Shall I stay?:
The meaning of working to older workers
in an organisational setting

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ABSTRACT

Australia’s population and workforce are ageing. The reason for an ageing population is the post World War II baby boom, followed by low birth rates in subsequent generations. Combined with healthier lifestyles, advances in medical science and the subsequent increase in longevity, this means that there are more older people than ever before and this trend will continue for several more decades. However, workforce demographics are also affected by ageing, and Australian organisations will need to employ more older workers in the near future to meet predicted shortfalls of skilled workers.

Although there have been studies examining the current low employment rates of older workers, the identification of negative stereotypes associated with older workers, and related problems and challenges (such as age discrimination), no study of the working intentions of older Australian workers has been reported. Therefore, the aim of this research is to explore the meaning of working for older workers to better understand whether and why older Australian workers might want to continue working. In particular, this thesis explores what it is about working that makes some people want to continue beyond the traditional age of retirement, while others wish to cease work as soon as they are able. There are clear implications for individuals, organisations and public policy emanating from the extension to working lives.

The research aims and objectives were best met within a phenomenological approach, and the data collection consisted of four studies. The setting for the research was a single organisation; an Australian university. Three of these studies were qualitatively-driven, within an interpretivist paradigm: (i) in-depth interviews with older employees (aged 50 years or older) to determine their meanings of working; (ii) interviews with managers to determine whether there were any organisational factors encouraging older workers to retire early; and (iii) interviews with retirees to determine their meanings of working and retirement. The fourth study was quantitative and examined the demographics of the organisation and the relevant HRM policy documents.
The thesis uses the meaning of working as the initial theoretical conceptual perspective, and derives a new conceptual perspective for managing older workers, which is outlined in the last chapters. The research draws from two perspectives – the organisation and the individual. The organisational perspective examines the management of organisational staffing in the context of future demographic changes. The individual perspective is explored via the meaning of working to older workers.

The key findings from the research in the chosen university suggest that despite the Commonwealth Government’s attempts to encourage older workers to continue working, the majority of the older workers, irrespective of employment category, did not want to continue working beyond the traditional retirement age of 65 years. Reasons included wanting to spend more time with a life partner, becoming more involved with interests outside of work, and removing themselves from the negative circumstances in the organisation. However, of those who wanted to continue working, the majority was from the academic employment category (both employees and retirees), and the minority was from the administrative or general employment category. Additionally, the academic participants rated working in their lives as important or very important; higher than the ratings provided by the general staff participants. Explanations are offered as to reasons for such differences between the employment categories.

The consequences of these findings include the need for a new approach to managing older workers, and particularly at the end of their working lives and into retirement. Australian organisations cannot afford to continue losing staff to early retirement, yet this trend appears to continue. Suggestions to meet this challenge are made at three levels: public policy, the organisation and the individual. Implications for future research are presented in the final chapter.
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ADDENDUM

After all the data collection had been completed and following the drafting of this thesis, the organisation announced the discontinuance of age-based compulsory retirement for employees who had started working with the organisation after 1994.
Chapter 1: INTRODUCTION

1.1 Introduction

Australia’s population and workforce are ageing. Australia is not alone in facing these new phenomena; most other developed countries have forecast and designed a range of strategies to deal with the challenges they are facing because of their ageing populations. There are a number of reasons for these ageing populations, including the post World War II baby boom, followed by lower birth rates in subsequent generations. Combined with healthier lifestyles, advances in medical science and the subsequent increase in longevity, this means there are more older people than ever before and this trend will continue for several decades (Productivity Commission, 2005).

Older workers will, as labour supply, outnumber all other age groups because the Baby Boomer generation had low birth rates, resulting in fewer younger workers. Simultaneously, older people are living longer, healthier lives, and are therefore available as labour supply. However, while there may be more of them, older workers have historically retired early from the workforce (Australian Bureau of Statistics, 1998), and over the last two decades, left the workforce at increasingly younger ages (Australian Bureau of Statistics, 2005c). Combined with the shortage of younger workers and the typical early retirement of the baby boomers, researchers and others are now predicting a labour shortage in the near future (Australian Bureau of Statistics, 2005a; Hartmann, 1998; Productivity Commission, 2005). As part of the solution to this labour shortage, Australia will need older workers to fill its worker ranks, and extending their working lives is one option. However, little research has been published to date about whether older workers want to continue working. Within the context of an ageing workforce, an inherent conflict exists between extending the working lives of older workers, and employers preferring younger workers. When older workers (with whom negative stereotypes are often associated) outnumber all other age groups as the new labour supply, and when employers need more workers (as it is predicted they will), then understanding how their needs and goals may intersect is an important research question.
Research to date fails to explain the low levels of employment of older workers, especially at a time of skill shortages. Although studies have been conducted on the low employment rates of older workers, the identification of negative stereotypes associated with older workers, and related problems and challenges such as age discrimination, studies of the working intentions of older workers are limited. Therefore, the aim of this research is to explore the meaning of working to older Australian workers in order to understand their intentions to continue working, to assist in managing Australia’s ageing workforce (especially concerning the predicted labour shortage) into the future. Therefore, the research questions are: What is the meaning of working to older Australian workers as individuals? How might the meaning of working impact upon older workers’ intentions to continue working? What is it about working that makes some older workers want to continue, while other wish to cease as soon as they estimate they are able?

The research in this thesis draws data from two levels of analysis – that of the organisation and that of the individual. The organisational perspective examines the management of organisational staffing in the context of future demographic changes. The older worker’s perspective is explored via the meaning of working at the individual level. In particular, this thesis explores what is it about working that makes some people want to continue beyond the traditional age of retirement, while others wish to cease work as soon as they are able to do so.

Additionally, this research will address a gap in the management literature, which has implications for human resource management (HRM), in that it explores the meanings of working for a single age cohort of older workers, and how we may better understand the implications for HRM in managing an ageing workforce. The methodology draws from Loscocco and Kalleberg’s (1988) assertion that the use of qualitative approaches in such research is a powerful tool in understanding social phenomena. This thesis contributes knowledge at the individual level of analysis, and within the Australian context.
To set the scene for this context, the next section will present some background to the nature and extent of the ageing workforce, both within Australia and overseas. Following this, an explanation of why ageing is important to Australia and to its workforce will be presented in Section 1.2.1, in addition to what impacts ageing has upon the workforce, and in particular, upon labour force participation rates. The key issues presented are concerned with the labour force shortages predicted to occur as a result of ageing. Next, Section 1.2.2 explains the current public debate about the ageing workforce in Australia, as Australia grapples with setting appropriate policy directions for its ageing workforce. On the one hand, some argue that an ageing workforce presents a negative labour situation, and challenges that need to be addressed. On the other hand, others comment that ageing presents Australia with opportunities to capitalise on under-utilised resources such as older workers. Following this, Section 1.2.3 outlines the solutions that have been suggested by both policy-makers and researchers to the predicted labour shortage. The most commonly agreed solution appears to be that of extending the working lives of older Australian workers – yet little research has been undertaken to establish their interest in continuing to work. Finally, Section 1.2.4 discusses the policy implications of Australia’s ageing workforce, identifying the apparent mismatch of interests between individual older workers, HRM/organisational policy and public policy.

The aims and contributions of the research is the next section presented (Section 1.3), describing why undertaking research into better understanding the meaning of older workers and their working intentions are important contributions to an existing gap in the research literature. The next section outlines the scope of the research, and finally in Section 1.5, this chapter concludes with an outline of the structure of the whole thesis, chapter by chapter.

