Consortium on Law and Values in Health, Environment & the Life Sciences
Award Report for the 2019-2020 Academic Year

“The Role of Health and Occupational Switching on Retirement of American Midlife Workers”
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Project Summary
An increasing number of midlife Americans are financially unprepared for retirement. This is a problem because of the increasing life expectancy that prolongs the need for financial resources. Although postponing retirement may be a plausible option to accumulate retirement savings, deterioration of physical health increases the disutility from working at physically demanding occupations, discouraging the labor force participation of older workers. Switching from physically more- to less-demanding occupations is a solution that accommodates both physical health deterioration and labor force participation. This project aimed to investigate two research questions: (1) the impacts of deterioration of physical health, physical requirements in occupations, and occupational switching on the retirement behaviors of American midlife workers, and (2) the determinants of occupational switching of American midlife workers.

Results
Because the two research questions are very broad to analyze in one paper, the project was split into two research papers. The first research paper investigated research question (1). In this paper, I found that switching from physically more- to less-demanding occupations reduced the probability of retirement until three to four years after the switches, implying that occupational switching did postpone retirement by three to four years. I also found that the deterioration of physical health increased the probability of retirement while the physical requirements in occupations did not show any statistically significant effect. I presented this research at the State Health Access Data Assistance Center (SHADAC) and the Population Association of America annual meeting in March and May 2021 respectively. I will present it at the Gerontological Society of America conference in November 2021. I submitted this paper to the Work, Aging, and Retirement journal, and am waiting for the feedback.

The second research paper is in progress, investigating research question (2), which is expected to be completed by Summer 2021. The preliminary results showed that deterioration of physical health increases the probability of occupational switching for the
male workers while it does not for the female workers. Yet, further investigation is needed to claim the causal relationship between the determinants and occupational switching.

**Future Project Plans**
Extending the first research paper, I plan to propose the next research question which is the effect of occupational switching on the physical and mental health of American midlife workers. The first research paper showed not only the effects of switches from physically more- to less-demanding occupations but also the significant proportions of occupational switches that were from physically less- to more-demanding occupations that are against the theory. To provide supplemental reasons why these are the cases, I will investigate the changes in both physical and mental health before and after switching occupations. My hypothesis is that the switches from physically less- to more-demanding occupations improve mental health such as job satisfaction. This research will also gain a deeper understanding of the benefits of older workers’ occupational switching on their labor market behaviors and health outcomes.