RETAINING AUSTRALIAN OLDER WORKERS - A LITERATURE REVIEW

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ABSTRACT
Against a backdrop of population ageing and with it concerns about the future funding of social welfare systems and availability of labour there is increasing public policy interest in pushing out the final age of labour market withdrawal. Australian research also indicates that there is interest among employers in how to manage their ageing workforces. While there is a substantial recent body of literature concerned with workforce ageing this has yet to be thoroughly distilled for practical purposes. This paper considers the recent literature on older workers' employment from the perspective of what can be learned that will inform the employment practices of Australian business. The report focuses on areas considered critical to the management of an ageing workforce: workplace culture; leadership; individual development; job design; health and well-being; financial and career planning. The report takes a critical stance, noting, for instance, that some of the management literature that purports to help increase employer capacity to respond well to workforce ageing is simplistic and unsupported by a solid evidence base and therefore unlikely to be very effective. Nonetheless, useful lessons for employer practice are identified.

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Abstract

Against a backdrop of population ageing and with it concerns about the future funding of social welfare systems and availability of labour there is increasing public policy interest in pushing out the final age of labour market withdrawal. Australian research also indicates that there is interest among employers in how to manage their ageing workforces. While there is a substantial recent body of literature concerned with workforce ageing this has yet to be thoroughly distilled for practical purposes. This paper considers the recent literature on older workers' employment from the perspective of what can be learned that will inform the employment practices of Australian business. The report focuses on areas considered critical to the management of an ageing workforce: workplace culture; leadership; individual development; job design; health and well-being; financial and career planning. The report takes a critical stance, noting, for instance, that some of the management literature that purports to help increase employer capacity to respond well to workforce ageing is simplistic and unsupported by a solid evidence base and therefore unlikely to be very effective. Nonetheless, useful lessons for employer practice are identified.

Introduction

As the Australian population ages there is concern that this demographic shift will result in a shortfall of workers and a fall in productivity and as a consequence the potential for this to impede economic growth. Added to this are concerns about the future sustainability of the social welfare system (Productivity Commission, 2013). As a consequence, there is considerable current interest in measures that may extend working lives (Taylor et al., 2016a). One aspect of this is increasing demand for older labour, overcoming potential

barriers to older workers' employment and assisting employers to make the best use of their ageing workforces. At the corporate level in Australia, workforce ageing is expected and there is evidence of interest among employers in how to manage this, with many already having taken steps (Taylor et al., 2013).

The aim of this study was to review the recent literature on age and work to identify the lessons it provides for employers in recruiting and retaining older workers. While previously, guides to employer good practice have been produced, this is the first comprehensive review of the recent literature that has been carried out with the intention of informing employer practices. The review led to the identification of these key elements of age management: worforce culture; leadership; individual development; job design; reward and recognition; and older workers' future making. The review begins by consideration of what constitutes an 'older worker', a concept that lacks definitional clarity, which must make employers wary of efforts to develop specific policies for this group. Following this, each element of age management is considered in turn. Current claims for how to manage an ageing workforce are tested against the literature. The paper concludes with brief comments on lessons for management practice.

How to define an older worker?

There is inconsistency in terms of what age constitutes the entry threshold to the category of older worker. 'Older worker' spans a wide range of ages. Some research considers 'older' workers to mean someone as young as 40 (Ng and Feldman, 2008), while other research considers older workers to be as old as 65 (Australian Bureau of Statistics, 2010). In the 2005 Year Book Australia older workers are defined as employed people aged 45-64 years. The

Australian Bureau of Statistics (ABS) uses 65 as the threshold for old age across the general population. In America, three pieces of legislation on behalf of older Americans (the Older Americans Act, 1965; the Job Training Partnership Act, 1982; and the Workforce Investment Act, 2000) all used 55 and older as the delimiter (Hedge et al., 2006). Savickas (2012) has suggested that those aged between 25 and 49 are in prime working age and older workers are those aged 50 and above. Most importantly, Taylor (2006) suggested there are consistently observed sharp declines in labour force participation rates after this age. Thus, many researchers define older workers as workers aged 50 years and over (Fenwick, 2013, Stamov-Roßnagel and Hertel, 2010). In addition, Australia provide incentives (e.g. a government wage subsidy) to encourage businesses to employ older workers who are defined as those aged 50 or older. Although Sterns and Doverspike (1989) argue that chronological age is only one way of defining age and there are other approaches to defining older workers, such as functional age, psychosocial age, organisational age, or lifespan age, chronological age is highly correlated with all of these age concepts (Stamov-Roßnagel and Hertel, 2010). For all these reasons, this study uses chronological age and defines older workers as those who are 50 and older. However, from an operational perspective the term should, nonetheless, be treated with caution. This is a theme that will be returned to later in this report.

Workforce culture

Age awareness

Research has consistently found that employer attitudes towards older workers are stereotypical (Taylor and Earl, 2016). Van Dalen et al. (2010) have suggested that managers hold a dual aspect of stereotypes regarding older workers' productivity. On the one hand, in a

study of stereotypical beliefs concerning age and productivity, they found that managers positively evaluated older works in terms of soft skills. They were perceived as loyal, reliable, experienced, knowledgeable, more conscientious, emotionally stable, more agreeable as well as having wisdom, a good temperament and a strong work ethic. On the other hand, they were more often negatively stereotyped in terms of hard skills. They were perceived as inflexible, inadaptable and technologically incompetent. Notably, hard skills carried much greater weight than soft skills in evaluations of the productivity of older and younger workers (Van Dalen et al., 2010). Ng and Feldman (2012) drawing on a meta-analysis including 418 empirical studies identified that six of the most common and damaging stereotypes about older workers are that they (compared with younger workers) are 'less motivated', 'less willing to engage in training and career development programs', 'more resistant to change', 'not as trusting', 'more likely to experience health problems that affect their work' and to be 'more vulnerable to work-family conflicts'. Due to the existence of damaging age stereotypes, the need to have age awareness training in organisations is advocated. This may help change age stereotypes of employers, older workers themselves and co-workers (Hsu, 2013).

Evidence indicates that older workers do not demonstrate lower job performance compared with younger ones (Warr, 1995, Börsch-Supan and Weiss, 2013, Göbel and Zwick, 2012). However, when managers and employees hold this negative mindset, HR practices are more likely to be biased, particularly in terms of recruitment and performance evaluations. Thus, organisations should stress the idea that people of all ages perform at many different levels, and quite possibly some older workers could outperform younger co-workers (Maurer et al., 2008).

However, even stereotypes, which on the surface may appear to be positive, can have detrimental effects. The positive stereotype that older workers are experienced (Heywood et al., 2010) may hinder HR managers' ability to select candidates based on their skills and abilities. The work experience older workers have accumulated might not be relevant or useful to a new position. As people age, the volume of their experience increases, however, the diversity of experience usually decreases. This restricted work experience may limit some older workers from moving to new positions, particularly in a dynamic environment (Thijssen et al., 2014). Even when older workers apply for similar positions, their skills obtained from previous work might be outdated, as in the new economy where skills extinction has speeded up, not only in technical work, but in medicine, law, and various crafts (Sennett, 2007). Researchers estimate that computer repairmen need to relearn three times in the course of their working lives (Sennett, 2007). Thus, older workers themselves need to constantly learn new skills and knowledge and organisations should assesse candidates based on their merits rather than age.

