

The Willingness of Urban Elders to Participate in Labor Market: Case Study in Hanoi, Vietnam

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Abstract: Population aging has been identified as a clear trend since the turn of the century, followed by a decline in the labor market participation rate, reducing economic growth, while the state budget is unable to balance the tax revenue and financial support for the elderly. The elders face obstacles such as inadequate access to opportunities and resources including employment. These issues have triggered the requirement of productive ageing within the society. This study aims to understand the willingness to participate in the labour market of the current Vietnamese elder people. More specifically, it is to find out the elder people's willingness to participate in the labour market based on the analyses of their resources such as information, education, income, psychological consciousness, that equip a person to utilize opportunities to be productive. It will also explain the interaction among these resources as well as their influence on the elderly's willingness to participate in the labor market. The analyses are based on 20 indepth interviews of elder people living in Hanoi, Vietnam. The result confirms that there is a close relationship between elder people's resources and their willingness to participate in the labour market. Practically, a better understanding of the elderly's resources, in which some are easier to measure while some are important but hard to recognize, would be potential policy recommendations on the rational usage and preparation of labor resources among elder group, contributing to the "positive aging" process. Theoretically, this research is one of the first to determine the effects of one resource on another that lay the foundation of their agency in terms of their willingness for labor market participation.

Keywords: Labor market; Elder people; Agency assets.

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1. Background

According to the United Nations Population Fund in Viet Nam (UNFPA, 2019), Vietnam has experienced a rapid ageing speed over the last two decades. The proportion of elderly aged 60 years and over within the whole population has increased from 8.1% in 1999, to 8.6% and 10.2% in 2009 and 2014, respectively. The rate is projected to reach 20% by 2035.

Since population aging has been identified as a clear trend since the turn of the century, current literature has examined the issues associated to this trend. Life expectancy increases, making elder people the only group in population that tends to grow. The declining fertility rate has led to the downward trend of the working-age population (UNFPA, 2019). The situations have led to a decline in the labor market participation rate, reducing economic growth. On the other hand, the state budget is unable to balance the tax revenue and financial support for the elderly (UNFPA, 2019). The elders face risks such as inadequate access to opportunities and resources including employment, income, health care; or equal opportunities to participate in social, political and community activities. Feminization of population aging is also another point of concern because women are inherently vulnerable (due to gender discrimination, greater financial dependence, lower education than men), and even more vulnerable of being widowed and lonely when they account for a higher proportion in terms of life expectancy (UNFPA, 2019). These issues have triggered the requirement of productive ageing within the society.

“Agency assets” says that “assets are the stocks of resources” such as information, education, income, psychological consciousness, and so on that equip a person to utilize opportunities to be productive; and that a person could be “largely predicted by their asset endowment” (Moser 1998; Swift 1989, cited by Ruth Alsop et al. 2006). Among given assets, some are quite easy to measure such as human assets (for example, education level, working skills, etc.), while some are more difficult to define such as social assets, and especially psychological assets. People often make choices based on their adaptive preference or a limited understanding shaped by their living environment. Adaptive preference is understood as the desires that are adjusted in a way that makes them irrational and impossible to reflect the reality. To illustrate the above statement, Berker (1995, cited by Ruth Alsop et al. 2006) gave the following example, ethnic minority women often do not invest properly in their own human assets, because they are

inherently educated and trusted that they cannot do some things that others can. Psychological assets are greatly influenced by cultural capital, because culture is one of the environments that nurture psychology. In this study, human assets focus on physical and mental condition, and professional skills; Psychological assets identify elders' attitude toward post-retirement employment, and especially their self-esteem as aged people; Cultural assets are reflected through elders' intergenerational support; Social assets and Information explore elders' access to job related information through advertisements and their network of acquaintances; and Economic assets mostly look at elders' pension.

Furthermore, there is an interaction among assets. For example, a well-educated person (human assets) has better access to information (information is an asset) and actively improve his/her capacity to gain competitiveness and have better vision of opportunities (psychological assets); or a person with savings (economic assets) has the opportunity to access many other financial sources. Thus, each entity is affected by more than one asset to make a reasonable choice.

