RETIREMENT PLANNING SURVEY

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Retirement Planning Survey

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EXECUTIVE SUMMARY

This report presents the key findings from a survey on retirement planning and decision making that was conducted by Professor Beryl Hesketh (University of Western Sydney) and Dr Barbara Griffin (Macquarie University) as part of a larger project investigating retirement transition. The researchers thank the Department of Premier and Cabinet for their involvement and the many public service employees who took the time to participate in the survey.

The timing of older workers’ retirement is a matter of increasing concern for individuals, organisations and the government. In comparison to other career-related decisions made earlier in life, retirement decisions made by the individual involve a complex evaluation of work, personal and financial issues, with important consequences for health and finance. For organisations, particularly those in the public sector, an aging workforce creates the potential for significant skills’ shortage as their older employees exit the workforce. Governments face a growing welfare burden from retirees who lack sufficient funds and who are likely to live longer.

This study builds on the Retirement Intentions Survey (June, 2006) conducted by the Public Employment Office (henceforth the “2006 survey”). Many of the results from that research were supported, but the current study also extended those findings by investigating issues relating to work attitudes and retirement preparation in greater detail. In general, past research has examined the factors affecting a person's intended age of retirement without accounting for contextual factors that may impact such decisions. The recent Global Financial Crisis (GFC) has been an extremely significant factor with the potential to alter the plans older workers had for retirement. The current survey therefore aimed to assess the effect of the GFC on retirement choices in comparison to personal factors, job factors, and retirement planning.

Seven public sector agencies participated in this research, with data collected in two waves (September, 2009 and end November, 2009). Although the response rate was likely reduced due to technical problems that caused difficulties in accessing the on-line survey\(^1\), there were nearly 10,000 responses, providing a robust sample for analysis. Furthermore, the demographic profile of the respondents was similar to the 2006 survey respondents and appeared to be relatively representative of the 45+ age group workforce profile within the NSW Public Sector (albeit a lower representation of trades workers).

Retirement Intentions

The average age for intended retirement was 61.5 years, with only 12% indicating a retirement age over 65 years. Even though few people seemed to be planning early retirement (55 years or younger), agencies are likely to face increasing loss due to retirement, with 40% of those aged 45 years and over saying they intended to retire from the public sector within the next five years.

The 2006 survey predicted that 27% of the then 45+ age group would retire before 2009 and a further 30% before 2014. Those respondents are now aged 49 years or older and the current survey suggested that 51% of this age group now intended to retire by 2014. If the 27% had left as planned, the current results suggest a further 10% than stated in 2006 would be leaving within the next five years. However, apart from the fact that this survey may have attracted a greater

\(^1\) Refer to Appendix A – Technical Notes for further details
proportion of those who have been considering retirement, it is likely that less than 27% of the original group had retired given that our data showed that the majority (76%) of those who had been planning to retire in 2009 had delayed their retirement due to the GFC. This is supported by NSW Public Sector Workforce Profile 2004/05 to 2007/08 figures showing fewer separations in 2009 than in the previous four years. There was also the indication that as people age they may push back the age at which they plan to retire.

Importantly, expected separation from the public sector was particularly high among those with extensive experience (more than 20 years service), representing a significant loss of organisational knowledge within the next five years. Adding to this concern is that the majority of people (61%) have done nothing in the way of passing on their knowledge to others in the workplace.

The current survey is one of the first in Australia to document the variation in patterns of retirement transition planning among the 45+ age group. Less than one third of the respondents expected to follow the traditional model (maintaining current work status until retirement then no further paid work). The most popular pattern of retirement transition was to officially retire then engage in part-time paid work (not necessarily in a field related to their current job). This pattern was the most attractive option for managers and teachers and for those with higher levels of education and household incomes. It suggests the availability of a pool of skilled, experienced workers to draw on where workforce shortages exist.

Factors Affecting Retirement Age

Although finance was clearly an issue associated with retirement age, the relationship was not as strong as might be expected. Those with higher household incomes intended to retire at a younger age, but high subjective wealth (how well off one perceived oneself to be) was more influential than actual income in predicting early retirement. Importantly, there was quite a widespread belief among respondents that they would less financially comfortable in retirement than they currently were.

Superannuation scheme membership also affected intended retirement age, with those in defined benefits schemes (SASS and SSS) planning to retire at an earlier age than those in First State Super. In addition, they expected a much higher percentage of their retirement income (62%) to be based on superannuation savings than did First State Super members (39%).

The GFC appeared to have impacted the retirement decision-making process of over half the respondents (less so for SSS members). However, the GFC had its greatest effect on actual delays to retirement for those who had been planning retirement in 2009 or 2010. Nevertheless, the evidence from this and related research indicated that as the crisis was seen to lessen in Australia towards the end of 2009, correspondingly fewer people were actually delaying retirement.

Good health, positive attitudes to work, and placing a high value on being able to use one’s abilities and having intellectual stimulation were all associated with an older intended retirement age. The 2006 survey had highlighted the need to understand how work attitudes and the perception of equal opportunity affected older employees intention to retire. This current survey assessed a number of key factors including job satisfaction, feeling tired of work, and having a sense of being valued. Although the majority expressed positive attitudes about their work and older people felt as valued as younger people, up to one third had lowered satisfaction and felt tired of work. Feeling valued and having opportunity for training and promotion did not affect intended retirement age but low job satisfaction and being tired of work were strong predictors of a desire to retire at a younger age.
Importantly, it appears that a forced delay to retirement (e.g. as a result of external factors such as the GFC) is likely to have a negative effect on people’s ongoing attitude to work suggesting the need for intervention to reduce lowered productivity.

Factors Affecting Willingness to Delay Retirement

The survey asked respondents to indicate the oldest age that they would be prepared to work to and also assessed interest in a number of flexible work options for delaying retirement.

There was relatively low interest in extending working life beyond 65 years of age or for more than 2 years beyond intended retirement age. Financial security was a key driver in reducing the extent that people were prepared to extend their working lives, with those feeling secure being less likely to want to keep working. Having a positive attitude to work was also related to a willingness to delay retirement.