In addition, little attention has been paid to the intersections of age with gender, race and immigration status (Lightman and Gingrich, 2013). Gendered ageism is an issue that women workers might face (Duncan and Loretto, 2004). Women may be considered old even when they are aged barely over 40 (Jyrkinen and McKie, 2012). Women experience earlier earning peaks than men. It has been argued that they tend to suffer more bias from getting older and being older looking than their male counterparts. Also, older women's knowledge is not necessarily valued in the same way as that of men (Jyrkinen and McKie, 2012). In addition, the intersections of social dynamics related to age, gender, visible minority status and immigrant status influence who gets ahead and who falls behind in the labour market. In a Canadian study of social exclusion Lightman and Gingrich (2013) found that an older,

established visible minority male immigrant was almost three times less likely than a young white new immigrant woman to have low earnings or no job security.

Furthermore, industry needs to be aware of the changing demographic patterns in the workforce. Most workplaces and jobs have been designed without considering the capabilities, concerns, limitations, preferences and needs of older workers (Burke et al., 2013). Added to this, as the 'baby boomers' age and retire, this may result in a loss of organisational knowledge and memory. Thus, demographic change requires organisations to plan ahead and develop long-term human resource management strategies.

Researchers have also considered how older workers conceptualise their own position in the workplace. Awareness of ageing is considered as 'a superordinate construct encompassing several related concepts, such as subjective age, age identity, self-perceptions of ageing, attitude toward own ageing, and awareness of age-related change' (Diehl et al., 2014). Negative self-perceptions of ageing and negative age stereotypes are associated with negative outcomes (Levy and Leifheit-Limson, 2009). Older adults who hold negative attitudes toward their own ageing tend to benefit less from training activities compared to individuals who have a more positive attitude (West and Hastings, 2011). Intervention programs targeting middle-aged and older adults' negative self-perceptions of ageing hold great potential to change what are mostly negative age stereotypes (Meisner, 2012) and therefore promote successful ageing.

Recent studies have also demonstrated that many older workers have positive perceptions of themselves (Taneva et al., 2016). They view themselves as thriving rather than surviving. Thriving refers to a psychological state composed of the joint experience of vitality and

learning (Spreitzer et al., 2005). People who are thriving have a sense of feeling energised and alive (vitality), and a sense of continuous improving and getting better at their work (learning). On the contrary, people who are surviving have the tendency to preserve their mental and physical resources by limiting their work activities and perspectives in order to cope with work conditions that are perceived as highly demanding (Taneva et al., 2016). Thriving is associated with reduced job strain and increased general health and well-being. Promoting thriving at work could be a relatively cost-efficient way of reducing absenteeism and stress, thus reducing health care costs (Leiter and Maslach, 2005). Organisational support such as providing meaningful work, and including older workers in organisational decision making are seen to help older workers feel that they are thriving at work (Taneva et al., 2016).

Work community

There is a growing interest in understanding how younger and older workers work together in organisations. Researchers used the term 'generation' to refer to 'a sociologically real group defined by membership in as set of adjacent birth cohorts whose subsequent encounter with history influenced its life chances in a given, theoretically relevant way'. 'Real' means the natural quality of generations as contrasted with the artificiality of arbitrary cohort boundaries (Marshall and Wells, 2013). Workers have been classified as Baby boomers, Generation X, and Millennials (also known as Generation Y) (Gursoy et al., 2013). Research has indicated that increasing opportunities for interaction with co-workers from different generations facilitates cooperative working relationships, which are likely to be mutually beneficial for both the company and its employees. In an empirical study on communities of practice in higher education, Ropes (2010) found that organisations can capitalize on the

differences among members of multigenerational teams. The older generation has deep knowledge of the teaching topic and process of curriculum development while the younger generation has new understandings of the changing marketplace of education, new teaching methods and technologies. Organisations, it is argued, may benefit from the richness of perspectives that each generation brings to the workplace.

Notably, however, research has not found evidence of generational differences in some important work motivations (i.e. job security and good pay) (Lub et al., 2012), and even when there are some differences in certain workplace behaviours (i.e. job mobility, disciplinary action, and willingness to work overtime), effect sizes are found to be quite small (Becton et al., 2014). Thus, classifying workers based on generations may have little practical utility and result in ageist behaviours. Organisations need to be cautious in implementing HR strategies that emphasise the unique values and characteristics of each generation rather than using general strategies applied to all generations of employees, as generational differences may not as big as HR managers think and the costs might outweigh the benefits (Becton et al., 2014).

Similarly, research has considered the merits of intergenerational learning. The most common example of this in organisations is mentoring - an approach that generally matches older with younger employees. It has been suggested that older workers can train and mentor younger employees on critical skills and job knowledge. They can also learn new ideas, technology and perspectives from the younger ones (Ropes, 2010). Intergenerational learning is considered an effective way to organise learning at the workplace as it appeals to older workers' motivations and learning styles (Ropes, 2013). However, this argument is based on an assumption that older workers are more experienced than younger ones and they are not

good at using new technology. This is not always true. Thus, it may be better for organisations to develop training programs whereby both knowledgeable and experienced young and older workers can train less experienced co-workers.

It is also argued that there are differences in work values, communication styles and teamwork activities among employees from different generations. Some differences may have a substantial influence on workplace attitudes and influence interactions between employees and managers, employees and customers, and employees and employees. Awareness of those differences, it is argued, can support managers to create a more pleasant and productive workplace (Gursoy et al., 2013). It has been suggested that 'while Boomers live to work, Millennials work to live' (Gursoy et al., 2013). It is considered that boomers are loyal, while younger generations want immediate recognition as well as a life outside of work. They are less likely to sacrifice their lives for the company. Millennials like teamwork and believe in collective action (Gursoy et al., 2013). It is also suggested that individuals from different generations tend to have different communication styles. Boomers and Generation X, it is said, prefer to communicate face-to-face or by telephone, while Millennials prefer using email and text (Gursoy et al., 2013). Hahn (2011) has suggested that communication and respect are the underlying key strategies to bridging generational gaps. Embracing and respecting generational differences can bring strength and cohesiveness to multigenerational teams.