In terms of health condition, elders now are in a much better health than previous generations of the same age in many parts of the world (Rachel Connelly et al., 2014), and Vietnam is not an exception. In Vietnam, the 2012 Vietnam National Aging Survey (VNAS) shows that 73% of elders at the age of 60-69 were in good and normal health, this rate dropped to 59.2 % and 31.7% in the groups of 70-79 and over 80 (Giang Thanh Long, 2011). Better physical and mental health (memory and cognitive abilities) condition is found in urban elders, males, and those with higher education level compared to rural elders, females, and those with lower education level, respectively (Trinh Duy Luan and Tran Thi Minh Thi, 2017: 59). It is explained that urban elders, males, and those with higher education level may have good jobs and pensions, be knowledgeable, and have better access to the health care system, followed by better health. Another remarkable point is that most of Vietnamese elders today are the generation born and raised in difficult times, and unlikely to accumulate assets to secure for their old age, thus, Vietnam is likely to experience the same pattern as in many other underdeveloped countries, in which the elderly participate in the labor market as long as their health allows (Le Ngoc Lan et al., 2011: 33). Trinh Thai Quang (2020) confirms that for those who have the demand to work, health factor is not a big issue.

Regarding human assets, elder people often identify themselves as experienced, trustworthy, capable of training, and dedicated to the job (McGregor, 2001). These

positive features are once again confirmed by the elderly in Vietnam (Trinh Thai Quang, 2020). However, professional skill has been a major weakness of Vietnamese workers in general and female workers in particular in the process of population aging. In addition, although foreign languages and computer skills are specific requirements for some desk jobs, elders' skills are limited (Trinh Thai Quang, 2020). Difficulty in computer skills is also one of the reasons for their limited access to employment information (Trinh Thai Quang, 2020).

Psychological assets have a great influence on older people's decisions, including in employment issues. Griffiths & Thinnis (2012) synthesized prejudices about old age, in which, elders' biological age was misunderstood as aging. If the elders believe in the prejudices, then they will define themselves as ineffective, reducing their willingness of participation in the labor market. Elders with good education, good health, living in a city environment and open mind will see labor force participation from a positive perspective

Cultural assets, specifically cultural beliefs about gender roles, burden women with more housework even after retirement, therefore, the rate of older women in the labor market is lower than men (Rachel Connelly et al., 2014). Vietnam observes the same situation, when elder women care about the location of employment, so that they can both work and take care of the family (Trinh Thai Quang, 2020). Knodel & Truong Si Anh (2002) also indicates that women are less active than men in the labor market for many reasons, mainly because of their gender role in house chores.

Economic assets play a critical role in elders' activeness in labor market. However, most recent researches in Vietnam have mentioned economic condition as a motivation for elders' participation in labor market, rather than an advantage or disadvantage of elders when searching for employment.

Putting all the above together, it is reasonable to assume that there is a close relationship between elder people's assets and their willingness to participate in the labour market. This article examines the assumption based on a qualitative research.

2. Sample and Method

This study was conducted in Hanoi, covering only urban elders who are retired. As the Elder Law, elder people are defined as Vietnamese citizen from 60 years old and above. But the most popular retirement age is 60 for men, and 55 for women.

In this research, post-retirement urban elders are those who are from 60 years old and above (for men), 55 years old and above (for women), receiving pensions, and living in the urban areas in Hanoi.

While elders may participate in many income-generating activities other than paid jobs, labor market focuses on hired labor or paid employment... Therefore, selected interviewees may participate in employed, self-employed or un-paid jobs, however, the study only analyzed the relationship between elders’ assets and their willingness to participate in paid employment.

The willingness to participate in the labour market appear only 2 criteria are met: elders are equipped with proper assets to take employment opportunities, and elders are comfort with the decision to continue to work. In this study, both are based on the self-evaluation of elders themselves.

