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Language-group Differences in Very Early Retirement in Finland

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#### Abstract

The purpose of this paper is to study very early retirement as an indicator for poor health, with focus on a comparison between the two language groups in Finland. Extensive longitudinal data are analysed with the help of random effects probit models. As expected from previous studies of mortality differences, the rate of retirement is lower among Swedish-speakers than among Finnish-speakers, and this cannot be attributed to socio-demographic and regional factors. Swedish-speaking males have a risk of very early retirement that is about 25 per cent lower than that of Finnish-speaking males. Among females the corresponding difference is about 15 per cent. Our results also suggest that not accounting for unobserved individual heterogeneity will bias the effect of native language downwards.

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#### Keywords

early retirement, health, native language, retirement, unobserved heterogeneity

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