Interest in flexible work options for delaying retirement was quite mixed and differed for males and females indicating the need to have a range of options to offer people. A recent review highlighted the importance of employee choice when it comes to flexible work options. The authors found that interventions that increased worker control and choice (such as self-scheduling or gradual/partial retirement) are likely to have a positive effect on health outcomes. In contrast, interventions that were motivated or dictated by organisational interests, such as fixed-term contract and involuntary part-time employment, had equivocal or negative health effects.

Retirement Planning

Retirement planning has important implications for retirement wealth, satisfaction and adjustment. It is therefore of some concern that about one quarter of survey respondents had engaged in little, if any, financial retirement planning. The need for planning was highlighted by the finding that half the respondents thought they’d be less financially comfortable in retirement than they currently were.

The extent that people were planning was related to some demographic factors such as age, wealth and gender. In this sample, males indicated that they were engaging in more financial planning but less non-financial retirement planning than females. In addition, a number of respondents gave evidence of quite extensive and specific planning.

While traditional retirement planning seminars may not always be attractive to employees, they are likely to appreciate employer’s support in this area. In fact, feedback sent to the DET Human Resources after the release of this survey indicated that it had been a positive experience in that it was “really making people think”.

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Recommendations

1. Flexible Options
The data point to the importance of having flexible work options around retirement transition and flexible approaches to engaging staff in all aspects of retirement planning.

Specifically, there appears to be demand for all types of retirement transition patterns, the traditional full time work to full time retirement; full time work to part time work to either full time or part time retirement; and full time work, retirement then post retirement part-time work.

Ideally organisations and individuals would like to achieve agreement around which of those options is best for the particular individual and their interaction with the organisation. Highlighting the flexibility of options, and engaging in discussions with staff will make it easier to mould options to the mutual benefit of the individual and the organisation.

Current defined superannuation schemes may be creating a perception of limits on flexibility for staff, an issue highlighted in the 2006 survey (Recommendations 3 and 4). Presumably there is nothing preventing a staff member from retiring at the set age from a defined benefit scheme, and then negotiating a post retirement contract for either full time or part time work with the superannuation being contributed into an accumulation fund (e.g. FSS). These are options that have been used extensively in higher education.

2. Retaining and Motivating Staff
If there is a concern about losing experienced staff, then the focus should be on creating a work environment that is more enjoyable and stimulating so that long-term employees feel less tired of work. Several recommendations in the “2006” survey addressed this issue. One way of both retaining, where appropriate, and motivating staff can be through greater use of project teams of mixed age groups, so that the more experienced staff can pass on their skills, while also perhaps being exposed to newer ways of working, including a broader use of technology. Team teaching and team supervision are increasingly the norm in higher education, and this is serving to induct younger staff into the roles, while also providing experienced staff with opportunities to contribute and pass on their skills. Combining this with flexible and part-time work arrangements may be effective, particularly for pre-retirees who have unwillingly delayed their retirement. This group present a particular motivational challenge.

3. Retirement Planning
A surprisingly small number of participants are actively involved in financial and other retirement planning. Part of this may relate to the nature of their superannuation schemes, some of which provide fewer options for members to proactively engage in their own decision-making. In addition, the widely used group-based retirement seminars seldom succeed in addressing the specific issues and motivations of the individuals. Therefore identifying individuals in relatively similar situations, and facilitating small group discussions around superannuation and financial, health and recreational planning may be more effective. Carefully targeted case studies for these like minded groups will assist, and these can also be developed into on-line resources for interactive planning sessions. Hypothetical case studies should illustrate both good and bad practice.
SECTION 1 | SAMPLE DESCRIPTION

This section outlines the characteristics of survey respondents.

Seven agencies agreed to participate in this survey:

1. Department of Health
2. Attorney General’s Department
3. Department of Services, Technology and Administration (DSTA)
4. RailCorp
5. WorkCover
6. Department of Ageing, Disability and Home Care (DADHC)
7. Department of Education and Training

Overall 9,914 individuals responded to the survey. Just over two thirds (6,758) were employed in the Department of Education and Training (DET), with 3,156 from the other six agencies. This represents approximately 12% of the workforce across those agencies. However, as illustrated in the Table below, response rates for those aged over 45 years were higher (it was only offered to the 45+ age group in DET).

Unfortunately, there were significant IT problems associated with access to the survey for a number of agencies, which reduced the response rate and full completion of all surveys. In particular, the greatest amount of missing data came from the last section of the survey that contained questions on demographics. However, analysis comparing those who responded to questions about age, gender etc to those who didn’t showed no significant differences between the groups and therefore increases confidence that findings related to gender etc are likely to be representative of all responders.

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3 NB Over 8,000 DET employees accessed the survey, but those who did not respond to any questions were deleted from the dataset used in this report.
Gender

Just over half (58.5%) of the respondents who indicated their gender were females. For those aged 45 and over, 54% were female (compared to 58% in the sector of this age group – 2006 data). However, more of the DET respondents were female (66.4%) and less of the other agencies were (46.4%).

Age

The average age of those who indicated age was 53 years, ranging from 21 to 79 years. Of these, 91% (100% DET; 78% Others) were aged 45 years or over.

Education Level

There was a relatively high level of educational attainment, with 64% (70% DET; 53% Others) of those who responded to the question having completed a university degree (bachelor’s or postgraduate) and a further 25% (22% DET; 30% Others) a certificate or diploma.

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4 Workforce numbers provided by DET included casual & fixed term employees – few of these groups responded, so the response rate of permanent staff was likely considerably higher than 9.7%.
**Marital Status**

In terms of marital status:

- 77.9% of respondents reported they were married or in a de-facto relationship
- 10.4% were divorced or separated, and 2.1% widowed
- 9.5% were single

However, there were some differences in marital status between genders, with a greater percentage of males in a married or de-facto relationship compared to the percent of females who were partnered (85% vs. 73%) and more females being divorced/separated than males (14% vs. 6%) or single (11% vs. 8%). It is not known if this is representative of the characteristics of the public sector workforce, but mirrored a finding from a recent survey of a South Australian public sector agency and of the 2006 DPC Retirement Intentions Survey.