20 elders were selected so that to cover a diversity of age, gender, area of expertise prior to retirement and current employment status. They were among urban elders who used to work at state-owned agencies before their retirement. However, the limitation of this study lies on the representative of samples. First, the study focused more on those who wanted to or used to be willing to participate in the labor market no matter whether they were working, had quit their jobs, or were looking for jobs. Secondly, the selected group of interviewees are those with pensions, namely, these elders used to be staffs/officers in the public agencies before their retirement, and most of them own professional skills, which represents only a part of urban elders. Third, the analysis is based on a small number of in-depth interviews from a new perspective of “agency assets”. All things mentioned, this should be considered as an exploratory research. Table 1 describes some demographic characteristics of selected participants.

Table 1. Demographic characteristics of the selected participants

	Male		Female	
	60-65 years old	Above 65	55-60 years old	Above 60
Working status after retirement				
Completely retired	2		2	
Used to be employed	1	1	1	1
Employed as unskilled labors	2	1	1	1
Employed as skilled labors	2	1	2	2

3. Key findings

3.1. Elders' assets

Health condition

The elders in this study were confident with their physical health. Many of them shared that they were in better health condition even compared to those of the same age, despite their less active movement compared to their own younger years. This is not a surprise, because thanks to medical sciences, it is the tendency that the current elders are in a much better health than previous generations (Rachel Connelly et al., 2014). More importantly, they were aware of the aging period and paid attention to physical enhancement. For example, Mr. Linh, who was born in 1960, used to be employed once as a human resource manager in a private company, and was working as a freelance electrical technician at the time of the study, said that he could work for only 6 instead of 8 hours per day as before because of poorer health condition, but he never quit playing ping pong even when he was very tired from work, because “sport keeps me active”. Similarly, Ms. Theu, who was born in 1964, used to be employed as a sanitation worker at an urban environment company, then a domestic worker, and was working as a daytime domestic worker at the time of the study, expressed her optimistic point of view toward her painful joints because “*I’m still fine if compared to my parents at my age*”, and shared about a community club that she joined “*Sometimes after coming back from work, I do not have dinner, but go to the playground for dancing*”. Mr. Linh and Ms. Theu were typical examples among many others.

Professional Skills

As mentioned, almost all selected elders owned professional skills thanks to their pre-retirement employment. Except two elders who used to work as a housekeeping staff and a security guard, all others had been trained in engineering, accounting, planning, pedagogy, economics, public administration, etc, and had experienced 20-30 years of practice. As mentioned, since urban elders with pensions were approached, they used to work in the public sector and have professional skills in a certain field no matter they were manual or desk workers. Although two elders who used to work as a housekeeping staff and a security guard admitted that the skills of their pre-retirement jobs had been simple, they had learnt the compliance with disciplines. Therefore, professional skills of urban elders with pensions should be a noted point to differentiate these elders from other groups of elders in Vietnam society.

Attitude toward elders' participation in labor market

All interviewees considered post-retirement employment a useful activity that brought about positive energy for elders' life, no matter whether they were working or not. There are two ways of explanation for this situation. First, urban elders are likely to be more open-minded to post-retirement employment (Griffiths & Thinnes, 1920). Second, the elderly in Vietnam would participate in the labor market as long as their health allows (Le Ngoc Lan et al., 2011: 33). Without hesitation, Mr. Anh, who was 62 years old, and studying laws to prepare himself for future job opportunities, insisted that he would work until he could not work because 'working brings about health as well as income; enjoying pension and a few drinks or a few cigarettes everyday is very useless'. Ms. Theu shared her same opinion that "*As long as health is ensured, we need to be active and dedicated*". Mr. Lieu added that he felt 'younger and stronger when working with young people' and if he did nothing, he would feel "*old from my mind and health*". The oldest among all interviewees Mr. Thong, who was born in 1943, used to work as an employee four times, and was working as a freelance law consultant at the time of the study, shared that he was enjoying "*income, healthy social relationships, the feeling of being a useful person, as well as better health*" thanks to his post-retirement jobs.

This attitude was similar even in those who were not working as employees. Mr. Tuyet, who was born in 1955 and had participated in a local mass organization for five years, also reflected his supportive opinion to post-retirement employment:

"It is better to participate in a certain activity which could be either employment or social work. Sitting in one place will make us older each day, worsening our health, hindering the capacity to learn new knowledge, and worsely, negatively affecting both family and social relationships".

So, from urban elders' point of view, employment is a useful activity and should be encouraged.

