How early retirement affects mental health of blue-collar women in China

March 4 2024, by Colin Poitras

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Retirement is a major transition that can have a significant impact on a person's life.

For some, retirement evokes thoughts of slowing down, relaxing, and enjoying more of what life has to offer. For others, ending a regular work schedule can create stress and uncertainties about being able to pay necessary bills and maintain adequate medical care.

A [new study](#) published in *Economics & Human Biology* by researchers at the Yale School of Public Health examines how retirement affects mental health and related inpatient mental health care among [female workers](#) in China, leveraging China's unique retirement age policy and nationally representative inpatient medical claims data.

The research specifically looked at differences between women working in blue-collar jobs, such as factory and trade labor, and white-collar roles, such as managing an office.

In China's retirement system, occupations have varying mandatory ages when women must leave the workforce. For women in blue-collar jobs, the retirement age is 50 years old, while women in white-collar jobs typically work until age 55.

The study analyzed hospital records right before and after these retirement-age cutoffs. For [blue-collar workers](#), rates of hospital admissions for mental illnesses, including anxiety, depression, and stress-related disorders, increased following retirement at age 50. However, there was no similar rise among white-collar females retiring five years later.

Blue-collar female retirees also utilized the [emergency room](#) (ER) more frequently for mental health crises after age 50, according to the study. The research found a 16.6% increase in ER visits for urgent mental health conditions after female blue-collar workers retired. But again, no similar growth in emergency care was seen among retired white-collar employees.

"The reasons blue-collar women experience worse mental health after retiring are still unclear," said Xi Chen, associate professor of public health ([health policy](#)) at the Yale School of Public Health (YSPH) and a senior author on the study.

"But it could be that job loss itself and lower incomes may hit these manual laborers harder psychologically and financially than their white-collar counterparts. Blue-collar workers also tend to have fewer resources to adapt to major life changes."

The findings indicate that China's retirement policies impact female workers very differently depending on the nature of their jobs. More studies are needed to help identify optimal retirement ages and more flexible retirement schemes as populations rapidly age, the researchers said.

"Earlier support targeting at-risk, blue-collar females could help them transition out of the workforce more smoothly, including improving their mental preparation," said Tianyu Wang, one of the study's lead authors and a former postgraduate fellow at YSPH.

With the world's largest and fastest-growing aging population, China faces ballooning economic pressures within its pension and health care systems, said Ruochen Sun, MPH '20 (health policy), co-lead author of the study.

The existing occupation-based retirement age policy in China was established in the 1950s when the country's life expectancy was about 43 years. Currently, approximately 20 million new retirees enter Chinese society annually, Sun said.

YSPH Professor Jody L. Sindelar, co-senior author on the study, said the study results can inform policymakers in China that employees' [mental](#)

[health](#) should be considered in retirement planning in addition to finance issues. Boosting wages and benefits for low-income, blue-collar female workers and helping them better prepare for retirement at age 50 may help relieve some of the strains on China's capacity to care for its elders, Sindelar said.

The [research](#) focused on the health consequences of early retirement. Because the statutory [retirement](#) age for male workers in China is 60, male workers were not included in the study.

While the current study was limited to female workers in China, the researchers said the findings can inform policymakers in other developing and developed countries experiencing increased worker life expectancy, growth in their aging populations, and concerns about the economic solvency of retirees.

Provided by Yale University