not searching as that could be quite stressful. Not that much energy now as I'm old...
MP (female, 60-64)

You don't feel like there is a high chance to find something better. Not at all. I'm now all set. My life is set. All things take time to get done. Life will go on despite difficulties.

KY (male, 65-69)

At my age chances are extremely low so why bother to waste your energy. Take it easy... one step at a time.

SL (male, 70+)

You know, I am a curious guy. I look at the website of Statistics Canada on a regular basis just to understand labour market trends... and employment conditions of different jobs. I am quite familiar with on-line job sites as I have IT background. There are a few job sites that are really good... jobs.ca and workbc.ca.

RG (male, 55-59)

I found my current job after a fair amount of search work. I saw their advertisement on a job site... responded to them... got an interview... and they hired me. I am familiar with online job services... I research from time to time to keep my knowledge in surveillance current. I do not have a lot of expectations on my current job or on myself, but I will keep working for them for another several years. But... if a good opportunity comes up, I will look at it seriously.

LW (male, 55-59)

I applied for other jobs because I wanted to improve my situation... one of them resulted in an offer. However, they asked me to move but I have family here. I have to say "no" although the pay was good. Since then, I have not applied for any more jobs.

LW (male, 55-59)

Category 3.3 Symbolic Effects of Underemployment

No issue with my social status. Yes it is a drop from financial planner to restaurant waiter. But I still have a job – a job that I enjoy. Yes it is a part-time job. My work-life balance is good. Stress is low. No conflicts with my other life domains.

GP (male, 65-69)

No. Don't feel like there are symbolic issues. I am underpaid but who knows it? There are no issues. I actually don't mind letting people know my employment and what I feel... everything.

LW (male, 55-59)

My supervisor knows that I am overqualified for my job. This problem is recognized. It is not undetected and that makes me feel a little better. My co-workers also know that and they always come consulting me because I am able to answer their questions. That makes me feel good.

JG (male, 60-64)

In government organizations stigma might exist for old ages but not for underemployment. You know... everyone here wants to be a Mr. or Ms.

Politically Correct and no one will show they are kinda looking at you through a strange lens even if they are.

NA (female, 60-64)

It's ok for me. In my self-employed business, I am still a professional worker. People won't know if there is much difference between what I do now and what I did before, as long as I am able to get things done for them.

SL (male, 70+)

Category 3.5 Relationship with Employer

My employer does not look at my education or skill, but they truly appreciate my honesty, loyalty, and more importantly – sense of responsibility. They have confidence in me that I will do good work for them.

LH (female, 60-64)

My employer of course know I am overqualified. There are also other people who are overqualified. I guess they like our experience, our honesty, and our customer service skills. We all have good relationship with our employer...

GP (male, 65-69)

My supervisor appreciates my sense of responsibility and attention to details. I am also loyal and experienced. He also appreciates that. I feel my hard work being recognized, which is comforting, although it'll be nicer if they give me a higher pay.

NL (female, 60-64)

I think they really like my personal integrity. I always walk a second mile for them, and they appreciate that. They have never said anything bad about me. I enjoy working for them... they know that I wanted to work more hours and get higher wage though.

KF (female, 55-59)

Yeah... my wage is low but that won't stop me from giving my best at work. I am hard working. I am confident. My boss tells me the same. I respect him and he respects me. I enjoy this mutual respect. I'll move on. My health is still good, and I'll keep working for them.

DH (male, 60-64)

I see it as a win-win for us. I work hard and they keep me in the company. Work is part of life, and it is not just an exchange between labour and wage. I want to build a relationship with everyone that cross paths with me. He [the supervisor] is a nice guy... we share many of our life values. I won't deny that he keeps me going in my job... I enjoy working with him.

JG (male, 60-64)

My boss likes my honesty and integrity. I have never asked for a wage increase. I work hard and I have a very high sense of responsibility. I guess I have demonstrated to him that I am committed to do well in my job, and he definitely appreciates that. I have earned his full trust. I have also learned a lot from him.

He is a very humble person, a very gracious person. A big part of why I am still working here is due to him.

PM (male, 55-59)

I have an excellent relationship with my employer. Probably because I'm not a calculative person. They trust me... even offered me a promotion a few years ago. I didn't take it because I don't want more hours. You know... a higher position means more work. At my age I want a better work-life balance... not more work. Also, the work of that position is even more not in proportion with wage!