1.2 Background and context of the research

In the 1970s, Australia was a relatively “young” country, with 31 per cent of people aged 15 years or less. By 2001-02, this proportion had decreased to 22 per cent (Department of the Treasury, 2004a). In contrast, the proportion of those over the age of 65 years is predicted to double by 2044-2045, meaning one-quarter of Australians will be
aged 65 years or older (Productivity Commission, 2005). In essence, Australia, like most other developed countries, has an ageing population (see Table 1.1 below for an international comparison). For example, the median age of Australians is predicted to rise by 7 years over the next 50 years, from 36.6 years in 2005 to 43.6 in 2050 (United Nations Secretariat, 2005). In the same timeframe, the share of Australia’s population over the age of 65 years is projected to increase from 12.3 per cent to 23.9 per cent.

As can be seen from Table 1.1, by 2050 the percentage of over 65 year-olds in Australia will be higher than that of the USA and UK, but is not predicted to rise above that of many other developed countries, for example, Japan, Italy or Germany. However, while the more serious ageing challenges are likely to apply to those counties with the “older” populations (such as Japan, Italy and Germany) the ageing of the population is not limited to western, or developed, countries. Even the “youngest” country, Malaysia, is predicted to age from the current median age of 24.7 years to 39.3 years by 2050.

Table 1.1: International comparison of selected countries: Median age and share of population over the age of 65 years

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>MEDIAN AGE (a)</th>
<th>SHARE OF POPULATION &gt; 65 YEARS (%)</th>
<th>(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2005</td>
<td>2050</td>
<td>2000</td>
</tr>
<tr>
<td>Japan</td>
<td>42.9</td>
<td>52.3</td>
<td>17.2</td>
</tr>
<tr>
<td>Italy</td>
<td>42.3</td>
<td>52.5</td>
<td>18.1</td>
</tr>
<tr>
<td>Germany</td>
<td>42.1</td>
<td>47.4</td>
<td>16.3</td>
</tr>
<tr>
<td>Finland</td>
<td>40.9</td>
<td>45.6</td>
<td>14.9</td>
</tr>
<tr>
<td>Switzerland</td>
<td>40.8</td>
<td>46.5</td>
<td>16.0</td>
</tr>
<tr>
<td>Austria</td>
<td>40.6</td>
<td>50.0</td>
<td>15.5</td>
</tr>
<tr>
<td>Belgium</td>
<td>40.6</td>
<td>46.3</td>
<td>17</td>
</tr>
<tr>
<td>Sweden</td>
<td>40.1</td>
<td>43.9</td>
<td>17.4</td>
</tr>
<tr>
<td>Greece</td>
<td>39.7</td>
<td>49.3</td>
<td>17.5</td>
</tr>
<tr>
<td>Denmark</td>
<td>39.5</td>
<td>42.8</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>Aged Dependency Ratio</td>
<td>Longevity</td>
<td>Costs</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------------</td>
<td>-----------</td>
<td>-------</td>
</tr>
<tr>
<td>Czech Republic</td>
<td>39.0</td>
<td>51.6</td>
<td>13.8</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>39.0</td>
<td>42.9</td>
<td>15.9</td>
</tr>
<tr>
<td>Spain</td>
<td>38.6</td>
<td>49.9</td>
<td>16.8</td>
</tr>
<tr>
<td>Australia</td>
<td>36.6</td>
<td>43.6</td>
<td>12.3</td>
</tr>
<tr>
<td>United States</td>
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<td>12.3</td>
</tr>
<tr>
<td>New Zealand</td>
<td>35.8</td>
<td>44.0</td>
<td>11.8</td>
</tr>
<tr>
<td>Malaysia</td>
<td>24.7</td>
<td>39.3</td>
<td>4.1</td>
</tr>
</tbody>
</table>

Source: Adapted from (a) United Nations Secretariat, (2005) and (b) United Nations (2003)

As we live in a global world, the impact of other countries’ management of their ageing population on their economies, and therefore on our own markets, may affect the results of any plan Australia has for its ageing population. Instead of being able to solve our problems in isolation, Australia is now part of the “global village”, and thus cannot expect to export its ageing problems. The reasons that this may be important are discussed in the next section.

In Australia, not all regions, nor all Australians, are affected by ageing in the same way. For example, by 2015 Tasmania will replace South Australia as the oldest state (Australian Bureau of Statistics, 2004a). Additionally, the pattern of ageing of Indigenous Australians appears very different, as: “only 3 % of Indigenous people are aged 65 years and over, and more than half (57%) are under 25 years of age, compared to 34% of the general population” (House of Representatives Standing Committee on Health and Ageing, 2005, p. 5). While such differences do exist, they are unlikely to affect the national policies or national outcomes, which appear likely to be driven by overall demographic changes.

1.2.1 Why an ageing population is important

There are four main reasons an ageing population is important: (i) the increasing “aged dependency ratio”; (ii) increased overall longevity; (iii) increased costs to
government of age-related spending; and (iv) the impact upon the ageing workforce. Firstly, the ageing trend will lead to a drop in the “aged dependency ratio”, which is the ratio of people over the age of 65 years to those aged between 15 and 64 years (Productivity Commission, 2005). For Australia, this ratio is predicted to more than double from the present ratio of about 18 per hundred to a ratio of 40 per hundred by 2050 (see Table 1.2 below). A high dependency ratio means there will be fewer people working who will contribute tax to the general revenue from which support is provided to older people, especially those not in paid work. By 2042, the number of working age people supporting each person aged over 65 years is expected to have halved to around 2.5, from the current level of 5 (Productivity Commission, 2005). Table 1.2 below demonstrates that other countries, such as Japan, Spain and Italy, have potentially higher levels of economic challenges ahead than Australia, due to their older populations and higher aged dependency ratios. Yet Australia’s ratio continues to be higher than the USA and UK, and much higher than younger countries, such as Malaysia.

Table 1.2: Aged dependency ratio in selected countries

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>AGED DEPENDENCY RATIO %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1950</td>
</tr>
<tr>
<td>Japan</td>
<td>8</td>
</tr>
<tr>
<td>Spain</td>
<td>11</td>
</tr>
<tr>
<td>Italy</td>
<td>13</td>
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<tr>
<td>Greece</td>
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<td>Switzerland</td>
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</tr>
<tr>
<td>Canada</td>
<td>12</td>
</tr>
<tr>
<td>Australia</td>
<td>12</td>
</tr>
<tr>
<td>Country</td>
<td>7</td>
</tr>
<tr>
<td>---------------</td>
<td>----</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>16</td>
</tr>
<tr>
<td>New Zealand</td>
<td>14</td>
</tr>
<tr>
<td>China</td>
<td>7</td>
</tr>
<tr>
<td>United States</td>
<td>13</td>
</tr>
<tr>
<td>Malaysia</td>
<td>9</td>
</tr>
</tbody>
</table>

Source: Adapted from Productivity Commission (2005, p. 17)

A second reason an ageing population is important is that, along with increased life expectancy comes predicted rises in total aged care costs. Australia currently has the fifth highest life expectancy (currently an average of 80.2 years of age and rising to 85.0 years of age by 2045-50), behind Japan (81.9 years and rising to 88.3 years), China (81.5 rising to 86.9), Iceland, Switzerland and Sweden. These compare with the lowest life expectancy countries of Swaziland (32.9 years in 2005, rising to 51.9 years by 2045-50), Lesotho (36.7 rising to 53.8), Botswana (36.6 rising to 53.8) and others in the African continent (United Nations Secretariat, 2005). With this expectation of continuing healthy and active lives, the increase in the number of much older people is likely to mean a significant increase in demand for residential aged care services (Productivity Commission, 2005), as well as the generally higher health care costs expected for individuals, health- and aged-care- related organisations, and government.

A third reason an ageing population is important is that the costs to government for other age-related spending, such as pensions and welfare support, will also likely increase. By 2041-42, Federal Government costs could exceed taxation revenue by 5 per cent (Department of the Treasury, 2002). Several government initiatives have begun to address this potential spending level and other policy challenges (Department of the Treasury, 2004b; Productivity Commission, 2005). However, there have been challenges to the suggested policy initiatives, and the debate continues (see the next section of this chapter for an analysis of the debate).

