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Timing of retirement and mortality - A cohort study of Swedish construction workers

Recent studies indicate that early retirement per se may have a negative effect on health to such an extent that it increases mortality risk. One type of early retirement often referred to in these studies is retirement with disability pension/benefit. Given the overall objective of disability benefit programmes to help the disabled live socially and economically satisfactory lives, freed from exposure to employment health hazards and thus avoid further declines in health the finding is challenging. This paper examined the relationship between timing of retirement and mortality using a cohort of Swedish construction workers. The mortality risk of disability pensioners excluding those with diagnoses normally connected to increased mortality was compared with the risk of those continuing to work. Although initial indications were in line with earlier results, it became obvious that the increased mortality risk of disability pensioners did not depend on early retirement per se but on poor health before early retirement not explicitly recognized in the diagnosis on which the disability pension rested. The results indicate that there are no general differences in mortality depending on timing of retirement. Future studies of mortality differences arising from working or not working must sufficiently control for health selection effects into the studied retirement paths.