Despite the above arguments, many researchers believe that it is inappropriate to discuss generational differences (Thomas et al., 2014). Extant studies have failed to demonstrate the noted attributes of different generations (Parry and Urwin, 2011). Many researchers also use the term 'generation' when they really mean 'age groups' (Marshall and Wells, 2013). There is an inconsistency in operationalising the concept of generations. For example, the

boundaries for baby boomers have been defined as being between 1946 and 1964 (Marshall and Wells, 2013), while others define it as those born between 1946 and 1965 (Reisenwitz and Iyer, 2007). Which criterion should we follow? In addition, it is potentially unwise to overlook within-group differences and use simple generational categories to design workplace policies. Focusing on generational differences is problematic as it suggests there is little difference among people in the same age cohort and ignores the importance of other forms of social identity that intersect with age. It is inappropriate to assume that regardless of gender, ethnicity, race, sexuality and place of birth, people all demonstrate the same attitudes, values and preferences because they were born within 20 years of each other. It is likely that within-group differences outweigh generational differences (Thomas et al., 2014). The major problem here is that the extent of generationtional differences has been overstated (Marshall and Wells, 2013).

The impact of age diversity on labour productivity and firm performance is also discussed in the extant literature. Some literature has suggested that age diversity has both positive and negative effects on labour productivity: positive because of the potential knowledge and skills complementarities between employees of different ages (Horwitz and Horwitz, 2007) and negative because of the age-related value differences that might reduce cohesion and cooperation (van Dijk and van Engen, 2013, Carton and Cummings, 2012), thus hampering firm performance. Researchers have also suggested that the impact of age diversity is contingent on certain factors. Backes-Gellner and Veen (2013) found that increasing age diversity has a positive effect on company productivity if and only if a company engages in creative rather than routine tasks. The positive effect of age variety is reinforced in large firms and in firms where job security is high. In addition, Kunze et al. (2011) found that, spuriously, with an increase in workforce age diversity, higher levels of a perceived age

discrimination climate in companies may occur. Age discrimination might lead to poor performance if it is not adequately addressed (Kunze et al., 2011).

Managers need to develop an age-friendly organisational culture that promotes and values the contribution of people of all ages. Boehm and colleagues (2014) pointed out that age-inclusive HR practices appear to be a powerful tool for increasing organisational-level performance and reducing employees' collective turnover intentions. Thus, promoting an age-diversity climate among employees of all ages and encouraging age-diverse collaboration may reinforce the successful management of late careers in organisations. However, there is a need to challenge assumptions about the capabilities and capacities of people of different ages. Reductionist approaches that draw upon the concept of generations have received much attention in the literature but have been heavily criticised.

Leadership

The key role of senior organisational leadership

Recent research has considered the critical role top management may play in issues of older workers' employment. However, the discussion is very limited. Researchers have identified that negative age stereotypes held by the top management are expected to play a crucial role in the development of negative age subgrouping processes in organisations (Kunze et al., 2013). Top managers should participate in awareness training that allows them to reflect on their own age stereotypes as well as behaviour-based training that provides concrete recommendations on how to manage an age diverse workforce (Bezrukova et al., 2012). In addition, diversity-friendly HR policies signal to employees that their organisation is making

a serious effort to support diversity, thus reducing age discrimination. Other researchers have suggested that the interplay of CEO age and age-related attitudes towards older employees can influence organisational age culture. Particularly, the combination of high CEO age and positive attitudes toward older employees is the most favourable for a positive organisational age culture for older employees (Zacher and Gielnik, 2014). However, it is notable that this study only collected data from small and medium sized organisations. The findings may not be generalised to large organisations with complex organisational structures.

Although top management support and genuine commitment to recruit and retain older workers is crucial, the extant literature has mainly discussed the role of line managers and supervisors. Only limited research has considered how senior managers influence the implementation of recruitment and retention policies within organisations.

Management capability

Managers need to carefully consider what HR practices they should implement to effectively manage older workers. Job crafting and proactive career planning are suggested as useful approaches to improving older workers' successful ageing at work (Kooij et al., 2015). Job crafting involves adjusting jobs to changing goals and motives, thus improving current person-job fit, while proactive career planning seeks to set new career goals, thus helping older workers improve future person-job fit.

Development is an essential HR practice as it allows older workers to remain productive at work as well as prevent and help remedy obsolete expertise, which some older workers may experience. Obsolescence results from experience concentration (Thijssen et al., 2014). This

occurs because, while older workers accumulate experience in their job, their area of expertise usually tends to become constrained and the variety of work experienced declines. Developmental HR practices, such as formal training to improve operational skills and develop knowledge and skills for future jobs (Kooij et al., 2013), can help older workers reduce the negative consequences of experience concentration and improve their employability.

HR practices associated with older workers may include reduced working hours, flexible work options, adjusting job roles, refresher training, and extra annual leave (Veth et al., 2011). However, organisations should develop a workplace flexibility culture and provide flexible working options equally to all workers (Eversole et al., 2012), rather than to certain workers, such as mothers with young children, or older workers in general. Flexible work options are most valuable at life stages, which involve substantial external responsibilities, such as education, family formation and pre-retirement. Changes in family needs, resources, family roles and responsibilities over the life course have differential impact on the work-family interface (Jeffrey Hill et al., 2008). Workers at different life and career stages may need to access flexible work in order to balance life and work (Darcy et al., 2012). Flexibility in scheduling can allow all types of workers to maximize their productivity while taking care of other issues such as medical appointments, fatigue or endurance issues, caregiving or stress (Timmons et al., 2011). Flexible work options should be provided to all workers that are in need.

While flexible working is considered attractive, implementing it presents operational challenges. Flexible or blended work requires managers to set timely goals to measure outcomes, including quality, output and productivity (Kowalski & Swanson, 2005). It also

requires firms to have sufficient human and budgetary resources in order for them to be able to combine age management with demands on organisational effectiveness and acceptance by co-workers (Furunes and Mykletun, 2011). Earl and Taylor (2015) pointed out that some HR managers have suggested that senior management take up flexible working options themselves, setting an example for other workers to facilitate a positive culture change in the organisation.

Support from a HR manager may be an important factor for companies to adopt retention strategies (Hermansen and Midtsundstad, 2015). Human resource managers hold an important role in facilitating working conditions which safeguard the needs of employees and in advocating for adjustments to account for these needs (Greller et al., 2012). Organisational context and manager dispositions highly influence older workers' retention prospects. Karpinska et al. (2013) found that managerial support for prolonged employment of older workers is limited. Few managers support working beyond the age of 65. This disposition can form an obstacle to retaining older workers (Karpinska et al., 2013).

Line managers also play an important role in the implementation of HR policies (Leisink and Knies, 2011) and motivating older workers as they are the people who most closely interact with them on a day-to-day basis (Knies et al., 2015). In general, line managers have a twofold role in managing people (Knies and Leisink, 2014). They are responsible for implementing HR practices and are important in shaping employee attitudes and behaviours through their leadership behaviour. Recent studies show that older workers who feel supported and valued by their line managers are less inclined to opt for early retirement (Bal et al., 2012). Earlier interest has concentrated on the influence of line managers' age-related (stereotypical) attitudes (Visser et al., 2003). Recently, Leisink and Knies (2011) discussed what social

support activities line managers undertake for their older workers, and what personal attributes of line managers and organisational characteristics influence these activities. They found that line managers' abilities and their willingness to make use of them, and the opportunities for action that organisations offered to them influenced the extent to which they provided support to older workers. Line managers who are more competent more frequently support their older workers (Leisink and Knies, 2011). Therefore, it is important that organisations assist line managers in developing their coaching abilities and provide them with the requisite discretionary space and the support they need from HR specialists (Leisink and Knies, 2011). Furthermore, older workers' motivation to continue to work is influenced by line managers showing appreciation for their work, supporting their well-being and facilitating their training and mobility opportunities (Knies et al., 2015). In addition, managers can use both verbal persuasion and the allocation of learning facilities to encourage older workers to get involved in learning activities. These supportive signals should be further embedded in their daily supervisory practices (Van Vianen et al., 2011).