Fourthly, an ageing population is important because of the consequent impact upon the demographic profile of the workforce, and it is this focus that is central to this
thesis. Labour force participation rates are explained as the total number of people in the labour force in any population group as a percentage of the number of people in that population group (Australian Bureau of Statistics, 2005c). From Table 1.3 below, it can be seen that over the last two decades, the participation rates of women have been increasing (by nearly 11 per cent) in direct contrast to those of men, which have been decreasing (by more than 5 per cent). Overall during this period, the current labour force participation rates have been slowly rising (over 3 per cent) (Australian Bureau of Statistics, 2005c, 2005d). However, these rates are predicted to fall with ageing, from the current level of 63.5 per cent to about 56.3 per cent by 2044-45 (Productivity Commission, 2005).

Table 1.3: Labour force participation rates, Australia

<table>
<thead>
<tr>
<th></th>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MALES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(%)</td>
<td>76.7</td>
<td>72.7</td>
<td>71.6</td>
</tr>
<tr>
<td><strong>FEMALES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(%)</td>
<td>44.7</td>
<td>53.8</td>
<td>55.6</td>
</tr>
<tr>
<td><strong>PERSONS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(%)</td>
<td>60.4</td>
<td>63.1</td>
<td>63.5</td>
</tr>
</tbody>
</table>
The participation rates of those aged 45 years and older have been increasing, from 56 per cent in 1983 to 69 per cent in 2003, in contrast to the falling overall labour force participation rates (Australian Bureau of Statistics, 2004b). This increase has been driven largely by the increase in female workforce participation, reflecting social changes including a greater acceptance of, and opportunities for, women generally. In 2003, the participation rate for women aged 45-64 years was 60 per cent; almost double the rate for 1983, which was 35 per cent (Australian Bureau of Statistics, 2005b).

However, people in their fifties and sixties have lower participation rates than younger age groups. Ageing largely causes a decline in participation rates because, as people grow older, they tend to participate less in the labour force, through retiring or leaving the workforce well before their sixties. For example in 2003, as seen in Table 1.4 below, most men (90.2 per cent) and women (74.2 per cent) aged 45 to 54 years were in the labour force. By comparison, of those aged 55 to 64 years, only 66.7 per cent of men and 43.7 per cent of women were in the labour force that same year. In effect, this general downward trend has not changed over time, as can be seen by comparing these figures with those for 1984. In 1984, in the 45 to 54 year age group, 92.2 per cent of men and 48.3 per cent of women were in the labour force, but in 2003 the figures dropped dramatically in the older age group of 55 to 64 years, to 63.6 per cent for men and 20.9 per cent for women. Combined with decreasing average hours worked (caused mainly by the increase in part-time work compared with full-time work), and the continuing trend for early retirement, this decline means the future pool of skilled labour is likely to be insufficient (Australian Bureau of Statistics, 2004b; Productivity Commission, 2005).

Table 1.4: Labour force participation rates for over 45 year-olds

<table>
<thead>
<tr>
<th></th>
<th>45-54 years</th>
<th>55-64 years</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1984</td>
<td>1984</td>
<td>1984</td>
<td>1984</td>
</tr>
</tbody>
</table>
Another effect on the labour force is the change over time in the entry and exit levels of men and women. As mentioned previously, the labour force participation rates of women have been increasing dramatically, while those of men have been decreasing, as shown previously in Table 1.3 above. Another possibly significant consequence may be that women might work later in life than previously, and later than some men, due to a number of factors. Such factors include delayed child-bearing, children remaining longer at home (Berquest, Greenberg & Klaum, 1993), the increase to 65 years of age for women to access the age pension (to match men’s access age) (Centrelink, 2005), the increased costs of elder care, greater financial needs (Bernard, Itzin, Phillipson & Skucha, 1995; Patrickson & Hartmann, 1996), and women’s domination of lower skilled, part-time and lower paid jobs (Australian Bureau of Statistics, 2005a; Merkes, 2000). (Gender-related issues will be further discussed in the next chapter.)

A further influence of ageing is that the average age of the workforce (and especially the full-time workforce) has been increasing faster than the average age of the general population (Department of Parliamentary Services, 2005). Two influences are apparent as causes for this difference in ageing. One factor is the increased time spent in education, with the consequent decrease in the number of young people available for the full-time labour force. Secondly, there is an increased number of older women in the labour market, who fill a large proportion of part-time and service sector jobs. Women aged 40 years and older appear to have benefited from the growth in the number of such jobs, with their proportion of the labour force increasing from 31.6 to 46.6 per cent between 1984 and 2004 (Department of Parliamentary Services, 2005).
In addition to the above demographic changes, there are other factors affecting the ageing workforce. A marked shift in the base of the Australian economy - from manufacturing to service – has created many new jobs, especially in the service industries that place greater value on younger workers. The distribution of work has also changed, with a reduction in full-time work, in favour of precarious part-time, casual and contract work. The standard working time model has also changed, with some workers working longer hours and many industries operating on a seven-day week. This employment shift is associated with the creation of a segmented job market, between low paid, low-skilled jobs and the so-called “knowledge worker” jobs (Price, 2000), though the character and skill content of these “new” jobs remains debated (Fleming, Harley & Sewell, 2004).

It is possible the older workers better suited to knowledge jobs are also the more financially secure and less likely to need/want to work, possibly making them harder to retain or to attract back to work. Many older workers suffered from industry restructuring and downsizing activities during the 1990s in Australia, as organisations dramatically reduced their numbers of managers, especially older managers and supervisors (Littler & Innes, 2004). Attracting such people back to the workforce, and retaining those already employed, may solve some of the labour shortage problems in some sectors. Currently, older workers are more likely found in certain industries (see Table 1.5 below) and particularly in Education, Agriculture, Forestry and Fishing, and Electricity, Gas and Water Supply. In contrast, the “youngest” industry sectors are Retail Trade, Accommodation, Cafes and Restaurants.

Table 1.5: Average age of employed persons by industry

<table>
<thead>
<tr>
<th>INDUSTRY</th>
<th>AVERAGE AGE IN YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nov 1984</td>
</tr>
<tr>
<td>Education</td>
<td>38.2</td>
</tr>
<tr>
<td>Agriculture, Forestry &amp; Fishing</td>
<td>39.7</td>
</tr>
<tr>
<td>Electricity, Gas &amp; Water supply</td>
<td>37.3</td>
</tr>
<tr>
<td>Government Administration &amp; Defence</td>
<td>36.0</td>
</tr>
<tr>
<td>Industry Type</td>
<td>2000-01</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>---------</td>
</tr>
<tr>
<td>Health &amp; Community Services</td>
<td>36.3</td>
</tr>
<tr>
<td>Transport &amp; Storage</td>
<td>37.5</td>
</tr>
<tr>
<td>Mining</td>
<td>35.9</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>36.4</td>
</tr>
<tr>
<td>Personal and other Services</td>
<td>34.4</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>36.2</td>
</tr>
<tr>
<td>Property &amp; Business Services</td>
<td>36.6</td>
</tr>
<tr>
<td>Communication Services</td>
<td>37.4</td>
</tr>
<tr>
<td>Construction</td>
<td>36.3</td>
</tr>
<tr>
<td>Finance &amp; Insurance</td>
<td>31.7</td>
</tr>
<tr>
<td>Cultural &amp; Recreational Services</td>
<td>35.3</td>
</tr>
<tr>
<td>Accommodation, Cafes &amp; Restaurants</td>
<td>34.8</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>31.7</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>35.8</strong></td>
</tr>
</tbody>
</table>

Source: Adapted from Australian Bureau of Statistics (2003d)

By industry type, workers in education are amongst the oldest, and ageing at one of the fastest rates (5.2 years over 20 years) (Department of Parliamentary Services, 2005). In 2004, when the average age of Australian workers was 38.6 years, the average education sector worker was aged 43.4 years (Department of Parliamentary Services, 2005). Such an “older” education sector, which is also getting older than most other sectors more quickly, could cause future labour supply problems as workers near their retirement. See Table 1.5 above for further details of the average age of workers in several industry types.