**Ethnicity**

Whilst the majority of respondents had been born in Australia (82%) or lived here for more than 15 years (16%), 11% reported that they spoke a language other than English at home.

Eighty nine of the respondents indicated that they were of Aboriginal or Torres Strait Islander heritage.

**Income**

The survey asked about household income rather than individual’s income. Of those who provided information, 38% reported an annual household income over $120,000 and 1.3% didn’t know their household income.

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*Figure 1.5 Household income*

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5 Hesketh, Griffin & Morrison, 2009
Home Ownership

In terms of home ownership, figures were remarkably similar to the 2005 DPC Retirement Intentions Survey:

- 49% of respondents owned their own home (only 37% in non DET agencies)
- 44% were paying off a mortgage
- 6% were renting
- 1% were living rent free

Disability

Only two thirds of the respondents answered this question, and of these 4.6% indicated they had a disability, with about 34% of them requiring some adjustment to be made at work.

Employment Status

In terms of employment status, 87% worked full time and the majority (all except for 501 respondents) were permanent staff.

Occupational Level

As can be seen in the chart below (does not include DET data), over one third (39%) of the respondents were managers or administrators and nearly a third were clerical, sales or service workers. Only 20.8% of the sample (who answered this question) identified themselves as professionals. Of the DET respondents, 70% were school or TAFE teachers.

Although there was a significant amount of missing data, these figures suggest that the respondents were fairly representative of the NSW Public Sector workforce profile, except for trades workers.⁶

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⁶ June 2005 NSW Public Sector Workforce Profile
Years Employed

Survey respondents had worked almost twice as long in the public sector as they had in their current agency (except for those from DET, where public sector tenure was almost equivalent to DET tenure). Average tenure in the public sector was 24.7 years (ranging from .1 to 57 years) and in current agency 12.7 years (DET = 23.3 years), ranging from .08 to 57 years.

Figure 1.4 Years of Service with the public sector.
SECTION 2 | RETIREMENT PROCESS AND TIMING

This section looks at when and how respondents intend to retire from the public sector and from paid employment.

The average retirement age was similar to that typically found in Australian research, and was just 0.5 years older than the average age reported across the public sector workforce in 2004-5\(^7\). However, the results suggest that at least 40% of those with extensive experience are intending to retire within the next five years, representing a significant loss of organisational knowledge.

This is one of the first research projects to have examined the retirement transition process, with results showing that less than one third of the respondents expected to follow the “traditional” pattern of retirement where people continue their normal work hours until retirement then cease all paid work.

Age of Retirement

When asked “at what age do you intend to retire?” responses ranged from 30 to 100 years, and the average was 61.5 years. Only 12% nominated an age of 55 years or younger and 11% nominated an age of 67 years or older. “Traditional” ages for retirement were obviously popular with 35.5% saying 60 years and 21.5% saying 65 years. Figure 2 below illustrates the range of intended retirement ages.

\(^7\) PEO data reported in the 2006 Retirement Intentions Survey
DADHC respondents had a slightly higher average intended retirement age to other agencies' respondents.

There was no difference in intended retirement age between males and female in DET, but in the other agencies, males nominated a slightly older expected retirement age than females (62.2 vs. 61.3 years).

Those with only high school qualifications nominated slightly older retirement ages than other respondents.

Older respondents nominated older retirement ages than younger respondents.

There was no difference in intended retirement age between married and single respondents, but divorced, separated and widowed respondents nominated slightly older ages.

Those born in Australia nominated somewhat younger retirement ages than others.

**Year of Retirement**

Respondents were also asked to indicate in what year they expected to retire from the public service. Figure 2.2 shows their responses, which indicate that:

- Approximately 29.3% expect to retire at some point within the next five years
- At least 9.5% expect to retire before the end of 2011
- Nearly 17% were either unsure about their retirement timing or had not thought about it.

NB. The above figures do not include DET respondents.

However, when considering just those who gave their age as being 45 or over (which includes DET):

- 40.1% expected to retire within the next five years
- 14.9% indicated they would be retiring before the end of 2011
- 14.6% were unsure or had not thought about their retirement date

Loss from retirement within the next five years is expected to be particularly high for those who had been employed 20 years or more in the public service, with 51.6% planning to leave by 2014.
Whilst it is difficult to compare data with the 2006 Retirement Intentions Survey conducted within the sector (data collection August 2005), that survey reported that whilst 9% of those aged 55 years and over expressed an intention to retire each year actual retirement rates were less (4.7% per year), indicating that “intention rates” are usually higher than actual rates. In 2008, the actual rate of retirement for the 55+ year olds was 4.6%. This figure includes retirement and medical retirement but if all separations were included, then approximately 8.5% of the 55+ age group leave the public sector each year. The current survey indicates higher rates of intended retirement in this group over the next five years.

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8 NSW Public Sector Workforce Profile 2004/05 to 2007/08
Retirement Transition

Respondents were asked which of three patterns of retirement transition they expected to take:

A. Full time work or part time/casual work → “Official Retirement” → NO paid work

B. Full time work or part time/casual work → “Official Retirement” → Part-time paid work in area related or unrelated to your prior role → Stop all paid work

C. Full time work or part time/casual work → Switch to part time/casual work or officially reduce hours at work → “Official Retirement” → NO paid work

The majority of respondents answered this question and 29.5% chose the top pattern above (A), 41% chose the middle pattern (B) and 29.5% chose the bottom pattern (C).

- In the DET data age made no difference to choice of pattern, but in the other agencies, older people tended to choose Pattern A and younger people showed a slight preference for Pattern C.

- Those with fewer years of service in the public sector tended to favour Pattern C. However, this may have been due to a significant effect of Superannuation scheme membership – the majority of those in defined benefits schemes chose Patterns A or B (B more popular) with few (15 to 26%) preferring Pattern C. In contrast, those in FSS were less likely to chose Pattern A (23%) but equally likely to choose Pattern B or C.

- More of the managers/administrators but the least number of trades and clerical people chose Pattern B; while the professional group appeared less interested in Pattern A. Half the teachers and corporate DET staff chose Pattern B, but school support staff appeared to prefer Pattern C.