MP (female, 60-64)

Category 5 Retirement

I will keep working after retirement... I will be volunteering at churches and senior homes, plus some translation work. I wanted to keep contributing.

LH (female, 60-64)

Money is important to me, but work is even more important. I don't like having nothing to do. If I retire, I will definitely pursue part-time work... maybe also volunteer work... just to keep my brain functioning...

JG (male, 60-64)

I have had a plan for retirement for quite a while. I'm still open to work after my retirement. I'm healthy. If there is no paid work, I could do volunteering.

NA (female, 60-64)

I might retire in 3 to 5 years but might keep doing some minor work after retirement. Just to keep contributing. My husband has retired and it won't be long for me to retire. As I said before, finance is not a factor for retirement.

MP (female, 60-64)

If I retire, I would continue working part-time to pursue other interests. I might do business consulting, education... anything to pass on my knowledge to other people or younger generation. I just need to cut my living costs after retirement.

PM (male, 55-59)

If retirement is to stop working at all, then that won't happen to me. I will keep working until not being able to. Work has a time structure and I need that. I have no career goals, but as I get older, I don't work harder. I just work smarter.

SL (male, 70+)

Category 6.1 Training as a Pathway to Adequate Employment

I am not motivated to do any training. I have not done anything to develop myself for many years. Sounds like I am stale and stagnant. This is life. I guess I am not that type of learning person.

TP (male, 60-64)

No training for many years but the work in grocery stores have improved my dexterity... like how I can work faster physically. In that way I have improved.

NL (female, 60-64)

I'm an old dog... not trainable. Don't think any training is needed, and don't think any training would improve my job prospects in any way. You know... in addition to my janitorial business, I worked as a part-time insurance agent in Vancouver years ago. Earning good commission but that is in the past now. That job was also tough cuz I had to take exams from time to time for renewing licence. So I quit.

KY (male, 65-69)

Haven't done any formal training for 30 years. Everything for me is just on-the-job training. That works for me, and I feel good. It might not be an option for people like me to up-skill to compete with other people. Old people usually rely on accumulated knowledge, not new knowledge... we are vulnerable to changes that disturb our work...

NA (female, 60-64)

No more formal training for me... absolutely no. I think I am good, and I just don't need that.

GP (male, 65-69)

I am not willing to do any more training... I am old. It won't benefit me. I am not expecting my boss will invest in me due to my age.

LW (male, 55-59)

No... no more training for me unless I decided to return to banking. If not, I'm done with training in my life. If something interesting comes up, I will see...

MP (female, 60-64)

APPENDIX C: INTERVIEW SCHEDULE

INTERVIEW SCHEDULE

	warm-up and background	meaning of, and motivation to work	underemployment situation, and how it was like to be underemployed	coping with or managing this experience	interactions with the world	perceived barriers to adequate employment	retirement plan and outlook, and any other issues
Demographics:							
Pseudonym	x						
Gender	x						
Marital status	x						
Age group	x						
Ethnicity	x						
Highest education	x						
Field of study / training	x						
Geographic area	x						
Employment:							
Current employer	x						
Industry	x						
No. of employees	x						
Occupation	x						
Tenure with current employer	x						
Tenure in current occupation	x						
Full time/part time work	x						
No. of hours per week	x						
Income range?	x						
Secondary job?	x						
Personal:							
Family information (family and children)	x						
Financial situation	x						
Health condition	x						
Caring responsibilities	x						
Other commitments (e.g. school)	x						
Work and Retirement:							
How important is work in your life, and why?		x					
How do you get fulfilment, satisfaction, achievement, or meaning in your work?		x					
How does your employer perceive your contributions and/or values to them?		x					
How do you perceive your contributions and/or values to them?		x					
What makes you keep working at your current age?		x					x


	warm-up and background	meaning of, and motivation to work	underemployment situation, and how it was like to be underemployed	coping with or managing this experience	interactions with the world	perceived barriers to adequate employment	retirement plan and outlook, and any other issues
What are the factors that would shape your retirement decision, and what is your retirement plan? <ul style="list-style-type: none"> Are you familiar with the pension rules? How do you envisage your retirement life? 							x
Underemployment and Effects:							
Why do you consider yourself underemployed? <ul style="list-style-type: none"> Were there any specific events that led to your underemployment? Who are you comparing yourself with, and why? What are the shared experiences with those you are comparing with? 			x				
How has the meaning of work changed since experiencing underemployment?		x	x				
Can you walk me through a typical day in your employment?		x	x				
What are the good and bad things about your employment, and why?		x	x				
What are your perceived barriers to adequate employment, and how are they affecting you?						x	
How is your employment history related to your current underemployment?	x		x				
If and why did (or did not) you look for another job?			x	x		x	
What does underemployment mean to you? <ul style="list-style-type: none"> Could you provide a couple of stories or examples? How did these stories or examples make you feel and how did you go about them? What do you think is the most difficult aspect of underemployment for you? 			x	x	x		
How has underemployment affected your physical, mental, emotional and social health? <ul style="list-style-type: none"> How did you address these concerns? If and how have the effects of underemployment overflowed into your personal or family life? 			x	x	x		