Research has also suggested that when hiring and managing older workers, it is critical to understand and be aware of managers' ageist attitudes. Cogin (2012) argued that Traditionalists and Baby Boomers value 'hard work' more than Generation X and Generation Y. Thus, it might be inferred from such research that in managing and retaining older workers, firms should be considering their strong orientation toward hard work. However, as already noted such findings may be grounded in ageist assumptions about the characteristics of workers based on generations. Within group differences might be bigger than generational differences. Meuse and Mlodzik (2010) reviewed 26 peer-reviewed studies finding that there is little scientific evidence to suggest that generational differences are prominent within firms. However, there is a chance that the mere perception of generational differences may

cause conflicts in workplace. Therefore, managers with stereotypes of generational cohorts may unconsciously create tensions among generations within the organisation. Similar ageist assumptions include that supervisors may believe older workers have lower willingness to pursue learning activities and have lower capacities to conduct challenging activities. As a result, older workers are more likely to be excluded from developmental activities (Van Vianen et al., 2011). Employers believe that ageing workforces will have low productivity and high labour costs (Thijssen et al., 2014), thus they are reluctant to recruit and retain older workers.

Conen et al. (2012) analysed surveys administered to employers in Denmark, France, Germany, Italy, The Netherlands, Poland, Sweden and the United Kingdom in 2009, and found that 63 per cent of employers indicated that they would neither recruit nor retain older workers. In addition, employers would rather retain than recruit older workers. Other research, however, paints a somewhat more favourable picture. An Australian survey of 590 employers with more than 50 employees in the State of Queensland undertaken by Taylor et al. (2013) identified a relatively strong orientation among the, mostly HR managers, surveyed towards the recruitment of older workers although their training was not prioritised. Workforce ageing was considered of medium-term importance, although for many the issue was an immediate concern. Industry sector and organisation size were predictive of policies targeting older workers, with public-sector and larger organisations more likely to be active. Concerns about workforce ageing and future labour supply were predictive of employer behaviours towards older workers, suggesting that sustained policy making may emerge in response to population ageing over and above immediate labour supply concerns.

There are also challenges in managing older workers. Lain et al. (2016) has pointed out that many older workers will opt to retire at 65 or younger, and managing their trajectories to retirement will be rather different to sustaining longer term working relationships. Line managers may face the challenges of simultaneously trying to develop long-term mutually beneficial employment relationships while also dealing with pragmatic issues of succession planning.

Individual development

Learning

Research suggests that training is critical to older workers. Behaghel et al. (2014) suggest that it tends to protect them in terms of employment and/or earnings. The relative training rate of workers aged 45 and above is positively related to employment (for those aged 40–49) and the wage bill (for the 50–59 age group) (Behaghel et al., 2014). The positive relationship between training and employment holds true for both prime age workers and older workers (Picchio and van Ours, 2013). Prime age workers can find a new job relatively easily following job loss, since they generally have a strong labour market position. In this sense, training is more important for older workers. On-the-job training is likely to increase their prospects of retaining employment (Picchio and van Ours, 2013). Training opportunities also make their longer working lives more rewarding. However, in the workplace older workers tend to receive less and lower quality formal training than their younger counterparts, and the formal training duration tends to be shorter than that received by younger workers (Felstead, 2011; Taylor et al. 2013).

It is argued that older workers' motivation to learn is weaker than that for those aged under 50. Therefore, managers need to provide them with equal training opportunities and motivate them to learn. Ng and Feldman (2012) suggested that age was negatively related to willingness to train. Age was negatively related to career development motivation, career development behaviours, motivation to learn, and learning self-efficacy. It is suggested that one possible reason for low motivation is that individuals' ability to memorise and quickly recall data declines with age (Kanfer and Ackerman, 2004). Therefore, traditional training settings may lead to greater resistance and fear of failure. In addition, people consciously and subconsciously monitor how much time they have left in life, thus older workers particularly those close to retirement have less incentive to invest in their human capital. Yet a third possibility suggested is that firms may discriminate against older workers' when offering them training, and when those firms do offer training to older workers who were discriminated against before, they become reluctant to engage in training (Ng and Feldman, 2012). In fact, few organisations are actively promoting the training and development of their older workers. This is particularly true in organisations that have downsized their workforce (Armstrong-Stassen and Cattaneo, 2010). For those older workers who have low motivation, it is very important to motivate them and emphasis the value of lifelong learning (Siegrist and Wahrendorf, 2011). Managers can look at factors that motivate older workers, such as self-efficacy, social support, training benefits, attitudes and inclination to learn, and career aspiration. Older workers may face conflict between having a heavy workload and training. The training programs on offer might not be very interesting or not tailored to older workers' preferred content and learning styles. Thus, managers need to reduce these barriers, as they may prevent older workers from participating in training (Liu et al., 2011).

Fenwick (2013) observed that learning orientations vary among older workers. Many are eager to learn. They found four learning orientations that older professionals tend to hold: Consolidating: a desire to deepen and focus what one already knows; Outreaching: learning what is of interest; Re-positing: re-directing or re-positioning one's knowledge development in a new focus; Disengaging: older professionals feel that they are 'slowing down' at learning or 'phasing themselves out', as they feel they have learned as much as they can already or their training is wasting the organisations' resources. Older workers are a heterogeneous group for whom the universalised assumption that they are not interested in participating in continuous learning does not hold (Fenwick, 2013). Many older professionals take professional training seriously and engage intensively and eclectically in developing knowledge through wide-ranging knowledge sources, such as hallway conversations, surfing websites, and meeting informally with colleagues. These professionals expect to decide for themselves the knowledge they want to learn and understand their own priorities well (Fenwick, 2013).

The stereotype that 'old dogs can't learn new tricks' is not true. Older workers can learn as well as younger workers as long as the training suits their development needs and learning styles. Many organisations do not adjust training to accommodate older workers' needs (Armstrong-Stassen and Templer, 2005). Training should tailor older workers' development needs and consider their existing knowledge and skills. Some older workers have worked in their field for a long period and do not require basic training. Training should deepen rather than simply repeat what older workers know already. Many older workers expect to decide for themselves the knowledge they want to learn and understand their own priorities well. However, again it might not be appropriate to assume all older workers prefer one training method over another. Some researchers have suggested that communication and management

training is more effective for older workers than training featuring abstract technical content or information technology (Zwick, 2015). It is argued that training-on-the-job is more effective for older workers than participation in formal seminars and training circles (Zwick, 2015). Older workers learn best when they can learn at their own pace, when they can learn from their peers and when the anxiety related to learning is reduced (Hsu, 2013). It might be better to offer a range of training methods and allow older workers to choose those that suit their own learning style, and allow them to decide for themselves the knowledge they want acquire.