- Men were less likely to choose Pattern C and women less likely to choose Pattern A.

- Less educationally qualified people tended to choose Pattern A and those choosing Pattern B had a higher level of education on average.

- Those who chose Pattern B had a higher household income than those who chose Patterns A or C.

- Pattern A was the least popular choice for divorced respondents, while Pattern C was the least popular for married and single respondents.
Those who chose Pattern C nominated an older retirement age to those who nominated either of the other two retirement transition patterns. Furthermore, only 21% of those of those retiring in the next five years chose Pattern C, suggesting a general lack of interest in cutting down on work hours before retirement.
SECTION 3 | FINANCIAL FACTORS AFFECTING INTENDED RETIREMENT AGE

This section reviews the survey responses to questions related to finance such as current household income, adequacy of retirement income, superannuation, and impact of the global financial crisis.

In general it appeared that finance was an issue influencing retirement age, but not as strong as might be expected. Subjective wealth (how well off one perceived oneself to be) was more influential than actual income. Nevertheless, there was quite a widespread belief among respondents that they would not be as financially comfortable in retirement as they currently are.

The Global Financial Crisis appeared to have affected the retirement plans for nearly 20% of the respondents, particularly those who had been planning to retire within the next three years.

Income Adequacy and Retirement

In terms of current annual household income:

- Males reported higher household incomes than females.

- As expected, there was a significant relationship between household income and retirement age, in that those with higher incomes were more likely to be intending to retire at a younger age than those on smaller incomes. This effect of wealth on retirement age was similar for subjective wealth (“How financially well-off do you consider yourself to be?”). These results were stronger for women than for men. The graph below shows intended retirement age for males and females within various levels of annual household income.

- Those who owned their home or who were paying off a mortgage reported a younger intended retirement age (61.3yrs) than those who were renting (63.5yrs).

![Figure 3.1 Anticipated retirement age by household income](image)

<table>
<thead>
<tr>
<th>Household Income Bracket</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $40,000</td>
<td>64</td>
<td>63</td>
</tr>
<tr>
<td>$40,001-$80,000</td>
<td>63</td>
<td>62</td>
</tr>
<tr>
<td>$80,001-$120,000</td>
<td>61</td>
<td>60</td>
</tr>
<tr>
<td>over $120,000</td>
<td>60</td>
<td>59</td>
</tr>
</tbody>
</table>
Superannuation

The majority of respondents (who answered this question) indicated that they were in First State Super, SASS or SSS. Interestingly only about 1.7% did not know what scheme they were in but this number could have been higher given the amount of missing data. The table below presents the various superannuation schemes, the percentage of participants who belonged to each of them, and the average age and intended retirement age of each group. Those in defined benefits schemes (SSS and SASS) nominated younger retirement ages than those in First State Super.

<table>
<thead>
<tr>
<th>Superannuation Scheme</th>
<th>% of Respondents</th>
<th>Average Current Age</th>
<th>Average Intended Retirement Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Super Scheme (SSS)</td>
<td>34.3</td>
<td>54.6</td>
<td>59.8</td>
</tr>
<tr>
<td>State Authorities Super Scheme (SASS)</td>
<td>20.3</td>
<td>55.06</td>
<td>61.4</td>
</tr>
<tr>
<td>Police Super Scheme</td>
<td>0.1</td>
<td>63.0</td>
<td>64.3</td>
</tr>
<tr>
<td>First State Super</td>
<td>37.7</td>
<td>52.9</td>
<td>62.7</td>
</tr>
<tr>
<td>Other</td>
<td>6.0</td>
<td>52.9</td>
<td>62.4</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>1.7</td>
<td>48.9</td>
<td>61.4</td>
</tr>
</tbody>
</table>

Just over half the respondents provided their Superannuation balance and for those who did, the reported amount ranged from $1,000 to $3 million, with the average being $227,000.

- At least 40% of those who answered this question said they didn’t know how much they had in Superannuation (54% of those in SSS compared to 38% in SASS and 29% of those in First State Super)
- The more a person had in Superannuation the younger their intended retirement age
- Nearly 60% of people answered the question asking, “How much has your Superannuation decreased in value since January 2008?” Of these, 34% did now know how their balance had changed in this period, 27% thought their balance had decreased by $20,000 or less, and 10% thought it had stayed the same or increased in value.
Global Financial Crisis

To gauge the extent the GFC had impacted retirement date, we asked respondents when they had been expecting to retire as of June 2008 and as of now (time of survey). We also asked to what extent they had thought about delaying their retirement because of the GFC.

- Only 10.3% of people (who responded to the question) said they had lost more than $30,000 from their superannuation balance due to the Global Financial Crisis (GFC). Although the extent of loss did not predict retirement age, the 10% who indicated their balance had “stayed the same or increased in value” had a significantly younger intended retirement age than others and those who had lost more than $50,000 had a slightly older intended retirement age.

- Nearly half (47%) of the respondents indicated that their personal finances had either not been affected at all by the GFC or had only been affect a little. However, 23% indicated they had been affected to a large or very large extent. There was a slight association between this and expected retirement age in that the more a person’s personal finances had been affected, the older their retirement age.

- Furthermore, as can be seen in the chart below, 22.8% of the respondents said they had to a ‘large’ or ‘very large’ extent thought about delaying their retirement due to the GFC. This was less than the 33% found in a group of lower income South Australian public service employees who completed the survey at the height of the GFC, but more of the DET respondents (24.6%) had considered delaying retirement than those in the other agencies (18%).

- Superannuation scheme membership did appear to affect thoughts of delaying retirement. For example, 69% of SSS had never given it a thought compared to 43% of SASS and 45% of First State members. Likewise, only 13% of those in SSS had seriously thought about delaying retirement compared to 29% of SASS and 28.5% of First State members.

![Figure 3.3 Thoughts of delaying retirement since the GFC](chart.png)
When it came to actually delaying retirement, it appeared that 20% had postponed their retirement date since 2008. 76.6% had not changed their retirement date since 2008. A few (3.4%) had actually brought forward their retirement.