	warm-up and background	meaning of, and motivation to work	underemployment situation, and how it was like to be underemployed	coping with or managing this experience	interactions with the world	perceived barriers to adequate employment	retirement plan and outlook, and any other issues
How has underemployment affected your work, your relationships, or your life priorities? <ul style="list-style-type: none"> How has underemployment affected your work skills and knowledge? How has underemployment affected your work performance, or your work attitude? How has underemployment affected your relationships with your employer, colleagues, or your peers? 			x	x	x		
How has underemployment affected your sense of control, your self-esteem, or your aspirations?			x	x	x		
How did you cope with underemployment? <ul style="list-style-type: none"> What networks, resources or other means did you have access to? If and how did you maintain your work skills and knowledge, or keep yourself mind-stimulated in general? 				x	x		
Future:							
How do you think underemployment should be addressed? <ul style="list-style-type: none"> How has the government addressed underemployment and what should be done by them? If and how have you tried to raise consciousness and/or make changes about underemployment in your workplace, in the community or society? Would you be willing to pursue training to improve your employment situation, and why? 							x
What is your life outlook? <ul style="list-style-type: none"> How do you see your future? How would your retirement plan be different had there be no underemployment? 							x
Do you have any other relevant comments or issues?							x


APPENDIX D: RECRUITMENT POSTER


Participants for Academic Research WANTED


You're 55+, have a job




but underemployed...

You are not working enough hours

You have more education, skills, or experience than the job requires

You are not working in your preferred field of work

You are not making your preferred level of wage


OR

OR

OR

\$30 Gift Card

as thank-you for your time!

Please email or phone the researcher (Joseph): cmp08jpw@sheffield.ac.uk | 

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APPENDIX E: PARTICIPANT INFORMATION SHEET

January 1, 2018

Participant Information Sheet

Research Project Title:

The Lived Experience of Underemployed Older Workers in Canada: An Explorative Study

Invitation:

You are invited to take part in this research project on the experience of underemployment of older workers. Before you decide it is important for you to understand why the research is being undertaken and what it will involve. Please take time to read the following information carefully and discuss it with others if you wish. Ask the researcher if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. Thank you for reading this.

What is the project's purpose?

This research project is being conducted as part of the thesis requirement for a PhD degree in Sociological Studies with the University of Sheffield in the U.K.

Statistics indicate that older workers are staying in work longer. However, many of them find themselves in an underemployed situation, which is defined as:

- (1) not working enough hours
- (2) having more education, skills, or experience than the job requires
- (3) not working in the preferred field of work
- (4) not making the preferred level of wage, in comparison with a previous job, or someone with similar educational background

The proposed study will explore the experience of older workers who find themselves in an underemployed situation (as described above), and consider themselves underemployed. The information will be collected by the researcher in interviews with the participants in person.

The findings would provide insights into how older workers understand, make sense of, and attribute meaning to their experience of underemployment. They will also provide information on

why older workers stay in work, and enable better understanding of their circumstances leading to underemployment, and the effects of it.

The research project is expected to be completed in 2021.

Why have I been chosen?

The researcher plans to interview up to 20 participants who are 55 years or older, and who are employed, in one or more of the situations described above. They consider themselves underemployed, and want to and are available to work:

- (1) more hours, if they are not working enough hours
- (2) in a job that matches their education, skills, or experience, if they have more education, skills, or experience than the current job requires
- (3) in their preferred field of work, if they are currently working outside their preferred field of work
- (4) in a job that matches their preferred level of wage, if they are currently working below it, based on a comparison with their previous job, or other people with similar educational background

The participants will primarily be recruited through employment centres or personal networks.

Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part you will be given this information sheet to keep and be asked to sign a consent form. You can withdraw at any time without any negative consequences. You do not have to give a reason.