Some research has suggested that older workers encode new material more slowly and have a delayed ability to retrieve information. However, physical and cognitive changes might not influence learning performance. Recent research has shown that delayed retrieval might not be related to slowed processing speed but instead older workers' heightened concern with accuracy (Bäckman et al., 2001). In a study undertaken by Kadefors and Hanse (2012), 80 per cent of employers surveyed believed that older workers cannot learn new technology as quickly as younger workers. However, the ability to acquire and use new technology might be more important than learning speed (Kadefors and Hanse, 2012). Thus, managers should assess the criteria they choose when evaluating older workers' learning ability and if the criteria used are appropriate.

Job design

Job structure

As individuals are becoming healthier and living longer life phases and lifestyles have become more variable, blended, and integrated. Potential solutions to meet the needs of ageing workers and address predicted labour shortages include blended work and diverse modalities of transitional or gradual retirement, such as bridge employment, phased retirement, re-entry and partial retirement (Cahill et al., 2013).

Blended work refers to 'time independent and location-independent working enabled through high-tech ICT (Information and Communication Technology) software, devices, and infrastructure' (Van Yperen et al., 2014). Bridge employment refers to jobs that follow career or full-time employment and precede complete labour force withdrawal or retirement from work (Cahill et al., 2013). Phased retirement is the alternative of working shorter hours for the same employer. Partial retirement refers to a job change from a career job to a new full-time or part-time position (Kantarci and Van Soest, 2008). Re-entry (also known as post-retirement employment) means re-entering the labour force after retiring (Cahill et al., 2011). Blended work or flexible work is believed by managers to increase employee motivation, engagement, productivity and retention and is considered as a solution to avoiding early retirement and retaining older women workers (Earl and Taylor, 2015). However, not all types of work are suitable for providing blended work. Many types can only be done at specific times and/or locations, such as the work done by teachers, nurses and factory workers. Other specific subgroups of workers are more likely to benefit from blended work, such as older white collar professionals with good technological and computer skills (Dropkin et al., 2016).

Earl and Taylor (2015) found that even though the costs of blended work (flexible working) arrangements is high, the benefits appear to outweigh the costs from the perspective of HR

managers. However, the potential downsides of flexible working should not be overlooked (Taylor et al., 2016b) and the challenges of developing workplace flexibility (Eversole et al., 2012). Earl and Taylor (2015) point out that employees working reduced hours receive lower incomes which further impacts their retirement savings. They often have fewer opportunities to obtain a promotion and perceive a loss of status, social exclusion and under-employment. In fact, many older workers want to increase their hours of employment. Furthermore, financial insecurity may be one reason for the observed lower levels of well-being among those in flexible work (Green and Leeves, 2013). Also, non-regular workers in Japan have been found to experience more fatigue and psychological distress related to job insecurity or lack of an opportunity for promotion than regular workers (Inoue et al., 2011, Nishikitani et al., 2012). HR managers are also likely to hold negative views about flexible working, such as that part-timers are less committed to organisations (Jyrkinen and McKie, 2012) and less motivated and dedicated (Rogier and Padgett, 2004). In addition, although many organisations have flexibility programs, not many employees take flexible jobs, as culturally it is not appropriate to do so (Williams et al., 2013). For example, family leave or flexible work makes motherhood salient in ways that trigger gender bias against mothers. Working class men often are often reluctant to admit that they have to leave work to take care of family, because if they take flexible work, they are viewed as unmanly (Williams et al., 2013). Thus, the challenges organisations are facing is to change negative connotations that both employers and employees have with flexible working and to establish an organisation culture that allows workers of all ages to participate in flexible working without jeopardising their promotion opportunities and feeling guilty if they do so. Workplace flexibility is critical to managing talent in an organisation across all ages (Eversole et al., 2012).

Data from the USA over the last two decades show that more than half of the working population aged over 60 has switched from a full-time job to one or another form of bridge employment. Bridge employment is becoming the norm and, it is argued, has important benefits for both individuals and organisations, for instance, that it keeps older workers active and productive in the workforce, reducing the negative outcomes and dysfunctions that could arise if large quantities of older workers retired in a short period of time (Alcover et al., 2014). In addition, it is considered that bridge employment prevents the negative psychological outcomes associated with the cliff edge of conventional retirement (Wang and Shultz, 2010). However, little research has considered potentially unfavourable consequences of bridge employment for older workers. In this regard Taylor et al. (2016c) found that women casual workers expected to retire later than other workers. Whether out of necessity or desire was unclear but there was some evidence that this was a consequence of relative financial precarity which necessitated ongoing employment. Earl and Taylor (2017) offer a critique of the concept of bridge employment as applying to an androcentric model of work and post-career employment when the notion of 'career' is under threat from the rise of contingent forms of work. According Earl and Taylor (2017), the concept of bridge employment has little to say about work that does not readily fit within traditional notions of what constitutes a career.

Phased retirement, a reduction in the number of paid hours worked, is often cited as being highly desirable among older Americans (Sloan Center on Aging & Work at Boston College., 2013). Despite older workers' clear preferences for phased retirement options, in the USA few employees have access to them (Cahill et al., 2014), as most employers see the costs of such arrangements as outweighing the benefits. Costs to employers include additional coordination necessary to ensure that two (or more) people complete the work as efficiently

as one worker and navigate regulatory requirements associated with fringe benefits, such as health insurance and pensions, as the status of older workers changes to part-time (Cahill et al., 2014). Some key elements of the debate around flexible work and older workers are summarised in Table 1 below.

Table 1 Summary of aspects of the literature concerning flexible working among older workers

Authors	Key points
Cahill et al. (2014)	Few employees have access to phased retirement policies as most employers see the costs of such arrangements outweighing the benefits.
Alcover et al. (2014)	Bridge employment is becoming the norm and has generated important benefit for both individuals and organisations.
Earl and Taylor (2015)	Employees working reduced hours receive lower income, which has a further impact on their retirement savings. They also often have fewer opportunities to gain a promotion and they perceive a loss of status, social exclusion and under-employment. HR managers also are likely to hold negative connotations of flexible working.
Taylor et al. (2016b)	We should not overlook the downsides of flexible working.
Damman (2016)	Blended work may delay complete work withdrawal among older

	adults, helping employers retain older workers. However, not all work is suitable for providing blended work.
Dropkin et al. (2016)	Older white collar professionals with good technological and computer skills are more likely to benefit from blended work.
Van Yperen et al. (2014)	Definition of Blended work: "Time independent and location-independent working enabled through high-tech ICT (Information and Communication Technology) software, devices, and infrastructure".
Hedge and Borman (2012)	Perceived need to attract and retain older workers.