However, closer examination of the data show that:

1) Retirement timing had been mostly affected for those whose retirement was imminent. As of June 2008 (i.e. prior to the GFC), 338 respondents had been planning to retire in 2009, and 76% of these were now delaying their retirement to 2010 or beyond.

2) People’s decision making seemed to be affected by the changing conditions. For example, data collected from a South Australian public service agency at the height of the GFC showed that 67% of those who had been intending to retire in 2010 were delaying their retirement. Results from the six agencies where data were collected in August 2009 (when early recovery signs were being reported in the media) showed that 52% of those originally planning to retire in 2010 had delayed, compared to 43% of DET respondents whose data had been collected several months later (when Australia appeared to be making significant recovery from the GFC).

Delaying retirement did appear to be related to Superannuation scheme membership, given that fewer SSS members overall (12.2%) had changed their intended retirement date after the onset of the GFC compared to the percentage of First State members (24.3%) and of SASS members (29.1%) who had delayed retirement.

**Retirement Income**

The survey asked respondents how financially comfortable they thought they’d be in retirement compared to their current lifestyle (see Figure 3.4):

- Just over half (55%) believed they’d be less comfortable in retirement, but this rose to 66% when just those on household incomes of less than $80,000 were considered.

- Females were more likely to think they would be worse off in terms of future lifestyle and older people thought they’d be worse off in retirement than younger people.

- The less comfortable a person thought they would be, the older their intended retirement age.
When asked how much income they would need in retirement to maintain an acceptable standard of living, 63% said ‘a little less’ or ‘a lot less’ than their current income and 26% thought ‘about the same’. Of those who answered this question, 3.2% didn’t know how much they would need in retirement.

Respondents completed a table indicating the percentage of their retirement income that would be reliant on superannuation, government assistance, inheritance, assets, savings, investments and someone else’s income. The graph below (Figure 3.6) shows the breakdown of how people expect to finance their retirement.

- Half of the respondents thought that more than half their retirement income would come from Superannuation, with 14.8% thinking that 100% of their retirement income would come from Superannuation. Those in defined benefits schemes expected a much greater percentage of their income would be based on superannuation than those in First State Super (62% vs. 39%). Those who believed the majority of their income would be funded by superannuation intended to retire at a younger age than those who thought their Super would only contribute to a small percentage of their income.

- Only 31% of respondents thought that they would be reliant on any government assistance (29% in DET and 40% in other agencies) and only 5.5% thought that 75% or more of their retirement income would come from a government pension. Further, the more reliant people thought they’d be on government assistance, the older their intended retirement age.

- Very few (8%) appeared to be relying on an inheritance for more than 10% of their retirement income.

- The majority (92%) were expecting less than a third of their retirement income to come from personal investments.
Figure 3.6 Expected income streams in retirement
SECTION 4 | OTHER FACTORS THAT AFFECT INTENDED RETIREMENT AGE

The survey investigated a number of non financial factors that might impact on the age that people were intending to retire. Whilst current health status had a small effect on retirement age, the results showed a strong relationship with work attitudes in that those who were dissatisfied with their job and generally tired of work were much more likely to retire at a younger age than those who were satisfied.

Health

Most past research has found a relationship between health and expected age of retirement. In this group of respondents there was a small but significant relationship between current self-rated health and the age that they intended to retire, with better health related to older intended retirement age. Approximately 15% said that ill-health was a significant barrier to their retiring when they wanted to.

Interestingly, respondents thought that early retirement would be better for their health than later retirement. Compared to those who nominated relatively old retirement ages, those who intended to retire at younger ages thought their health would be better one year after retirement.

Attitude to Work

Respondents were asked about their level of job satisfaction over the past year and the extent to which they were “tired” or “had enough” of going to work.

- Overall approximately two thirds of respondents indicated high job satisfaction but about 30% who said they were ‘tired’ or ‘very tired’ of being at work. The graphs below (Figures 4.1 and 4.2) illustrate the level of agreement to a number of work-related statements.

  - Clerical workers expressed lower job satisfaction than other workers although school support staff (and school teachers) had the highest levels of satisfaction.

  - Generally speaking, people thought they were valued at work but nearly a third indicated that they did not have as many opportunities for advancement/promotion as others and 24% thought that they were not offered as many opportunities for training and development as others.

  - There was no difference between males and females in attitudes to work or in their perceptions of availability of training and promotion except in DET where females thought they had more opportunity for training and advancement.

  - Older respondents thought they were slightly more valued than younger respondents but indicated slightly less opportunity for promotion.

  - The analysis showed that there was a significant relationship between attitudes at work and intended retirement age: the less satisfied at work and the more tired of work a person was the younger their intended retirement age.
Availability of training and perceptions of equality in opportunity for promotion had no effect on intended retirement age.
Life Values
The survey asked respondents to indicate how important things such as ‘being independent’ were in order for them to have a good quality of life.

- Those who intended to keep working until an older age placed a relatively high value on “doing something that makes use of your abilities”, “having a feeling of accomplishment in the things you do”, “having intellectual stimulation” and on “being able to do things for other people”
- Those who intended to retire at a younger age placed a relatively high value on “being able to spend time with family and friends”

Retirement Planning
Section 6 will report results related to retirement planning in more detail, but in relation to intended retirement age, it appeared that regardless of their current age, respondents who were engaged in more retirement planning intended to retire at a younger age than those who were doing little in the way of retirement planning. This applied to financial planning and general lifestyle activity planning. In contrast, those who were engaging in more ‘planning’ or preparation regarding maintaining health intended to retire at older ages than those who were doing less health planning.

Barriers to Retirement
The survey asked to what extent a number of factors were barriers to people retiring when they wanted to (see Figure 4.3 – but note that DET respondents were not asked these questions).