1.2.2 The public debate

There is a growing debate about Australia’s ageing workforce. The Government (see for example, House of Representatives Standing Committee on Health and Ageing, 2005) and its various economic policy advice providers (such as, Department of the Treasury, 2004a; Productivity Commission, 2005) have generally agreed there will be some negative consequences for the workforce caused by the ageing population.
Common scenarios have suggested unsustainable rising health care costs, a growing dependency of the aged upon the (mostly younger) workers, and a labour shortfall of skilled workers. Supporting the general position of Government and demographers, some academics have also predicted a workforce shortfall (see for example, Hartman, 1998; Henry, 2003; Kendig & Duckett, 2001; Macfarlane, 2003; Patrickson, 2003; Patrickson & Hartmann, 1995, 1998).

However, not all reports have concluded doom and gloom consequences of an ageing population. For example, the Intergenerational Report (Department of the Treasury, 2002), circulated by the Treasurer, the Honourable Peter Costello, took a long-term view, and while the overall report suggested an alarming possible fiscal future, it also suggested ageing per se was not the main problem. Rather, the report suggested, it was the anticipated rises in the costs of associated health care that will drive the projected Budget deficit. The Productivity Commission (2005) concurred with this general view of population ageing itself not being a problem, at least not yet, but suggested the resultant economic impacts pose significant policy challenges that need to be addressed early. According to the Department of the Treasury (2004a, p. 17): “some people argue that we (Australia) don’t need to take steps now to address the ageing of the population ... the demographic changes have a long way to go before they fully work out”.

In addition to government reports, academics have entered the debate, some arguing the government is “scaremongering” by suggesting such dire consequences of the ageing population (Burgess, Lee & O’Brien, 2004). Others, for example Guest (2004), have argued the ageing population will only cause modest macroeconomic costs over the long-term. Likewise, Day and Dowrick (2004, p. 4) argued: “the problematic nature of this current demographic transition has been overstated and that policy debate should not be rushed into hasty and drastic conclusions by undue pessimism”. They suggested other factors, such as the decline in fertility being balanced by an increase in workforce participation of women, rises in educational attainment, and continuing productivity growth, would help counterbalance such problems. Further, Burgess, et al. (2004) argued
Australia’s age pension is not as generous as other countries’, meaning less financial burden for the Commonwealth relative to other countries.

In terms of the history of the public debate, discussion at government level about Australia’s ageing population appeared to grow after the Young (1990) report and the House of Representatives Standing Committee for Long Term Strategies (1992) were released. These reports were concerned with the ageing population as a whole, and did not particularly focus on workforce issues. Later, the then-Minister for Aged Care, Bronwyn Bishop (1999) released the first National Strategy for an Ageing Australia report, followed later by another National Strategy report in 2001 (Department of Health and Ageing, 2001), both reporting on the economic and social consequences of an ageing population. The Intergenerational Report (Department of Treasury, 2002) examined the economic effects of Australia’s ageing population from the Federal Government’s perspective, projecting the Government’s financial position through to 2041-42. As an indication of the increased importance of the ageing issue for Australia, each State and Territory now has an ageing strategy in place (House of Representatives Standing Committee on Health and Ageing, 2005).

However, the general focus of these reports and strategies has been on the ageing population, and its fiscal implications, not the specific challenges associated with an ageing workforce (though ageing workforce issues were often mentioned as part of the analysis within these reports). Additionally, some State governments have undertaken their own investigations specifically in relation to the employment issues for older people (for example, see Western Australia’s Equal Opportunity Commission, 2001; Public Sector Management Commission, 2001; New South Wales Committee on Ageing, 2001a, 2001b), pointing to the challenges of the demographic changes.

A number of Federal Government reports similarly focussed more specifically on the issues for Australia’s ageing workforce, not the population as a whole. For example, the Department of the Treasury’s (2004a) Australia’s Demographic Challenges proposed that improving labour force participation of older people was a key priority for
addressing the ageing labour force. Treasury’s paper also suggested improvements in people’s capacity for work, better incentives for working, and greater flexibility in work options, thereby identifying the implications for both organisations and HRM. In the same year, the Department of the Treasury (2004b) also released a report focused on a more flexible and adaptable retirement income system. Additionally, the Productivity Commission (2005) noted the economic implications of an ageing Australia, and conclusions in their report specifically targeted the labour force, including increasing participation of older people in the labour force. The majority of other government reports has focussed on the problems of the ageing population, rather than identifying any potential advantages, such as increased productivity due to extended working lives, or the contributions made by older people as volunteers and carers. By comparison, the Productivity Commission report concluded that the ageing population was not in itself a problem; rather a cause for significant public policy challenges.

The report by the House of Representatives Standing Committee on Health and Ageing (2005) concluded the Government should encourage improved employment opportunities for older people as part of their corporate social responsibility. The report also concluded employers should be committed to the employment of older people, and develops indicators on and report on improving employment opportunities for their own employees. At the government and policy level, the investigations and discussions have clearly begun, and one of the key recommended strategies is to extend the working lives of older individuals. As further evidence of such a change in direction, the Australian Public Sector (APS) has released a set of documents specifically designed to assist their HR managers to employ older people within APS organisations (Australian Public Service Commission, 2003).

The importance of the ageing workforce is also a key issue for a number of interest and advocacy groups (such as the Council on the Ageing [COTA], the Australian Council of Trade Unions and the Business Council of Australia), which have generally arrived at the similar conclusions. For example, COTA (2001) released a report arguing greater investment was needed to support older people, both in terms of their health and
ageing successfully, but also in terms of their employment. Sheen (1999, 2000, 2004) also argued the need for Australia to recognise the important role played by older people, and the positive contributions able to be made by older workers. Sheen also argued for the increased labour participation rates of older Australians. Gleaned from an international investigation, Sheen (2004) recommended policies, strategies and programs considered beneficial to Australia. Reporting successes from some other countries, she recommended long-term programs (rather than one-off or short-term), support programs from the government for older people, employers developing employment strategies for the ageing workforce, the important role played by seniors’ organisations, and considering the conditions necessary for increasing the participation of older workers.

In addition to COTA, the Australian Council of Trade Unions and the Business Council of Australia commissioned a report on the ageing workforce, which resulted in *Age Can Work* (Encel, 2003), arguing older people do not fit the negative stereotypes of employers. Rather, older people have many strengths to offer employers, and the employment of older workers should be encouraged. Finally, the role of Australian seniors organisations has been limited, especially in comparison to the USA and Europe, where they play key roles in policy, advocacy, research and program implementation (Sheen, 2004). However, COTA and the National Seniors Association have recently partnered to create a mass membership organisation to provide an advocacy role in regard to the ageing workforce (Sheen, 2004).

### 1.2.3 Suggested solutions

According to the Institute of Actuaries of Australia (2004), it is widely acknowledged the ageing population will place a strain on Budget deficits over time, and ageing and health care costs are identified as the major drivers. What are not widely agreed to are the long-term implications of the ageing population, the interrelationships of population, workforce and productivity, and the impact of public policy changes. Several solutions to the predicted labour shortfall appear evident, including increasing immigration and fertility rates. Some reports about the ageing workforce included such solutions, but concluded such actions will not improve the overall demographic position
(Department of the Treasury, 2004a; Department of Health and Ageing, 2001; Productivity Commission, 2005), as falling fertility rates will not be offset by immigration (House of Representatives Standing Committee on Health and Ageing, 2005).