Job content

Researchers have suggested that chronological age per se is not the core reason that may lead to a loss of productivity and motivation but rather the specific job characteristics and the time spent on a given job (Staudinger et al., 2016). The impact of job characteristics on older workers has been well documented in the literature. Those job characteristics include the degree of routinisation, the level of difficulty, the degree of novelty, autonomy/control, task variety, job complexity, new learning and advancement, accomplishment, job enjoyment and existing skill utilisation.

Much research has been devoted to understanding the role of the work context in predicting concurrent and later patterns of cognitive health (Staudinger et al., 2016). Staudinger et al.

(2016) have argued that specific characteristics and work-task patterns over time are closely related to the health and wellbeing of workers. Physical and/or mentally exhausting work can results in the loss of health over time. Job characteristics that keep the brain active are considered beneficial to older workers. Evidence suggests that a cognitively stimulating work context can foster intellectual engagement and cognitive stimulation, which in turn promotes successful cognitive ageing (Hertzog et al., 2008).

Reducing job stress has been identified as one aspect of job design that would promote older workers' health in the workplace (Appannah and Biggs, 2015). Job stress has been identified as reducing workability (one's perceived mental and physical capacity to work) (Wilson, 2000) and premature departure from working life (Wahrendorf et al., 2012). Managers should be aware that if older workers have high demands at work and low control over their tasks, they are more likely to experience high work stress, activating a negative evaluation of coping at work until retirement (Appannah and Biggs, 2015).

Designing a job to include learning and development is also considered important to retain older workers (von Bonsdorff 2011). Although, as noted earlier, some researchers have suggested that older workers' learning motivation is lower than for younger ones (Ng and Feldman, 2012), other studies have demonstrated that older workers are willing to participate in learning activities. It has been suggested that older workers should be encouraged to learn new skills, undertake new projects, tasks and job roles as well as coach others on the job. These may have a developmental (i.e. associated with growth and learning) rather than maintenance (i.e. related to being able to soldier on at work) effect on older workers (Veth et al., 2011).

In addition, job control and complexity also influence older workers' perceptions of their future work opportunities (Zacher and Frese, 2009). The more decision possibilities workers have on the job, the more optimistically they perceived their future work opportunities. Zacher and Frese (2009) found that work characteristics (complexity and control) moderated the relationship between age and remaining opportunities. With increasing age, employees working in jobs high in complexity and control perceived more remaining opportunities than did workers having more restrictive jobs.

Employers should also consider human factors and ergonomics when modifying work design to fit the specific needs, abilities and limitations of workers. These modifications are beneficial to workers at any age and practically enable older workers to stay on the job and avoid injuries (Sharit and Czaja, 2012). For example, BMW created an assembly line staffed with workers with an average age of 47 and made 70 small modifications, including flexible magnifying lenses, adjustable work tables, and more frequent job rotations. The line achieved a seven per cent productivity improvement in one year (Loch et al., 2010).

Poor quality of work is associated with a high retirement intention, as retirement is considered as a relief from the burden of work (Siegrist and Wahrendorf, 2011). Siegrist and Wahrendorf (2011) identified five indicators of quality of work, namely physical demands, psycho-social demands, control, reward, and social support at work. High quality of work may have beneficial medium- and long-term effects on the workability of an ageing workforce.

Managers need to be aware of the impact of changes in the demands of different types of jobs on older workers. Workers' ability to delay retirement depends partly on the demands of their

jobs. It has been reported that seven per cent of American workers held highly physically demanding jobs in 2006 and 35 per cent held highly cognitively demanding jobs. The share of the workforce in physically demanding jobs fell by about one-sixth between 1971 and 2006, while the share in cognitively demanding jobs increased by more than one-third (Johnson et al., 2011). This means in certain industries workers who held highly physically demanding jobs at their younger age may face the difficulty of moving into highly cognitively demand jobs as they get older.

Lastly, some researchers have argued that older and younger workers favour different job characteristics. However, these arguments tend to mask both older and younger workers' individual preferences. For instance, it has been suggested that older workers value autonomy more highly than their younger colleagues (Hertel et al., 2013), and may be able to use their autonomy more effectively than younger workers when dealing with work-related stressors (Hertel et al., 2013). Zaniboni et al. (2014) suggested that older workers do not favour task variety and job enlargement compared with younger workers. They were considered to be less interested in job aspects related to job enlargement. They are more likely to select specific domains that enable them to optimise their use of resources. On the contrary, younger workers are more motivated to broaden their jobs skills and favour task variety (Zaniboni et al., 2013). However, this argument is not very convincing. Young workers value autonomy as well. In addition, as discussed earlier, many older workers are willing to learn new skills and take on new tasks (Fenwick, 2013). It is unlikely that they would prefer only working on the areas they are familiar with and avoiding trying new and challenging tasks.

Reward and recognition

Paullin and Whetzel (2012) suggested that the easiest and least costly retention strategy, among all the possible strategies, may be asking older workers to continue to work and make them feel that their contribution to the company is valued. Similarly, McEvoy and Henderson (2012) concluded that a pay/benefit package that is competitive and accurately reflects the long-term sustained contribution of older workers and increased recognition and appreciation may encourage retention of older workers. Armstrong-Stassen (2008) conducted a study of individuals aged 60-65 who were either retirees, had re-entered the workforce from retirement or who had remained in the workforce. They found that all three groups considered recognition and respect to be the most important HR practice in influencing decisions to remain in, or return to the workforce. Older workers who felt they were making a valued contribution through working and those who were self-employed and felt centrality and reward of owning their own businesses were more motivated to continue to work for the fulfilment derived from their work and for the opportunity to pass along their knowledge, expertise and experience to younger generations (Templer et al., 2010).

Intrinsic and extrinsic motives have been considered closely related to the type of rewards that organisations should consider when motivating workers. There is no consistency in the extant literature on whether intrinsic or extrinsic motives are more important for older workers than younger workers. Kooij et al. (2011) examined the relationship between age and intrinsic (motives for autonomy, achievement, development or challenging work assignments, interesting work, working with or helping people and job security) and extrinsic motives (motives for salary, benefits, career advancement, recognition, and organisational status). Results of a meta-analysis showed a significant positive relationship between age and intrinsic motives, and a significant negative relationship between age and extrinsic motives (Kooij et al., 2011). Kanfer and Ackerman (2004) posited an age-related decline in the

salience of extrinsic work related outcomes, such as pay increases and promotion. However, by contrast, von Bonsdorff (2011) investigated reward preferences of 628 Finnish nurses of different ages and their results showed that both financial and nonfinancial rewarding elements were highly appreciated and clearly identified by the nurses. However, older and more experienced nurses tended to prefer financial rewards more often than younger nurses. Other researchers have also argued that cultural factors could mask the effects of age on intrinsic motivation (Catania and Randall, 2013). Maltese workers were found to be significantly more motivated by intrinsic rather than extrinsic factors. In addition, economic uncertainty and financial burdens (car loan, mortgage, etc.) could lead both younger and older workers to be more concerned with getting a job which enables them to reach financial goals rather than being intrinsically interesting (Catania and Randall, 2013).