Social network and Information

The urban environment has helped elder people to early access information such as books, advertisements, and more recently the electronic information network, making it easier for them to look up the information they want. The interview results showed that elder people were all confident to access the recruitment information related to their expertise.

Moreover, urban elders owned a broad network of acquaintances, especially pre-retirement colleagues, friends, close neighbors, as well as business partners. Some even shared that after retirement, they had more time and more relationships because they were more involved in the society. As such, more information, including information about jobs were open to them. In fact, most of the cases had applied for jobs only once or never before, instead, they were introduced or invited based on the trust via acquaintanceship and/or previous cooperation experience. Mr. Phuc, who was born in 1959, got the position of Condominium Security guard thanks to his friend's introduction:

“I was introduced to this company by friends. I used to work as a security guard, and my friends thought I was an appropriate person”.

While Ms. Nu, who was born in 1961, was invited to work as an accounting manager at a limited liability company by her former acquaintance:

“The employer knew me well, so they said they wanted to invite me to help manage the company's accounting division”.

Ms. Binh, who was 73 years old, used to work as an employee for three times after her retirement, and was working as a freelance translator at the moment, reflected the positive changes in her social network, saying:

“Before retirement, I just stuck my nose at the office, but when I stepped out into the society, I had more connections, and I got a lot of information about the recruitment demand”.

Therefore, urban elders are able to access recruitment information if they really have a desire to continue their working career.

Pension

Pension remains a significant source of finance of elders. The pensions of the elders in the research ranged from 4 million to more than 10 million VND per month, which may be less, equal or more than the salaries they used to receive/were receiving from the employment they used to have/were having. In addition to pensions, many of them more or less had savings, financial support from their children, or other seasonal jobs, etc. But pension was acknowledged to play the key role in maintaining their stable monthly income, and ensuring their economic independence.

Remarkably, thanks to the pension, their employers are relieved of social insurance, which enhances the recruitment opportunity for elder people. Mr. Lang,

who was born in 1959, and was considering to go back to a property management company after leaving a similar job one month before the interview, analyzed:

“Companies don't have to pay social insurance for those like me, which is an advantage of elders in the labor market”.

Number 9, Article 123 of the Law on Social Insurance (Law No. 58/2014/QH13) says that “Persons on pension, social insurance allowance or monthly allowance who are working under signed labour contracts shall not be covered by compulsory social insurance” (MOLISA, 2014), thus, except for monthly salary, employers are not obligated to cover other insurances, including social insurance.

Therefore, in parallel with previous studies saying that pension helped reduce the economic burden of urban elders and that urban elders were less active compared to rural elders (Friedman et al., 2001; Giang Thanh Long and Le Thi Ly, 2015; Trinh Duy Luan and Tran Thi Minh Thi, 2017: 68), this study figures out that pension also helps reduce the economic burden for employers, opening more employment opportunities for elders.

Intergenerational support

Many studies show that when age prejudice is prevalent, it is likely that elders also define themselves as members of an old generation (Weiss and Perry, 2019). Therefore, voluntarily, many interviewees considered their support in domestic work and childcare as “natural responsibility”, and the desire to work should be ranked after the first priority. A recent analysis by Mai Thi Tran et al. (2020) also indicated that the model of intergenerational support was popular not only between elderly parents and their co-resident adult children, but also their non-co-resident children, in which parents considered their duty as “to provide the best to their children”. Mr. Lang, in spite of his confidence in his working capacity to join the labor market, insisted that he would stop working to assist his elder son right after the first grandchild was born:

“That is Vietnamese society, not the West. Of course grandparents have to take care of grandchildren. Our children have to fight for living and career from morning to night, thus, we can help them by taking their babies to school and back home, taking care of their eating and bathing, and then handing them over to their parents. For example, in 5 years when my son gets married and has babies, I will definitely not go to work, I will stay at home to help them”.

Another case was Mr. Tuyet who had refused all invitations to work after his retirement because his adult children and grandchildren needed him more:

“Actually, when I retired, I thought of continuing to work. But because of our four grandchildren who were not too small but there should have someone to take them to school and back home everyday”.