- Finance (insufficient savings or superannuation) was seen as a barrier by 58% of respondents
- Having dependent children was seen as a significant barrier for nearly 21% of the respondents
When asked to nominate other barriers, responses included:

- Availability of part-time work
- Having current debts and house mortgage
- Superannuation restrictions

“Am in the old State Super Fund (SSS). This is a defined benefit fund which requires me to retire at the 55yrs, the age I nominated when I joined the scheme”
“The SSS scheme that I’m in very strongly influences me to retire when really I’d prefer to work on for somewhat longer. If I work beyond 60, I am denied benefits that I would otherwise receive”

- Carer responsibilities

“Caring for elderly parent living 6 hours drive from my workplace/home”
“Dependant handicapped son”; “Looking after sick relative”

- Spouse-related issues

“Health of spouse”; “Husband ten years older”; “Husband lacks good super”
“Spouse’s retirement time”; “Wife still working”
“More conflict with wife when retired”; “Potential marital difficulties”; “Impact of divorce”

- Work-related issues

“Employer’s resolve to shed older staff”; “Age prejudice”; “Restructure”
“Finalising duties for the organisation”; “Involvement in major project which has had implementation date put back 12 months”; “Staff freeze - leaving colleagues to pick up the load”
“Feel that I have learned a lot in my career and need to keep putting it to use”; “Not having completed all of the tasks of my job that I would like to do”
Government policy

“Changes to age pension eligibility”; “Government policy may change yet again - if the goalposts move I will have to keep working even in ill health”; “Legislative changes constantly impacting retirement decisions”
SECTION 5 | DELAYING RETIREMENT

The predicted skills shortage looming in the next decade is one reason why governments and organizations are interested to understand how to encourage people to delay their retirement. The survey asked respondents to indicate the oldest age that they would be prepared to work to and also assessed interest in a number of flexible work options for delaying retirement.

There appeared to be relatively low interest in extending working life beyond 65 years of age and finance was a key driver of the extent that people were prepared to extend their working lives. Interest in flexible work options for delaying retirement was quite mixed and differed for males and females indicating the need to have a range of options to offer people. Importantly, the results suggest that a forced delay to retirement (e.g. as a result of external factors such as the GFC) is likely to have a negative effect on people’s attitude to work.

Oldest Age

The graph below (Figure 5.1) shows the spread of ages to which people would be prepared to work in the public service.

In terms of oldest age:

- The average oldest age was 63.7 years, which was approximately 2.2 years more than “intended” retirement age. However, 52% would not extend their working life beyond their intended retirement age.
- Only 23% were prepared to keep working until at least 67 years of age, which is interesting in light of recent government policy to prevent access to the aged pension until 67 years.

- Finance was also a significant factor related to the oldest age to which people would work, where those with higher household incomes or who perceived themselves to be well off, and those for whom amount of superannuation was not a barrier to retirement were less prepared to keep working to older ages. The more a person expected to rely on a government aged pension, the older they would be prepared to work.

- Valuing intellectual stimulation and being able to use one’s abilities also predicted older ages.

- Positive attitudes to recent work also led to older ages that one would be prepared to work to. However, the longer a person had been working in the public service, the younger the age they nominated.

- Older respondents seemed to be more prepared to work to older ages than younger respondents and the older a person thought they would live to, the older they would be prepared to keep working.

- Divorced or separated respondents said they would be prepared to work till older ages than others and single respondents would be prepared to work to older ages than partnered respondents. Males nominated slightly older ages than females in the DET sample, but not in the other agencies.

**Flexible Work Options**

Respondents were asked about their interest in 12 options for flexible work. The graph below (Figure 5.2) illustrates the interest in each option.

As can be seen,

- The most popular, on average, were alternative job opportunities at the same salary level and permanent part-time work. Working from home was also popular for the non DET respondents.

- The least popular, on average, were alternative job opportunities at a lower salary level and purchased leave or part-time leave without pay.

- Nevertheless, the range of responses across each option indicates that a “one size fits all” approach may not be appropriate in extending the work life of late career workers across the organisation.

- Females were more interested than males in all the flexible work options except for alternative job opportunities at a lower salary (males and females equally disinterested).

- The longer a person had worked in the public service, the less interested they were in all the options.
Importantly, those who indicated that they might be prepared to actually delay their retirement were more interested in all the options except for purchased leave, than those who said they were unlikely to work beyond their intended retirement age.

Those who indicated their retirement transition would be similar to Pattern A, showed considerably less interest in all the options, and those who preferred Pattern C showed the highest interest in all options.

Respondents from the different agencies showed differing levels of interest in the options, with those from DET and DSTA generally less interested in most options.

When asked about other possible options, responses included:

- Compressed full-time hours (working full-time over 4 days or one night shift);
- Consulting;
- Hot-desking in another location;
- Opportunity to fill positions in the office on a casual basis e.g. relieving when other officers are on annual leave;
- Series of projects with gaps of 6 or so weeks in between;
- LWOP 2 months/year;
- Set periods of work eg. 3mo on, 3 mo off;
- Trade in sick leave;
- Transfer closer to home.
Possible Effect of a Forced Delay to Retirement

Respondents asked how satisfied and interested they expected to be in their jobs from now to the time when they expected to retire. The results are illustrated in the graph below (see Figure 5.3).

- In the full sample, there appeared to be no overall effect of having to delay retirement because of the GFC on expected future job attitudes. However, employees aged from 45 to 54 years, it seemed that those who felt that they had to delay retirement expected much lower general satisfaction in their job and their life between now and retirement than those who did not feel forced to delay retirement.

![Figure 5.3](chart_url)
SECTION 6 | RETIREMENT PLANNING

The survey assessed the extent that people were engaged in retirement planning.

Retirement planning has important implications for retirement wealth, satisfaction and adjustment. It is therefore of some concern that about one quarter of survey respondents had engaged in little, if any, financial retirement planning. The extent that people were planning was related to some demographic factors such as age, wealth and gender. In this sample, males indicated that they were engaging in more financial planning but less non-financial retirement planning than females. In addition, a number of respondents gave evidence of quite extensive and specific planning.

Planning Activities

As can be seen from the graph below (Figure 6.1), significant numbers of people have engaged in little or no planning:

![Figure 6.1 Frequency of retirement planning activities](image-url)
Compared to those who had engaged in very little planning, those who had been actively planning for retirement were likely to be:

- Older
- Wealthier (but not in terms of adjusting spending or non financial planning)
- Male - but only in terms of financial planning – females engaged in more non financial planning
- Married

There was no difference in the amount of planning activity done by those preferring Pattern A, B or C.