Some researchers have suggested that managers do not need to treat older and younger workers differently (James et al., 2011). Supervisors who provide both recognition and support for the wellbeing of employees of all ages are likely to receive reciprocal actions from employees. Both older and younger workers may be susceptible to stereotyping and overcoming age related stereotypes might be the best end goal. Thus, it might be more appropriate to consider that all workers have their unique needs regardless of age. Seeking input from older workers about what they value most, and aligning it with the organisational objectives, might be the best possible basis for determining what approach will be most successful.

Health and well−being

Ageing is associated with a general decline in physical health, such as muscle strength, bone density, and aerobic capacity (Robroek et al., 2013). However, the extent of the decline is closely related to individual factors such as lifestyle, body weight, fitness level and genetics. For cognition, the relationship is complex, because some processes (precision and speed of perceptual processes) decline with age while others (the ability to use language and process complex problems) improve (Ropponen et al., 2011).

Notably, physical and cognitive decline may not impact older workers' job performance (Beier and Kanfer, 2013). Physical decline may matter little if the job does not demand very high levels of physical capacities and the negative influence of physical decline on job performance may only apply to certain jobs. Cognitive abilities most relevant to ageing are fluid abilities (Gf) and crystallised abilities (Gc) (Carroll, 1993). Gf abilities are related to novel problem solving, learning new information and storing information (working memory) (Cattell, 1987). Gc abilities are associated with knowledge gained through experience and education (Cattell, 1987). Gf abilities decline, starting in early adulthood, while Gc abilities remain stable or even increase, as people get older. As people age and acquire job related experience, they are less likely to encounter completely novel situations and may rely on Gf abilities less. Instead they use Gc abilities and job knowledge to efficiently solve problems. Thus, although Gf abilities decline, increasing job knowledge may compensate for this decline (Beier and Kanfer, 2013). In addition, most jobs do not require a worker to perform optimally in terms of their mental and physical capacities (Silverstein, 2008). Thus, some decline in physical and cognitive abilities does not seem to matter.

Compared with younger workers, older workers experience a lower overall frequency of work-related injuries. However the injuries they do sustain tend to be more severe and are

more likely to be fatal (Farrow and Reynolds, 2012). The nature of occupational injuries is strongly related to occupation type. Jobs that require heavy lifting, such as is the case for machine operators, mechanics, and labourers, have greater associated risks of injury than professional jobs. Older workers are overrepresented in such roles. Due to ageing, relatively 'safe' jobs for younger workers might cause serious injuries for older workers. However, Farrow and Reynolds (2012) pointed out that in the UK relatively little research had considered the unique health and safety issues confronting workers aged over 60. Firms need to consider the hazards that older workers may face in their jobs.

Employee well-being has been conceptualised in a variety of ways (Van De Voorde et al., 2012). Physical health is only one aspect. According to Grant et al. (2007) work-related well-being is the overall quality of an employee's experience and functioning at work. Similarly, Kooij et al. (2013) defined employee well-being as 'employees' overall experience or affect towards both the job and the organisation' (p.19). Poor health (van Rijn et al., 2014), a lack of physical activity (Robroek et al., 2013), lack of job control (Robroek et al., 2013), being single, high physical work demands, high work pressure, and low job satisfaction (Van Dalen et al., 2010) have been found to play a role in exit from paid employment via disability pension, unemployment and, to a lesser extent, early retirement. In addition, non-regular work arrangements and low social support, high psychological demands, and effort-reward imbalance have also found to be critical factors contributing to the deteriorating mental health of all workers (Nishikitani et al., 2012, Kompier et al., 2009, Stansfeld and Candy, 2006).

Interventions that focus on promoting physical activity, good health and increasing job control may contribute to reducing premature exit from paid employment, reducing health risks and maintaining a productive workforce (Robroek et al., 2013). In addition, a meta-

analysis undertaken by Baicker et al. (2010) reported that every dollar spent on workplace health promotion programs reduced medical costs by $3.72 and absenteeism costs by $2.73. Thus, the adoption of workplace disease prevention and wellness programs could prove beneficial for budgets and health outcomes. Kooij et al. (2013) consider how HR practices influence employee psychological and social well-being. They found that the association between development HR practices (helping individual workers reach higher levels of functioning) and wellbeing (i.e. job satisfaction, organisational commitment and organisational fairness) weakens with age, and that the associations between maintenance HR practices (helping individual workers maintain their current levels of functioning) and wellbeing strengthen with age.

Future making

Financial planning

In planning retirement, workers consider macro-, meso-, and micro-level factors: the state of the economy (macro), firm climate and conditions (meso), and their own personal ability and willingness to retire at a certain age (micro) (Szinovacz, 2013). To plan retirement successfully, older workers need to have adequate financial literacy and a good understanding of their own work and life situation, an active retirement plan and clear financial goals. Research has shown that those who planned for retirement accumulated three times as much wealth as those who did not (Lusardi and Mitchell, 2011). The clarity of an individual's financial goals has been found to be correlated with perceived financial preparedness (Noone et al., 2010). However, many people simply do not plan retirement or do not have the necessary financial literacy to plan wisely. Lusardi and Mitchell (2011) found that fewer than

one-third of respondents aged 50 and over in their study ever tried to devise a retirement plan, and only two-thirds of those who tried actually claimed to have succeeded. Overall, fewer than one-fifth of the respondents believed they engaged in successful retirement planning. Alessie et al. (2011) suggested there is a positive effect of financial literacy on retirement preparation. Higher levels of financial literacy go hand in hand with lower expected replacement rates given income, age and education. Individuals with lower levels of financial literacy are more likely to have overly high expectations of future retirement benefits. Thus, improving employees' financial literacy may help them develop accurate expectation of future retirement benefit and plan their retirement successfully.

It is common for people to return to the paid workforce after they have formally exited into retirement (Jones and McIntosh, 2010). One of the reasons that retirees often seek bridge employment opportunities is financial hardship (Cahill et al., 2013). Engagement in post-retirement work or bridge employment may have positive implications for organisations seeking to maintain talent and corporate knowledge. From an individual perspective, post-retirement work or bridge employment may relieve financial stress (Zhan, Wang, Liu, & Shultz, 2009). US research indicates that the majority of American households do not feel confident about the adequacy of their retirement savings (Lusardi, 2003). Workers initially may leave the labour force and adjust their consumption to match their retirement income. They may find that they have to reduce their living standards due to the limited income. Re-entry can also serve as a backup plan when an individual's standard of living in retirement falls short of expectations (Cahill et al., 2011). Workers with large debts increasingly anticipate the need to work beyond the normative retirement age (Szinovacz, 2013). Older workers need to carefully plan when and how to retire before deciding to fully exit the workforce. People who have more disrupted preretirement career paths (e.g. changing jobs

multiple times and periods of unemployment) are less likely to receive as much social security or pensions as those who have more stable career paths (O'Rand, 2003). This is also one of the reasons why women and people with lower levels of education are often financially worse off in retirement (Wang and Shultz, 2010). In addition, Zwick (2012) indicated that older workers tend to experience higher earning losses than younger workers when they have a periods of non-employment. Before non-employment, older employees have relatively higher earnings compared to younger employees without employment interruptions. This earnings advantage turns into a strong earnings disadvantage shortly before, and for a long time after, unemployment. Therefore, older workers need to be prepared to accept major wage reductions in order to get a new job, even from a previous employer.