The role of family care and housework is even more evident in the case of elder women, which is an obstacle for women to participate in the labor market. The traditional gender role in Vietnam in which women are expected to assume full responsibility for domestic work is still prevailing (Teerawichtchainan et al., 2008: 61), as shared by Mr. Phuc *“For men, working means taking care of family, but for women, taking care of family includes cooking for family, feeding and bathing grandchildren and so on”*. Before coming back to work, both Ms. Theu and Ms. Nu had spent 01 year and 03 years respectively to look after their grandchildren until the kids could go to kindergartens, as Ms. Theu’s opinion *“I should help my children as long as I can. Because they are still young, and they need parents’ support”*.

So, the culture of intergenerational support may hinder the capacity of elders to participate in the labor market in two ways: postpone their time, and narrow down their capacity as well as willingness to rejoin the labor market.

Psychological obstacles

When considering job opportunities, elders were hesitant for many reasons which were different case by case: competition with young people, unwillingness to take a low-wage job that does not correspond with existing experience, unwillingness to directly ask for recruitment information from their acquaintance, and ability to work under pressure. These issues could be learnt from either their observation or their previous experience. Mr. Linh told that property management market was in need of persons with experienced technician, but he had never intended to apply for those companies because the salary was unequal to the required brainpower, experience, high-quality skills and shift work. Ms. Thanh, who was 66 years old, used to work as a daytime domestic worker once and a waitress many times at small restaurants, and was taking a break at the time of the study, described her experience as a domestic worker:

“When I worked as a domestic worker, I had almost no time to rest. You know, employers always want to exploit employees. My health condition was limited. I worked with my responsibility, but the landlord was never satisfied. As such, I was under both mental and physical pressure. That’s why I never accept to work as a domestic worker again although I have been offered many times”.

Entering a new working environment, older persons encountered even more serious psychological obstacles related to their adaptability to an unfamiliar environment, and the interaction with employers, colleagues, subordinates and even customers. Despite their efforts to adapt, many cases shared that it took them a long time to get used to and learn to accept. Mr. Linh was reminded about the first months when he started working at a private company and was in charge of engineering issues as well as human resource management in a private company:

“50% of my responsibilities was about the engineering, and 50% was about human management. Technical duty was simple, but it was difficult to manage people. People listened to the person paying them, not the person managing them. Such working system (private company) was totally different from my organization (state agency). It took me eight months to get used to this”.

Conflicts related to the disrespectfulness with leaders, employers, subordinates, customers, colleagues... could be one of the strongest reasons for many elders to stop and change their employment. “Self-esteem” was repeated several times in the stories of the selected elders. In Maslow's hierarchy of needs (1943), self-esteem stands at level four of the five levels, and self-esteem is not only of elders' need, but also of human needs. In addition, in Vietnamese culture, elder people are respected by both the society and their families, so it is hard for them to accept being offended, no matter whether they are manual or intellectual, unskilled or skilled workers. Disrespectfulness might not be the only reason, but the direct reason leading to mental pressure for the interviewed elders. Mr. Lang - an outstanding chairman of the building management board where he was living, had been invited to work as a service supervision officer in a condominium building. In this position, he had been responsible for taking care of customers and giving solutions for customers' complaints. He admitted that he quit the job mostly because his self-esteem had been dishonored by customers, and that *“The older we are, the bigger our self-esteem gets”*. There were many other elders who left their jobs once or more due to the same situation. Below are the real experience of Ms. Thanh and Ms. Theu, respectively:

“I'm old, so I don't want to be offended. Do not hire me if shouting at me, really... Another time, there was a waitress younger than my children working there a long time before me. I knew that I had less experience, but she had never talked to me in a proper way. I felt stressful, then I quit”.

“I used to work as a domestic worker for two months and quit because of this. She was satisfied with whatever I did, although she had been extremely harsh to several

previous domestic workers. But one day, because of a very small mistake, she madly scolded me out no matter how I explained, so I decided to quit”.

In short, most elders were likely to restart and prepare themselves for a turning point of their careers, however, there were various psychological challenges, in which the hesitance to apply for employment, and especially cultural shocks in a new working environment were the most popular.