The planning activities could be categorized as either financial planning (e.g. topping up savings for retirement) or non financial planning (e.g. developing skill and hobbies for use in retirement)

- Not surprisingly, the closer a person was to retirement (in years) the more retirement planning they were engaged in, both financial and non financial planning. Interestingly, it appeared that those intending to retire at a young age were engaged in slightly more financial planning than others, but not undertaking more non financial planning, except for “developing plans for what you might do in retirement”.

- Superannuation scheme membership was also shown to be a key factor: when membership was taken into consideration, and comparing those at similar closeness to retirement, the graph below shows that many people were actually doing less financial planning compared to non financial planning, except for those who had chosen other (presumably non standard) superannuation schemes. The graph identifies a group of respondents who are quite disengaged with retirement planning (especially financial planning) – to the extent that they don’t even know what fund they belong to.
When asked “What other actions or preparations have you taken to prepare for retirement?” respondents provided quite a rich list of examples. Many related to finance, such as:

- Investigating and trying to generate other forms of income

> “Getting an investment property”; “Accumulated assets”; “Aiming to own several real estate properties and mainly live on income” “Planning a small business”; “Further skill development/education to support other types of work, eg teaching & counseling”; “Lottery tickets”; “My house is my 'fund'. At some point I will re-locate, using the difference to assist funding my retirement”

- Clearing current debts

> “Downsizing mortgage”; “Paid off the house”; “Have sold current, older house and am building new unit with smaller mortgage”; “Ensuring as debt free as possible”

- Saving and cutting down expenditure

> “Assessed future financial needs, including capital requirements”; “Prepared rough budget and overall financial strategy”; “A proper financial forecasting of my income vis-a-vis spending”; “Curtailed clothes shopping habit”; “Finding how to do more with less”

- Spending now to so avoid big expenses in retirement

> “Buying all necessary large expensive items whilst working so as not to come out of superannuation”; “Buying large items now and in the next couple of years to assist in our retirement”; “Stocking up now on art materials (as they are very expensive) so that my outlay for enjoyment will not be so painful”; “Thinking of having some foot surgery now rather than wait until I don’t have much money”
Other non financial preparations included:

- **Focus on keeping healthy**

  “Health checkups”; “Keeping fit, losing weight”; “Taking care of my health”

- **Investigating post-retirement work options**

  “I’m undertaking post-graduate research with a view to part-time lecturing in my area of chosen expertise”; “Further education options so I can draw an income from personal interest activities”; “Further training to undertake self employment”

- **Housing alterations and moves**

  “Visited a retirement home”; “Considered relocating to a small Strata complex with friends registered with a retirement village by placing name on a waiting list”; “Recently moved house to preferred retirement location”; “I have been looking for opportunities to transfer to a job in the area I want to retire to so that I can retire to an established house and garden and community”; “Bought a home and renovated it for easy access and maintenance in a very accessible area to shops, transport and lifestyle”; “Bought an apartment which will require less maintenance than a house with a garden”

- **Preparing for leisure activity**

  “Purchased caravan for travelling around Australia”; “Purchased timeshares to ensure some family holidays”; “Started a self education course (French)”; “Volunteering & networking with community/NGOs”; “Have just taken a year off work on half long service leave to ‘practice retirement’ doing what I really wanted to do. I found I was very busy, and enjoyed it immensely. Although my work is stimulating, I didn’t miss it at all.”; “I have started studying about photography, painting & other things that attract my interest”
Talking to friends and family

“Sought information from friends facing the same issues”; “See what's happening to older
colleagues and learn from them”; “Talk to former work colleagues who have retired on the
SSS super scheme and asked them about the cost of living on a SSS super pension and
what keeps them busy in life”; “Talked with friends who have retired re what they do”;
“Discussing with my husband, and watching how my parents are doing it”

Insurance

“Have income protection”; “Trauma, life and TPD insurance for myself and partner”; “Life
insurance and funeral insurance”; “Completion of legal documents - will, enduring power of
attorney, advanced health directive”; “Revised the will”

Despite this, several respondents took the time to write that they had not done any preparation or
planning, or had found it difficult to get advice and help:

“I have found it very difficult to access relevant information that would assist in making
plans. There are no services that I am aware of that can give unbiased information. I am
too young for the seminars to be useful”; “I haven't I guess I don't want to think about it”;
“Nothing really - I'll cross the bridge when I get there”; “Given that my current age is 42
and likely retirement is 60-70, it will be more relevant to think about this in about 10
years, although completing this survey may bring that thinking forward”

Work Preparation

The survey asked people to what extent they were passing on their knowledge to others in order to
prepare the workplace for their retirement.

- Although just over a third indicated they had been actively passing on knowledge, the
majority had either not considered it (14%) or had only given the thought some
consideration but not taken any action (47%).

- On average, respondents from DET indicated higher levels of passing on knowledge to
others, and Department of Health the lowest.
SECTION 7 | RETIREMENT EXPECTATIONS

This section of the report presents results from the survey questions related to attitudes to and expectations about retirement.

A significant number of people indicated the desire to engage in post-retirement paid work. This work was more likely to be in an area similar to current work for those who had high job satisfaction. These results suggest the potential for harnessing retirees to be engaged in ongoing work. This pool of people placed a high value on doing things that made use of their abilities, gave them a sense of accomplishment and made use of their intellectual abilities - factors that need to be taken into account when recruiting these experienced individuals.

Generally speaking, respondents were expecting to enjoy their retirement years although confidence for managing the financial tasks of retirement was not particularly high.

Post-retirement Work

Respondents were asked what work they expected to be doing in retirement, including both paid and voluntary:

- Only 18.2% indicated that they would be not be doing any paid work at all.
- Nearly a quarter (24.4%) said they expected to do a moderate amount or more paid work in an area similar to their current work. Those who had high job satisfaction in their current job were more likely to be planning post-retirement work in the same area.
- Fewer people (17%) expected to do a moderate amount or more of paid work in an area different to their current work (noting that some respondents wanted to do both).
- Males and females expected to do similar amounts of paid work in retirement.
- There was no difference in the amount of expected post-retirement paid work (in similar or different area) or volunteer work by respondents in the different agencies.
- The majority said they would do at least a little amount of volunteer work, with 34.5% indicating they would likely do moderate to large amounts of volunteer work. Women expected to be more involved in volunteer work as did those who were currently more involved in voluntary work.