The most commonly reported and agreed solution by government, researchers and interest groups is increasing the participation of older people in the labour force, and especially extending the working lives of older workers (Department of the Treasury, 2004a; Encel, 2003; House of Representatives Standing Committee on Health and Ageing, 2005; Keating, 2004; Patrickson, 2003; Patrickson & Hartmann, 2001; Platman, 2004b; Productivity Commission, 2005; Reday-Mulvey & Taylor, 1996; Sheen, 1999, 2000, 2001), even past the traditional retirement age (Banks, 2004; Costello, 2004). Such solutions are aligned with the OECD, other European Union and USA reports (AARP, 1989, 1998, 2003; OECD, 2000, 2003) and initiatives. For example, the UK’s Age Positive campaign and New Deal 50 Plus (Department for Work and Pensions, 2005) are key contributions to alleviate predicted UK workforce problems. The analysis of these suggested solutions is discussed in the next chapter.

In contrast to the negative consequences commonly associated with an ageing workforce, COTA (2001) argued an ageing workforce presents positive opportunities for the social and psychological welfare of older individuals, and their potential to increase contributions to productivity. However, such solutions, similarly to the extension of working lives, imply the availability of jobs to satisfy all those who wish to work, plus the organisational and HRM skills to effectively manage older workers. Additionally, a change to employers’ negative perceptions of older workers as new hires would be required (Encel & Studencki, 2004).

In summary, governments, researchers and interest groups have reached similar conclusions, converging on the key themes of extended working lives, the reduction/removal of age discrimination, changing the negative attitudes and stereotyping of employers concerning hiring older workers, increased flexibility in working
arrangements, as well as more flexible financial arrangements through the Australian taxation, pension and superannuation systems. However, these macro-level reports do not explain why individuals make the employment choices that they do, including continuing to work until later in life, or retiring early. Such is the purpose of the research in this thesis.

1.2.4 Policy implications

The ageing workforce issues suggest that individual desires and intentions do not align with public policy and organisational/HRM practices. For most occupations, employees stop working when they retire, and retirement occurs at the age at which society decides older workers are no longer capable or valued as part of that workforce; irrespective of the desire or capability to continue to work, the birthday cut-off (retirement) criterion remained for many years. The removal of a statutory retirement age in Australia by the Workplace Relations Act 1996 (CCH Australia Ltd, 2005) has yet to be evaluated as to whether it has actually affected individuals’ choices to continue working or to retire, and the age at which that choice is realised, with older workers continuing to leave the workforce before the age of 65 (the traditional age of retirement) (Australian Bureau of Statistics, 1998). In general terms, an analysis suggests a range of public policies and practices affect the individual; and these policies and practices may be contradictory. What is not yet understood is how such policies and practices affect the older individual’s intention to continue working.

National and corporate policies are steering older workers in different directions. National policy has been unsuccessful in encouraging older workers to stay (Ranzijn, Carson & Winefield, 2002). Corporate policy still encourages older workers to retire, and corporate culture often “strongly suggests” older workers “move on” or “make way” for younger workers. In addition, some organisations still offer incentives for older workers to retire early, and there exists negative stereotyping of older workers as poorer performers and less flexible and slower learners (see for example, Encel & Studencki, 2004). The argument about whether productivity or creativity decrease with age becomes immaterial when employers believe they do, and act on those beliefs in terms of
employment preferences for younger workers. The result of this stereotyping is the
corporate push for older workers to leave early, resulting in Australian workers

The implications of the extended working life strategy are influenced not only by
the working intentions and health of the individual older person, but also by the economic
impact upon the individual, such as by the taxation, pension and superannuation systems.
Changes to these systems are currently being investigated, as suggested in the
Department of the Treasury (2004b) report on flexible retirement income options. The
recommended initiatives include enabling a more flexible transition to retirement,
simplifying the superannuation systems (by removing the work test for superannuation
contributions for those aged less than 65 years, and simplifying it for those aged over 65
years, as well as enabling superannuation benefits for those aged over 75 years),
introducing the Pension Bonus Scheme, raising the age for women to access the age
pension, and providing greater choice in financing retirement income (Department of the
Treasury, 2004b). However, Sheen (2004) argued policy does not go far enough, and
recommended greater implementation of policy and programs similar to some of those
used in the USA and the EU, especially the UK, to increase labour force participation of
older workers.

Population ageing is a gradual process and will accelerate for several decades
(Australian Bureau of Statistics, 2004a). A financial gap will be created between the
revenue created by those who are working, and the costs of those not working. This gap
needs to be closed and extending the working lives of older workers may assist with this.
Supporting policy changes (particularly in the areas of taxation, superannuation, pensions
and health care) will need to be made at all levels of government and organisations to
help reduce such a gap. This thesis is therefore conducted against a backdrop of public
policy debates, and is about the management of older workers at both individual and
organisational levels. To explore this, the research also addresses the meaning of
working for older workers.
For the individual older worker, the meaning of work will vary, based on different experiences, desires, situational factors and personal circumstances. Desires and intentions to continue working past the age of 65 will also vary between individuals. Such individual variation has not been accounted for in either public policy or organisational strategy. Some older workers may value work very highly, finding high levels of meaning in working, and aspiring to extend their working life beyond the traditional age of retirement. By contrast, there may be others for whom work has little meaning, and such workers may be looking forward to the day they leave the pressures or boredom of working. There are clear implications of these individual variations in the meaning of working for the management of the older workforce, and also for HRM’s role in that management. Therefore the perspective assigned by HRM to the management of older workers is likely to be cogent.

Finally, there is little or no evidence of staff planning within organisations to ensure a pool of skilled employees for the future (Ranzijn, Carson & Winefield, 2004). Further, the Institute of Actuaries of Australia (2004, p. 22) argued: “long-range planning has not been a major feature of government policy over the last 50 years”, raising the spectre of skill shortages. For example, the combination of the shortage of skills and difficulties in finding employment currently being experienced (Australian Bureau of Statistics, 2005a), and the changing pattern of available jobs, including less manual and tradesmen’s jobs and more professional jobs (Keating, 2004), could have been foreseen and action taken to reduce potential impacts. Effective management of the ageing workforce will therefore require special considerations in terms of training and skills to minimise corporate skills loss.

To conclude, this section has set out the context of an ageing workforce, and while the debate continues, public policy is pushing for older workers to work later in life, and organisations soon will feel the effects of the changing demographics. Yet the desires of older workers remain unknown in terms of whether they want to continue working, and which older workers might be more willing to continue working. Answers
need to be obtained to questions about the meaning of working to older workers; such as do they want to continue working, and if so, then why.

1.3 Aims and contributions of the research

To date, much research in the area of population ageing has focussed on the economic impacts on Australia; there is a gap in the literature in respect of older workers as individuals, particularly in relation to the meaning of working to older workers and their working intentions. This research attempts to address such a gap. In so doing, the research contributes to the research literature in the following ways. Firstly, a greater understanding of the meaning of working to older workers will result from this research, based on an individual level of analysis. This understanding will add to the knowledge about the meaning of working, and also to the knowledge about older workers, and the influences on their individual intentions to continue working. Further, the findings assist in identifying how to extend the working lives of older Australians. Additionally, having undertaken the research in an organisational setting in Australia, it is argued the research will further contribute to management and organisational literature.