3.2. The interaction of assets with elders’ willingness to participate in labor market

In fact, each interviewed elder owned neither all of the mentioned assets, nor only one certain asset. The interaction between assets has impacts on the elderly's willingness for post-retirement jobs.

Elders with good education (human asset) are more likely to easily access employment information (information itself is an asset), and have a broad network of relationship (social asset), therefore, job opportunities are more available to them. In this study, job opportunities were always available to two elders with good foreign language skills, since foreign language in their generation was a great advantage with very little competition. Those having expertises with high market demand (such as accounting, human resource management, etc) were invited to work right after their retirement. For most of the rest, their many years of lifetime expertise had equipped them with logic and critical thinking, as well as the approach to new knowledge via searching for information and reading documents. For example, Mr. Lang used to be trained in mechanical engineering in general, which was the basis for him to approach the building engineering systems as well as legal documents related to building management when he was elected to be the chairman of the building management board by other neighbors. Given his understanding in the field of building management and successful performance of his knowledge as the chairman, he was introduced by a neighbor living in the same building to a professional property management company. Although he had never thought of working after retirement, Mr. Lang agreed the invitation because he thought that the job was completely within his ability.

Similarly, if elders are confident (psychological asset) of their experience and expertise, they are ready to enrich their knowledge (human asset), and consequently, new job opportunities are always open to them. Like many other studies’ finding, most of the studied elders encountered the difficulty in foreign

language and computer skills. Despite this weakness, they have applied several approaches to learn new professional knowledge (human asset) through observation, reading documents, participating in short-term courses, and even studying new diploma if needed. It means that they were ready to build their competitive advantages as long as they desired to work. Mr. Thong described how he shifted from a human resource manager to a law consultant when he was working at a small private law firm:

“Law is clearly not my forte, but I have been attached to this job because of my openness to learn. For example, in order to understand and apply the laws, I approached people, listened and observed, so I gathered a lot of information as well as lessons”.

On the other hand, the hesitance (psychological asset) that elders are not competitive in the labor market will not promote their searching for information (information is an asset), or consultation with their acquaintances (social asset) about the employments that they assume for young people. In the case of Ms. Theu, her professional skill (human asset) could not fill up the unconfidence (psychological asset) in her own competitiveness:

“I still have little confidence regarding desk jobs. I think desk jobs are for younger people, rather than our age. That's why I have never thought of applying for this kind of job. But I am sure that I can manage if I am offered that job”.

Elders' willingness to participate in labor market is based on their consideration about and priority arrangement of their available assets. In concrete, given the interaction between some “pushing” assets as well as some other “pulling” assets, the decision whether to continue their career and which types of employment most suitable to them will help indicate most critical assets affecting their willingness to participate in the labor market.

The study shows that cultural asset which was reflected in elders' point of view about intergenerational support most affected their decision whether to continue their post-retirement career, despite their positive attitude toward employment, good health condition, professional skills and large social network. That is the case of Mr. Tuyet who had refused three invitations to become head of the business department from an insurance company and two service companies right after his retirement with a salary of approximately ten million VND, because his two sons needed his help with their four small grandchildren, and Mr. Tuyet believed that “Family first”. That is also the case

of Ms. Nu who finally accepted a three-year invitation to manage the accounting department from a private company after three years taking care of her grandchildren with one condition that she could be flexible in time arrangement to *“take care of cooking and other domestic works”* for her adult children. Mr. Lang was also a special case when he drew a future picture in which he would definitely stay at home and look after his grandchildren because it was *“our traditional culture that parents should help take care of grandchildren”*.

Health (human asset) was the most important asset for elders to define which kind of employment they would like to do. Once the elders were free from family duties, both physical and mental health (human asset) were of their most concern to protect from any potential damages by employment. As shared by Mr. Cuong who was born in 1954 and working as a security guard in a hotel, *“it is not difficult to have a job, the thing is which type of job fits us”*. “Fit” means suitability, which is the condition for elders to have a long-term commitment with a certain job, otherwise, they may keep searching for a suitable employment, or decide to do other activities rather than employment.