The survey asked respondents about their life values, for example “For you to have good quality of life, how important is being independent, doing something that makes use of your abilities, being financially well off etc”. To some extent people’s values were reflected in their intentions to engage in various forms of post-retirement work:

- Those who intended to work placed a higher value on:
  - Doing something that made use of their abilities
  - Having a feeling of accomplishment in the things they did
- Being financially comfortable and having good quality housing
- Being considered somebody within the community
- Having intellectual stimulation
- Being able to do things for other people

- Those who wanted to work in a different area to their current work placed a higher value on:
  - Doing something that made use of their abilities
  - Being considered somebody within the community
  - Having intellectual stimulation
  - Being able to do things for other people

- Those who intended to do volunteer work placed a higher value on:
  - Doing something that made use of their abilities
  - Having a feeling of accomplishment in the things they did
  - Being able to do things for other people
  - Spending time with friends and family
  - NB They placed a lower value on financial security
Non-work Activity in Retirement

Respondents were asked to nominate how often they were likely to engage in leisure activity, socializing with family, and socializing with friends during the first year of their retirement (see Figure 7.1 for a comparison of the average amount for all respondents, on a scale where 1 = never and 6 = A very large amount of time).

- Younger respondents were more likely than older respondents to think they would be spending time doing passive leisure activities and spending time with friends and family. The older a person thought they would live to, the more interested they were in pursuing further education and training, travel, and all types of leisure activities except for passive leisure.

- Women were more interested in socializing with friends and family, undertaking further study, and less interested in engaging in sport and exercise.

- The amount of time people were currently spending in exercise, leisure activities and with family and friends was strongly predictive of the amount of time they expected to spend in these activities in retirement.

Figure 7.1 Anticipated retirement activities
Expected Enjoyment of Retirement

In general, respondents had high expectations for adjustment, satisfaction and enjoyment in retirement (see Figure 7.2).

- Males and females expected to have adjusted equally well. However, females thought they may be missing work more than males.

- Those who have higher levels of job satisfaction in their work role were expecting to miss their work when in retirement.

- Importantly, the more retirement planning a person was doing, the more they expected retirement satisfaction. Both financial and non financial planning appeared to be important, but non financial even more so for expected enjoyment and adjustment to retirement.

- The closer a person was to retiring (in years), the more they were expecting to enjoy retirement (on average) and the less they were expecting to miss being at work.

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**Figure 7.2**
Expectations of Retirement Adjustment

- Retirement enjoyment
- Retirement satisfaction
- Retirement adjustment
- Miss being at work

Legend:
- Not at all
- Small-moderate extent
- Large - very large extent
Confidence for Retirement

Respondents were asked how confident they were feeling to manage a number of retirement-related tasks, such as cope with changing housing needs, keep up a satisfactory level of social interaction, and optimize the benefits of superannuation.

As can be seen in the chart below, confidence levels were high for nonfinancial tasks but lower for financial tasks.

- Females were more confident than males that they could keep up a satisfactory level of social interaction in retirement. However they were less confident than males on being able to handle all the necessary financial tasks.
- Coupled respondents (married or de facto) appeared to have slightly higher confidence than singles or divorcees about managing retirement tasks.
- Financial factors were related to confidence – for example, the more financially well off people thought they’d be and the higher their current income, the more confident they were to manage both financial and nonfinancial tasks.
- The closer a person was to their intended retirement age, the more confident they were about financial tasks.
The more retirement planning a person was engaging in, the more confident they were about handling all retirement tasks.

Generally speaking, those from the DET, DADHC and to a lesser extent the Dept of Health, were more confident about their ability to handle retirement tasks than respondents from other agencies.
APPENDIX A | TECHNICAL NOTES

The Survey Content

The survey content was developed from three sources:

1. The core items were those being used by Professor Beryl Hesketh and Dr Barbara Griffin as part of their large research project on retirement transition currently being funded by an Australian Research Council Discovery Grant. These items include some that have been developed by the researchers and others drawn from the body of national and international psychological research on retirement issues. This core set of items was piloted in a smaller study in a South Australian public sector department.

2. A few additional items were taken from the 2006 survey on Retirement Intentions to allow for comparisons across time.

3. A small set of items was also developed by the researchers based on input from the Public Sector Workforce, Department of Premier and Cabinet and from workforce planning personnel in each of the participating agencies.

A decision was made to collect broad occupational category information that would be consistent across departments (manager/administrator; professional; trades person or related worker; clerical, sales or service worker; labourer or related worker) with each agency providing a small list of agency specific occupations that fit within each category. However, the DET survey collected different occupational data (school teacher; school support; TAFE teacher; TAFE support; corporate staff, AMES).

Separate surveys were provided for each agency, therefore items referring to the organisation were specific, e.g. “How many years of service have you had with DSTA?”

Survey Instrument

The majority of people accessed the on-line version of the survey using a secure internet link provided by Macquarie University, with data stored by the Qualtrics survey software company. A small number of paper surveys were mailed to employees – only 228 were completed, but a response rate was impossible to calculate as there were problems with postage and lack of tracking the exact number posted.

As mentioned, each participating agency was provided with a unique version of the survey.

Information Technology

In light of the “significant” IT problems reported in the 2006 survey, participating agencies involved their IT departments in piloting the survey software. Unfortunately, this strategy was not successful in all agencies and there appeared to be considerable problems for some employees. We were able to ascertain that this was not due to the actual survey program and appeared to be related to issues with local agency servers. It is not known how these problems affected response rates, but given that the researchers received emails from a number of people, we expect that the response was negatively affected.
Distribution of the survey internet link was typically done via email from HR departments to ensure that the researchers did not have direct contact with employees and no access to contact details. However, emails with an embedded link or link provided in an attached document were blocked by the firewall in some of the participating agencies, which of course would have further reduced the final response rate.