Career planning

Although researchers have considered older workers' retirement planning or career planning among young adults and adolescents (Tarigan and Wimbarti, 2011), little attention has been paid to mid- and late- career development (Hartung, 2013, Fasbender and Deller, 2015). Recent research on career planning for mid- and late-career workers (Voelpel et al., 2012, Fasbender and Deller, 2015) and career management over the life-span (Fasbender and Deller, 2017) provides new insights into how to help older workers develop their careers. Career refers to the development of vocational interests, decisions, and behaviour over the life span (Fasbender and Deller, 2015). Career is closely related to personal life and life stages (De Hauw and Greenhaus, 2015). With increasing age, career development refers to several (forwards and backwards) transitions from one life stage to another (Fasbender and Deller, 2017). When workers experience low work–personal life balance, they feel frustrated,

and engage more in career decisions aimed at releasing frustration, via a reduction of job demands or an enhancement of job resources (De Hauw and Greenhaus, 2015). Fasbender and Deller (2017) describe life stages as growth, exploration, establishment, maintenance, and disengagement or reengagement. In a prototypical career pattern, there are different tasks in each career stage particularly related to each life stage. However, the traditional linear career progression of upward moves or as a fairly predictable series of discrete stages (Dalton et al., 1977) is no longer common. In today's fast changing labour market, many workers have multiple-trial career patterns (Hartung, 2013), experience a mobile career course with peaks and valleys, and move from one line of work to another (Hall and Mirvis, 1999). Thus, rather than developing a career by making plans in a stable medium, workers must manage a career by noticing possibilities in a changing environment (Savickas, 2012). When making career plans, the challenges older workers need to consider include obstacles of career transition, the negative impact of casualisation, embracing the concept of boundaryless and protean careers, fighting discrimination and managing career plateaus.

Career transition is common at older ages. Johnson et al. (2009) reported that many workers change employers and move into new careers aged in their 50s and 60s. Twenty-seven per cent of workers employed full time between the ages of 51 and 55 changed occupation between the ages of 65 and 69. More than one-third of older workers left their jobs because of job layoffs or health problems. Many older job changers also became self-employed. A critical issue for mid- and late-career changers is how to adapt to new jobs or careers quickly and effectively. Older workers need to learn through (and beyond) interactions at work to become more self-directed and self-reflexive and to develop control (increasing influence on their career situations), confidence in themselves and concern (a positive and optimistic

attitude to the future) (Brown et al., 2012). Organisations should provide entry-level positions for older workers who wish to take a new job in a new career path.

Casualisation is another challenge presented to all workers including older workers. Just-in-time methods of production imply that firms employ peripheral workers for fixed-term contracts and lay them off when tasks are completed or there is an economic downturn. Often, workers are 'trapped' in ongoing casualised work or joblessness (Watson, 2013). They may face job insecurity stress. In addition, job uncertainty is statistically related to uncertainty in all life domains (Guichard, 2012). People whose employment is uncertain have to face more numerous transitions such as divorces, relocations, and health than those who have a more stable career. Constructing their career and life is much more difficult, complex and even unachievable. They may lack the resources such as social networks, economic capital, general and technical knowledge to help them cope with the situation (Guichard, 2012).

Recently, notions of boundaryless and protean careers have challenged the managerially oriented organisational perspective (Inkson et al., 2012). Arthur (1994) defined 'boundaryless' careers as the antonym of the 'bounded' or 'organisational' career. It means people are independent of organisations, vocations and other bounded traditional career principles. In protean careers individuals are career actors (Hall, 1976). They drive their careers based upon their own psychological success and decisions, rather than expecting organisations to manage their career (Lytle et al., 2015). Both boundaryless and protean career concepts emphasis that in a modern society careers are not bounded within any single organisation. Individual career management characterised as an ongoing process of planning and decision-making toward individual work and life goals is critical for workers at all ages.

The empirical findings of Briscoe et al. (2012) confirmed that protean and boundaryless career attitudes may indeed help employees develop career skills and ultimately cope with uncertain career environments. This is particularly important for older workers who previously had stable jobs and enjoyed long-term employment. Uncertain career environments may lead to high psychological stress for them. They might be less prepared to seek support and take opportunities to cross boundaries of their own organisations. Therefore, organisations can provide older workers trainings to promote protean and boundaryless career attitudes in order to facilitate self-exploration and assist them to proactively create their own careers.

Fasbender and Deller (2017) have suggested that age stereotypes act as barriers to organisational career management and older workers tend to get less organisational support for their career development as being older is often associated with negative evaluations at work, such as decreasing performance, and declining physical capabilities and health. Furthermore, many older workers may experience career plateaus. Career plateauing is 'a situation where upward career progression ceases' (Ference et al., 1977) as employers no longer develop or incrementally reward certain employees. Older workers may avoid career plateauing through discovering new challenges and ways of performing daily tasks (Fasbender and Deller, 2017).

Based on the above discussion, organisation may need to provide resources such as social networks, economic capital, general and technical knowledge to help older workers cope with stress related to job casualisation. In addition, organisation should facilitate older workers in managing their own careers, and promote boundaryless and protean career attitudes among workers at all ages. They also should critically reflect on whether their selection and

placement procedures allow employees' career development over the life-span and use non-discriminatory recruitment advertisements to attract both younger and older workers (Fasbender and Deller, 2017). Organisational career development strategies should include older workers in training to help them develop work skills (Voelpel et al., 2012).

Concluding comments

Lacking alongside recent calls to prolong working lives has been a roadmap for employers that will help them implement evidence-based policy approaches. Contrary to notions that ageism is endemic in the Australian labour market recent evidence indicates that many employers are concerned with how to engage with the ageing of their workforces and are actively creating policy approaches. This review of the litertaure has been concerened with facilitating the implementation of approaches that are likely to be effective. The review has been deliberately cautious in terms of not offering simplistic approches grounded, for instance, in terms of the management of generations, the promotion of age diversity or the universal utility of flexible forms of working. A key message is that the diversity of older people renders any efforts at policy making on their behalf problematical. There is simply not a group that is 'older workers' to develop policy for. Nonetheless, this review has identifed several dimensions of good age management that if attended to will, it appears from the literature, make the best use of their workforce as it ages. Central, it seems, is good leadership, from senior management down to supervisors. Above all, it is their capabilities, or lack of them, that will be a key determinent of whether older workers stay or go.

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