Clearly, their physical health allowed them to continue to work, but the deterioration over time was indisputable, therefore, ensuring health condition was still the top priority when interviewed older persons chose a certain job despite the fact that their types of job, salaries, skills, and ages were diversified. Ms. Nu felt comfortable with her current employment because *“It takes about 4-5 hours everyday, I can stay at home if I wish. If I am required to stick to the official time frame, I can't commit my health to do it”*. Mr. Lang frankly talked to the employer about the working period after one month trying his best in a challenging position *“I need to have a quick nap of about thirty minutes, play sport in the afternoon, have dinner, and rest to recover for the next day. If I keep struggling more than 10 hours a day like this, I can't do it...”*, and finally received the support from the director. Ms. Thanh who was not in good economic condition and without competitive advantages in either education level or professional skills, confirmed that *“Three million more does not make me richer. If I am sick, then three million is too small. Many people have come to ask me to work 6 to 8 hours, but I could not accept. Three or four hours a day are enough”*.

Mental health was also a critical priority when the older persons chose jobs. They were more likely to refuse if a job was full of pressure, no matter how attractive it

was. Even if they chose, they would quickly give up. Ms. Nu was experienced enough to understand that high salary would go with high demand in working hour and effort, and “*I never want a tradeoff between my health and money*”. Ms. Theu chose a manual work in stead of continuing her intellectual work, one of the main reasons lied on her preference of mental relaxation:

“Now that I retire, I just want to balance between work and life. Either a desk job or manual work is fine, as long as it does not take too much time. I first worked as a sanitation worker. I did not hesitate at all with a manual job, the job was relatively free. It was a lot more leisurely and easier than the cartographic engineering I used to do before retirement”.

As above mentioned, the elders’ hurt feeling of disrespectfulness from employers, colleagues, customers, and partners was the most serious mental pressure that none of selected interviewees accepted. Mr. Thong had passed such experience more than once, but never in a smooth way:

“I understand that as a hired labor, I need to accept many things that I am not happy with, but for me, respect is a serious issue, so I have faced such conflict at any company. There was a company, the director was nice, but the wife was snobbish, behaving like ‘I have money, I can say anything’, I did not accept, then I stopped working. I had my self-esteem”.

So, the interaction of assets which are in opposite directions indicates that elders’ traditional perspective in terms of intergeneration support (cultural asset), and the awareness in protecting their health (human asset) are two decisive factors for their willingness to participate in the labor market as well as types of post-retirement employment.

4. Conclusions

The study results confirm that urban elders own important assets as advantages promoting their participation in the labor market after retirement, which are human assets: their physical health does not meet 100% of previous jobs’ requirements but still allows themselves to contribute economic efficiency, long-term experience as well as professional skills acquired from previous working period; psychological assets: supportive attitude toward post-retirement employment; information - social assets: broad network of acquaintances.

Besides, elder people also possess assets as disadvantages that may prevent their willingness for labor market participation, in which two most outstanding are

cultural assets: the tradition of intergenerational supports; psychological assets: the hesitance to compete with younger generation, the slow adaptability to a new environment, the prejudice to some kinds of employment, and especially the feeling of being disrespected.

Each elder person often owns more than one asset, creating the interaction among assets. If their assets are in the same direction, then the pushing or pulling power toward elders' willingness to participate in the labor market will be stronger. Psychological assets is proved to be a decisive factor because many choices are entirely based on personal preference which is hard to recognize. For instance, the hesitance to apply for a certain position may come from a prejudice that the position is not for aged people.

If elders' assets are in opposite directions, it is figured out that the intergenerational support relationship in which parents consider the assistance in taking care of grandchildren as well as domestic works for adult children as their voluntary duty, is the first priority over others including their post-retirement employment. Thus, although elders are capable to participate in the labor market based on their available assets, they are not willing to take a job if they are not free from such family duties.

In this study, elders have the right, more or less, to choose the employment suitable to their physical and mental health, despite of their different assets. They can be elders either with good education, good professional skills, good economic resources, or just those with limited education, simple skills, and average income, but share one critical similarity which is "pension". Thus, having a pension is not necessarily the reason why older persons are less likely to participate in the labor market, but more importantly, thanks to this economic asset, the elderly could carefully consider a job in accordance with other assets of their own.

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