A second contribution of this research is to provide clarity about how previously identified factors impact upon intentions to continue working. The conceptual framework within which older workers make decisions about continuing to work has been extended by the studies described herein. Much of the literature on the meaning of working to individuals is based on a multi-national project conducted during the 1980s, (Meaning of Working International Team (MOWIRT, 1987). Subsequent research, for example, argued for an holistic view (Ruiz Quintanilla, 1990), and for scientific status (Ruiz Quintanilla & Wilpert, 1988), investigated careers and the meaning of work across seven countries (Claes & Ruiz Quintanilla, 1994), and the meaning of working in the USA (England, 1991). Additionally, researchers explored the stability over time of the meaning of working (Harpaz, 1999; Harpaz & Fu, 2002; Itzhak, Benson & Pol, 2002), including structure (Ruiz Quintanilla & England, 1996), and the changing meanings of work (Ruiz Quintanilla & Wilpert, 1991). Moreover, research investigated the meaning of working in relation to the desire to stop working (Harpaz, 2002), and discussed the
meaning of work in relation to working (Ruiz Quintanilla, 1991a; 1991b). However, since then, the changes in the complexities of society suggest the meaning of working to individuals is also likely to have changed. Further, the respondents who formed part of the research in the 1980s as “younger” workers are now today’s “older” workers, and their values in terms of the meaning of working may have changed, possibly in association with their age. Such changes and differences may impact upon the meaning of working, and are worth investigating. Further, greater knowledge concerning the meaning of working within an Australian context adds to the meaning of working literature.

Thirdly, minimal qualitative investigation has been undertaken into the meaning of working to individuals; instead, most previous studies have been quantitative (Gee & Baillie, 1999). Therefore, such research has not provided sufficient depth of understanding or explanation. Equally significantly, the perspectives of individuals, and their voice, have therefore been very quiet over the research years, with more focus on the meaning of working from an organisation’s perspective. Supporting this, Patrickson and Hartmann (2001) and Davey and Cornwall (2003) identified a lack of literature concerning the view of older workers themselves, and how they make decisions about continuing to work or to retire. Hence this thesis addresses a significant void at the individual level of analysis.

Fourthly, recent Australian Government public policy is for older workers to continue working and thereby to reduce the strain on the public purse (Banks, 2004). However, little is known about the meaning of working to older workers as individuals, or their working intentions, and these may underpin economic decisions taken by individuals.

Fifthly, this research lies seeks to make a theoretical contribution to the body of knowledge in management and sociology in general, and to the area of HRM in particular, through a better understanding of the meaning of working to older workers, their intentions to continue working, and their meanings of retirement.
Sixthly, this research will contribute knowledge about the organisational management and HRM strategies available for the effective management of an ageing workforce. Many employers are unaware of (or perhaps are slow to respond to) the impending problems of the shortage of skilled workers or recognise the productive capacity of older workers (Ranzijn, et al., 2002). While new working options are widely used within organisations, these options may not be offered to older workers, possibly because of employers’ assumptions about their likely performance, based on age. In order to retain and improve the skills of their older employees, organisations may have to rethink their HRM approaches to human capital. Similar rethinking is required to attract back into the workforce those skilled older workers who have left.

Seventhly, this research is likely to be of value to the organisation that was the setting for the research. Benefits for both managers and older employees may include awareness-raising of ageing workforce issues emanating from the in-depth interviews conducted during the research. The research outcome may also provide a better understanding of why some older workers are more likely to want to continue working and why others are not. It is also anticipated that practical applications will be developed as a result of the findings, for the benefit of other organisations. Finally, the research begins to address the gap in the theoretical literature about the meaning of retirement to older workers, and the findings may lead to a review of the definition of “retirement” and its impact upon working intentions of older workers.

1.4 Scope of research issues

Australia was chosen as the location for the research, within which older workers of 50 years of age or older, who were working full-time, were chosen as participants for the first study. An Australian university setting was selected, and limiting the research to one organisation had the benefits of ensuring the same organisational and employment policies apply to all individuals within different employment categories. The university is a large organisation, with a variety of job types, employing staff with a wide range of skills, experience and education levels. Arguably, the organisation chosen for the setting
for this research represents other large Australian organisations, as the same problems and issues surrounding older workers are likely be in the university setting as would be in the corporate sector.

Additionally, the organisational culture and strategic management direction are likely to be similar across the whole organisation. While there are some advantages of using one organisation for research, there are also some disadvantages, and these are discussed elsewhere in this thesis.

1.5 Structure of the thesis

The topic of this research drove the selection of qualitative research as the major research approach. Subsequent to Study 1 - investigating the meaning of working to older employees of the organisation - it was evident that exploration from an organisational perspective was also needed. Studies 2 and 3 were undertaken to investigate whether there were any organisational influences on employees’ meanings of working or their working conditions, from the perspective of the managers of such older employees (Study 2) and any relevant organisational policies and procedures (Study 3). Having completed those three studies, it became apparent the views of retirees from the organisation would complete the data picture. Hence, Study 4 was undertaken to explore the meaning of working (and retirement) to retirees from the organisation, and to explore any organisational reasons for their retirement. The thesis presents these studies in their chronological order as the research unfolded.

The next chapter, Chapter 2, examines the ageing workforce literature, and finds Australia is not alone in this ageing predicament, and that the potential exists for labour supply problems in the future. This chapter examines current theory and practice, and begins to outline a conceptual framework of this thesis. The chapter argues, from an organisation’s perspective, that the ageing of the workforce affects the management of internal staffing. The predicted labour shortfall, caused by the “Baby Boomers” (those born in Australia between 1945 and 1965) and their lower level of reproduction, combined with simultaneous improvements in health and longevity, may be alleviated by
the reduced early retirements and (re)employment of older workers. To determine answers to the predicted employment crisis, there is a need to uncover the meaning of working to individual older workers.

Chapter 3 investigates the literature from the viewpoint of the individual, and explores the meaning of working to individuals. This chapter identifies that only limited research has been undertaken into the meaning of working to older workers, and demonstrates the issue of retirement also needs further exploration. Retirement is introduced, and is historically viewed as the end of an individual’s working life, yet many retirees continue working.

Based on the previous two chapters, Chapter 4 develops an appropriate research method for exploring the meaning of working to individual older workers, in addition to any organisational influences on an older worker’s intentions to continue working. A qualitative research approach was chosen for three of the four studies, and broad questions were initially posed, focussing progressively during the research process as concepts and their relationships appeared. Emergent themes were identified and are presented with supporting comments from participants. In keeping with the literature, flexibility and lack of restrictions were important components to exploring the meaning of working in depth. Lastly, the limitations of the research are identified in this chapter.

Chapter 5 selects a suitable study setting in which the research method can be employed. This chapter describes the first study, which investigates the meaning of working to individual older workers, and explores their intentions to continue working. While the workforce appears to need older workers, do older workers want or need to work? This chapter seeks to answer this question. Early retirement is a choice many older workers continue to make, and to determine whether any organisational issues are impacting on individuals’ choices to continue working or to retire, an investigation of the organisation will be necessary.
Chapter 6 explores such issues, and from the organisation’s perspective. Organisational management may influence the working intentions of older workers in many ways, and speaking directly to managers in Study 2, as well as examining policy and other documents in Study 3 explores this, as reported in this chapter.

Retirement is a consideration for all older workers that forms part of their intentions to continue working or not. Thus, Chapter 7 explores the perceptions of those who have already retired from the organisation, in Study 4, to further explain working intentions, and further explore retirement intentions. Chapter 8 integrates and discusses the findings of the four studies. This chapter describes the two main areas of contribution of this research, the theoretical and the practical. The chapter identifies the implications of a new framework for managing and researching older workers, for both individuals and organisations. Additionally, one particular set of consequences, the practical implications for HRM, is identified and detailed. The concluding chapter, Chapter 9, presents the overall conclusions of the thesis, and the third set of implications of a new perspective on managing older workers, finishing the thesis where it began - at the public policy level. Finally, Chapter 9 makes suggestions for further research.

