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Most Malaysians continue working beyond retirement age amid financial pressures - Survey

A recent Sun Life survey reveals that 64 per cent of Malaysians either plan to or are already working past the official retirement age

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The norm highlights a widening gap between financially prepared retirees and those compelled to work due to economic necessity - January 29, 2026

THE landscape of retirement in Malaysia is shifting, with a growing number of citizens either choosing or compelled to continue working beyond the official retirement age, according to the latest Sun Life Regional Retirement Survey.

The study, titled Retirement Reimagined: Asia's Retirement Divide, found that 64 per cent of Malaysian respondents expect to remain in the workforce or are already doing so past retirement.

The findings underline a widening divide between those financially prepared for retirement and those still struggling to achieve economic security.

President and Country Head of Sun Life Malaysia, Ho Teck Seng, said retirement is no longer a fixed milestone.

“We see a widening gap between those working to fulfil personal aspirations and those working because they have to.

“This pressure is felt most acutely by the sandwich generation, who support both their parents and children simultaneously. Sun Life believes financial security cannot be left to chance,” he said.

The survey indicated that financial necessity remains the primary driver, with 63 per cent of respondents continuing to work to cover living costs and ensure long-term stability.

However, non-financial motives were also significant, with 53 per cent citing personal fulfilment and mental stimulation, and 52 per cent valuing the maintenance of social connections.

Nearly eight in ten respondents (79 per cent) felt retirement should be a personal choice rather than strictly determined by age, reflecting Malaysia’s rapidly ageing society.

The study identified two distinct retirement pathways in Asia. The first, “Gold Star Planners,” are financially prepared and can choose when and how to retire, with 68 per cent citing wellbeing and life purpose as their primary motivation to continue working.

Conversely, “Stalled Starters” defer retirement due to financial constraints, with 67 per cent stating the need to save more as the dominant factor.

The survey also noted a surge in the use of generative artificial intelligence (GenAI) for financial information, rising from 10 per cent to 21 per cent, raising concerns about self-directed retirement planning without professional guidance.

Dependence on traditional banks and independent financial advisors has declined compared to the previous year.

Financial security remained the most critical factor influencing retirement optimism.

Nearly half of those looking forward to retirement cited financial stability as the key reason, while over half of pessimistic respondents linked their outlook to concerns over insufficient funds and the inability to support their families.

The report further revealed that retirement planning across Asia remains limited, with 30 per cent of respondents having made no early preparations and only 15 per cent confident in their retirement plans.

Health also emerged as a decisive factor, with those in good physical and mental health expressing greater optimism, while health issues were a leading reason for early retirement among some respondents. - January 29, 2026