What will happen to me if I take part?

Please email or phone the researcher, at cmp08jpw@sheffield.ac.uk or [REDACTED], asking him to contact you to set up a meeting date and time.

Each participant will be interviewed by the researcher in person, once, for a maximum of one hour to one and a half hours. The meeting will be set up at a location convenient to you, and audio-recorded by a digital recorder with your consent. A coffee card of a small value will be presented to the participant at the end of the meeting. All interviews will be kept confidential. The questions will enable both open and closed answers to be given.

What are the possible disadvantages and risks of taking part?

There are no anticipated disadvantages and risks involved in this research project. However, it is possible that, in the process of sharing your experience, some uncomfortable feelings may arise. Please bring it to the attention of the researcher immediately should this happen, and refrain from sharing any information that might cause you distress.

What are the possible benefits of taking part?

There are no immediate benefits for people participating in the research project. However, your participation will contribute to improving the knowledge of the experience of underemployment of older workers, and increasing the understanding of why they stay in work and the effects of underemployment on them.

What happens if the research study stops earlier than expected?

In case the research project stops before its completion, all participants will be informed.

What if something goes wrong?

If you have any concerns or complaints about your rights as a participant or something serious that happen during or following your participation in the research project, please contact the project supervisor (Professor Alan Walker) at a.c.walker@sheffield.ac.uk or 44 0114 222 6466.

If you feel your concern or complaint has not been handled to your satisfaction, you can contact the Head of Department of Sociological Studies of the University of Sheffield, who will escalate the complaint through the appropriate channels.

Will my taking part in this project be kept confidential?

All the information collected about your experience during the course of the study will be kept strictly confidential. You will not be able to be identified in any reports or publications.

What type of information will be sought from me and why is the collection of this information relevant for achieving the research project's objectives?

The information to be collected from you will centre on:

- (1) your decision to stay in work
- (2) the reasons you consider yourself underemployed
- (3) your experience of underemployment
- (4) the effects of underemployment on you

All of this information is deemed important to enable achievement of the purpose of the research project.

What will happen to the results of the research project?

The results of the research project will be analyzed and reported in a doctoral thesis. They may also be published in academic journals and/or books.

If you are interested in obtaining a copy of the published results, please let the researcher know. Again, you will not be able to be identified in any reports or publications.

Who has ethically reviewed the project?

This research project has been ethically approved via the ethics review procedure of the Department of Sociological Studies of the University of Sheffield. The University's Research Ethics Committee monitors the application and delivery of the University's ethics review procedure across the University.

Contact for further information

If you have any questions or require further information about the research project, please contact the researcher at: cmp08jpw@sheffield.ac.uk or the project supervisor at a.c.walker@sheffield.ac.uk.

Next step

Again, if you do decide to take part you will be given this information sheet to keep and be asked to sign a consent form.

Looking forward to seeing you participate in this research project! Many thanks!

APPENDIX F: PARTICIPANT CONSENT FORM

University of Sheffield

Participant Consent Form

Title of Research Project:

The Lived Experience of Underemployed Older Workers in Canada: An Explorative Study

Name of Researcher: Joseph Wong

Participant Identification Number for this project:
box

Please initial

1. I confirm that I have read and understand the information sheet dated *January 1, 2018* explaining the above research project, and I have had the opportunity to ask questions about the project.

☐

2. I understand that my participation is voluntary and that I am free to withdraw at any time without giving any reason and without there being any negative consequences. In addition, should I not wish to answer any particular question or questions, I am free to decline. The contact number of the researcher is [REDACTED]

☐

3. I understand that my responses will be kept strictly confidential. I give permission for the researcher to have access to my anonymised responses. I understand that my name will not be linked with the research materials, and I will not be identified or identifiable in the report or reports that result from the research.

☐

4. I agree for the data collected from me to be used in future research.

☐

5. I agree to take part in the above research project.

☐

Name of Participant

Date

Signature

(or legal representative)

Name of person taking consent Date Signature
(if different from lead researcher)

To be signed and dated in presence of the participant

Lead Researcher Date Signature
To be signed and dated in presence of the participant

Copies:

Once this has been signed by all parties the participant should receive a copy of the signed and dated participant consent form, the letter/pre-written script/information sheet and any other written information provided to the participants. A copy of the signed and dated consent form should be placed in the project's main record (e.g. a site file), which must be kept in a secure location.

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