In order to commence this journey, the next chapter, Chapter 2, reviews the current literature in the area of the ageing workforce, identifying issues around the employment of older workers, and presents an argument concerning a gap in the literature that forms the basis for the research in this thesis.
Chapter 2: LITERATURE REVIEW – THE OLDER WORKER

2.1 Introduction

This chapter will review the available literature concerning the issues related to the employment of older workers. Relevant literature from a number of fields is reviewed in this chapter and the next chapter, to provide a background and context for the development of a theoretical framework for investigating the meaning of working to older workers. Significant research has been conducted into older workers and the impact an ageing population (and therefore its workforce) is likely to have on various economies and countries around the world. This chapter will demonstrate that there is a gap in the literature with regard to research about older workers from the individual employee’s perspective (except for example: Myers, 2001; Patrickson, 2001; Patrickson & Clarke, 2001; Stein, Rocco & Goldenetz, 2000). The reason for this literature gap is that most of the research appears to have been quantitative, and focused on the impact of the older worker situation on economies and on organisations. In addition, this chapter will outline issues of research approach shortfalls, and in particular, the scant attention paid to qualitative research approaches and the voices of older workers themselves in the literature. Before discussing the range of literature about the ageing workforce and older workers, it is useful to examine the issue of the age at which a worker is deemed to be “older”.

2.2 Who is an “older” worker?

There is no agreement on the age at which a worker is “older”; it also appears to depend upon whom is being asked. If an individual is questioned, the answer will likely be their own perceptions of their age, perhaps relative to others’ ages or experiences with older people they have known. In other words, “older” is a social construct whose meaning is contextual (Ainsworth, 2002; Arber & Ginn, 1995). The reason these differing perceptions are important to this thesis is that there appears to be at least four (often differing) perspectives of whether a person is “older”: (i) the individual’s; (ii) the organisation’s; (iii) society’s; and (iv) chronological age.
From the first of these perspectives, an individual’s “age” is arguably socially constructed. For example, while employers may regard a particular person as “older”, that person may regard himself or herself as being as healthy and capable as others aged much younger. The experience of ageing is a function of both chronological and biological ageing, as well as being impacted upon by socio-cultural, media and other images of ageing throughout history. Each worker’s perception of him/herself ageing is likely to be a combination of self-perception based on treatment by others, and feedback from peers and colleagues who work around him/her. For example, research found that Baby Boomers who classified their parents as “old” when they reached 50 years of age, will not consider themselves to be “old” until they reach 79 years (Dychtwald, 1997).

The second perspective of an “older” worker is through an organisational lens. Organisations generally expect older workers to retire, and to make room for younger workers. However, a culture of early retirement is not helpful for Australia’s expected labour shortage (Hartmann, 1998), or for the predicted desire of Baby Boomers to continue to be involved (Kadlec, 2002; Sheen, 1999). For example, in 1998, a survey found in Australia, sixty-two per cent of employers considered that 55 year-old employees were older workers, compared with thirty-two per cent of employees (Steinberg, Walley, Tyman & Donald, 1998). Steinberg, et al. (1998) found the age at which a worker is called “older” varies with organisation size, whether the respondent is an employer or an employee, and with the relative age of the respondent. Employers considered workers to be “older” at younger ages than did employees (51-55 years compared with 56-60), while the employers of smaller organisations (less than 50 workers) considered employees at younger ages (51 years) to be “older” than did their counterparts in larger organisations (more than 500 employees) (58 years). Younger employees (aged 21-30), as might be expected, considered workers to be “older” when they were 56 years of age, compared to 61 years of age for those employees aged 61-70 themselves (Steinberg, et al., 1998). Additionally, the Australian Bureau of Statistics (2004a) considers those workers aged 45 years and older as “mature workers”. By comparison, UK research found the mean age of those considered “older” by women was 48 years, and by men was 51 years (McGoldrick & Arrowsmith, 2001).
The third perspective, the societal and policy perspective, also differs as to who is an “older” worker. Australian society has views about who is “older” and these views are reinforced by policies determining access to the age pension and superannuation payments, thereby affecting the age of retirement. Such perceptions will influence the future of older workers in organisations, and thus the management of the ageing workforce. Being “older” reduces employment and other advancement opportunities for older workers, compounded by age discrimination (Bennington, 2001; Bennington & Calvert, 1998; Encel & Studencki, 2004; Still & Timms, 1998). Yet, there is no agreed age at which an individual is “older”. The Government, for example, is raising the age of access to the age pension from 60 to 65 years for women, to align with men’s access age, indicating to people close to that age they should consider themselves able to continue working, to be healthy and be able to contribute to society. In contrast, the Australian Department of Employment and Workplace Relations (DEWR) uses the age of 45 as their benchmark for “older”, arguing workers over the age of 45 are disadvantaged when it comes to finding work. In its submission to the Human Rights and Equal Opportunity Commission in 2000, DEWR (then the Department of Employment, Workplace Relations and Small Business) described several measures specifically put in place to assist such “older” workers. In recognition of the greater difficulty older workers have in finding a job, this system allocated age-related points for disadvantage, which resulted in the amount of assistance provided increasing with age.

Hence, the age at which a working person is considered “older” varies considerably, and is a consequence of differing perceptions. The next section reviews the consequences of such categorising and “ageing” of older workers, and the impact that the “older” categorisation has upon employment prospects.

2.3 The employment participation of older workers

As discussed in Chapter 1, like other western countries, the average age of people in the Australian workforce is also increasing, with people also generally living longer. One of the strategies suggested by the literature is the increased participation of mature
age workers in the labour force. However, older workers find it harder to get and keep a job (Keating, 2004); are often kept out of the workforce for longer (VandenHeuvel, 1999); and suffer from the effects of age discrimination (Encel & Studencki, 2004). Such limitations on employment participation present implications for HRM, as HRM has a clear role in the effective management of older workers and addressing the predicted staff shortages of skilled labour. However, HRM policies and practices do not appear to be effective from the point of view of the employment participation of older workers. This section therefore analyses the relevant literature and discusses the employment situation facing older workers. The role of HRM will be analysed later in this chapter - section 2.11.

In terms of trying to get jobs, nearly a quarter of Australia’s unemployed had been unemployed for 12 months or longer in July 2004 (Australian Bureau of Statistics, 2005a). Of those unemployed aged 45-54 years, 29 per cent reported their main difficulty was: “being considered too old by employers” and this rose to nearly half (46 per cent) of unemployed people aged 55 years and over (Australian Bureau of Statistics, 2005a). The Australian Bureau of Statistics has also predicted in 2011, the number of 55-65 year-olds will have increased by 79 per cent, representing 10.8 per cent of the workforce. While the workforce participation rates of older workers are projected to rise over the next forty years, a large number of people generally give up actively searching for a job. For example, in 2003, there were about 120,000 people aged 55 years or more who were not in the labour force, but who wanted to work (Australian Bureau of Statistics, 2003d). Additionally, the proportion of casuals in the workforce has grown to nearly one-quarter, with 23 per cent of all employees being casual workers, and of those, 59 per cent were females 1991 (Australian Bureau of Statistics, 2001). Such demographic changes in Australia’s future workforce highlight the need for organisations to prepare their organisational structures and processes to ensure the effective management of the older workforce.

In Australia, the Baby Boomer generation has now progressed through to the brink of retirement and in ten or so years will begin: “the highest rate of growth in the
over 65 age group” (ACIL Consulting, 2000, p. 9). In 2005, the oldest of these Baby Boomers are turning 60 years of age, with the youngest turning 40. In their youth, this generation provided a reliable supply of well-educated workers. Now it is predicted that irrespective of occupation, the industries in decline (such as manufacturing) will offer fewer opportunities for older workers, while in expanding industries (for example, the service sector) there appear to be growing opportunities for older workers (Hartmann, 1998). Additionally, the type of available employment opportunities will vary substantially for this generation, including an estimation by the Department of Employment, Education and Training (1991) that new jobs created since 1991 will require more skills than seventy-five per cent of jobs available in 1986. Further, a greater number of workers may want to continue working until older ages, possibly turning to consultancy or entrepreneurial careers. Additionally, older workers may wish to remain in, or return to, the workforce, now that the compulsory age for retirement has been removed in Australia. Such changes may redefine the past model of retirement (Schwartz & Kleiner, 1999). This redefinition may have already started; for example, Time magazine published a feature article by Kadlec (2002) about the new crisis in ageing and retirement. Kadlec argued the economic downturn in the United States of America (USA) has meant that many retirees and potential retirees, whose investments have been severely reduced because of the difficulties with the economy and corporate governance, are searching for jobs again (Kadlec, 2002).

There has also been a shift in the demographic profile of the Australian workforce that reflects this global outlook; it has moved from: “an essentially white, male-dominated environment to one which is more diverse in culture and gender and more globally aware” (Hartmann, 1998, p. 4). Steinberg, et al. (1998, p. 60) argued that in the past, older workers suffered high levels of unemployment and retrenchment, and: “clearly the most effective action is preventative – retaining older workers in their jobs. Failing that, re-employment becomes crucial”. To meet labour needs of the future, Drucker (2001, p. 21) recommends enterprises must: “attract, hold and make productive people who have reached official retirement age”. According to Hartmann (1998), in Australia the impact of an ageing workforce appears to not yet have been realised by employers, as
they have: “continued to reduce their older workforce and to disregard the advantages that these (older) people may bring” (p. 10).

Extending working lives is one suggested solution to meet such labour shortfall needs. Not only are people commonly having children later in life, so that older workers may still have children requiring financial support, but also, the parents of these older workers are more likely still alive, and if they are, their health care costs are likely to be greater and to go on for longer. According to O’Neill (1998, p. 178): “older Baby Boomers are already becoming financially sandwiched in their need to provide for two other generations”. Both these financial imperatives, plus the strong likelihood that they will live longer than their parents did, may push workers to continue working or attempt to return to the workforce. The same consequence will probably result from the likelihood that government-funded financial support will dwindle, and individuals will need far more to financially fend for themselves. Therefore, some older workers will be forced to continue working because they will not be able to live on their accumulated savings, superannuation and pension (Schwartz, 1999), and this is more likely to happen to women (Patrickson & Hartmann, 1996). These older workers, however, may desire different working circumstances than the traditional full-time, office-based, standard hours. As previously mentioned, research is limited in the area of older workers themselves and their views about continuing or rejoining the workforce. Re-entry and exit strategies of this age group therefore remain under-researched.

On the one hand, Sheen (1999) argued the reduction in entry opportunities for older workers has come about due to stereotyping of older people as being less flexible and less able to change than younger workers; the marketing and apparent acceptance of a youth culture; the focus on the younger unemployed by government as a policy issue; and the redundancy of proportionately more older workers as a consequence of the restructuring and downsizing industry decisions particularly during the 1980s. However, this reduction of jobs for older workers and the associated disadvantages are not obvious from official unemployment statistics. VandenHeuvel (1999) argued there was significant discouragement about employment among older people who may, as a
consequence, not stop looking for work. It is such workers who may then slip into early retirement (Sheen, 2000). Further, VandenHeuvel found many older people were under-employed and would prefer to work more hours.

On the other hand, some older workers may have planned to leave the workforce only temporarily, to find that later when they want to return, or try to find another job, the expected opportunities are not there, or that they have the wrong mix of, or out-of-date, skills for the available jobs (Crown, Chen & McConaghy, 1996). According to Sheen (1999, p. 6): “there are many “job losers rather than job leavers” in the age group from 45 to 64 who retire from full-time work. Sheen reported the major reasons for this were ill-health or injury (37 per cent of males and 19 per cent of females), and retrenchment (15 and 11 per cent, respectively), but argued ill-health may be a cover for stress, being under-valued or negative work environments. Leaving voluntarily for retirement age reasons was found to be only a minor reason, the majority retiring for reasons beyond their control (81 per cent of men and 64 per cent of women), citing “significant employment problems” prior to their retirement (Sheen, 1999, p. 8). These reasons, Sheen (1999) suggested, may have been related to age victimisation in the workplace, the forceful use of casualisation of jobs, or the perception that older workers are poor performers. These issues are central to the growing reality of older workers finding it more difficult to obtain, and retain, employment.

If the demographers and statisticians are accurate forecasters, the swing of the pendulum towards an increased demand for labour will create conditions in which employers may be forced to reconsider more positively the employment, retention and re-employment of older workers. What is needed, it seems, is to explore why some older workers might want to stay at work, while others might not. Further understanding of this area would assist the more efficient directing of resources towards extending the working lives of targeted older workers who would be more likely to return to work, and targeting certain other older workers to attract them back to work. However, older workers have obstacles associated with age discrimination. Such difficulties faced by older workers are described in the next section.
2.4 Age discrimination

Another aspect of the ageing workforce that is commonly raised when discussing older workers is that of age discrimination. While older workers may want to work, it may be employers are not hiring them, or are choosing to retrench or dismiss them, based on negative perceptions associated with age. This section therefore discusses the literature on age discrimination (attributed as the basis for some older workers not getting jobs), and the reported effectiveness of anti-discrimination legislation. Age discrimination occurs when: “an opportunity is denied to a person solely because of their age and where age is irrelevant to the person’s ability to take advantage of that opportunity” (Human Rights and Equal Opportunity Commission, 2005, p. 2), or more simply described as: “discrimination against people on the basis of chronological age” (Bytheway, 1995, p. 14). Glover and Branine (2001a, p. 4) suggested age discrimination is: “unconscionable prejudice and discrimination based on actual or perceived chronological age. It occurs whenever a person’s age is erroneously deemed to be unsuitable for some reason or purpose”. Hamilton (2001, p. 199) added a further practical dimension, arguing hiring decisions were based on: “irrational prejudice or stereotyping rather than on a proper consideration of objective factors such as that person’s skills, abilities and experiences”.

Currently, employment in Australia is regulated by anti-discrimination legislation, such as the Racial Discrimination Act 1975 (Federal) and the Sex Discrimination Act 1984 (Federal). While “age” has been included as a ground of discrimination in all states and territories in Australia since 1999, age has only recently been introduced in Commonwealth legislation, with the enactment of the Age Discrimination Act 2004 in June 2004. The Act prohibits less favourable treatment not only because of age, but also because of characteristics generally pertaining to age and characteristics imputed to people of that age. Applying in all States and Territories of Australia, the Act specifically covers employment areas such as offers of employment, terms and conditions of employment, access to promotion and training, and dismissal (Human Rights and Equal Opportunity Commission, 2005). As part of this new law, the need to change the
negative stereotyping of older people is identified as one of the aims (Parliament of Australia, 2004, p. 1, Part 1, Section 4). Such a high profile given to negative stereotyping indicates the importance placed on the need for increased employment of older people by the Federal Government.

Australian Federal and State governments have created organisations specifically assist with monitoring the relevant State and Federal Acts, such as the Human Rights and Equal Opportunity Commission (Federal), Office of the Director of Equal Opportunity in Public Employment (WA), the Human Rights Commission (Queensland), the Human Rights and Equal Opportunity Commission (NSW), and the Office of the Director of Equal Opportunity in Public Employment (NSW).

Despite legislative structures that outlaw employment decisions made on the grounds of age, age discrimination still occurs in many areas. Evidence cited by researchers includes: older workers found it difficult to return to the workforce once they had left (Brosi & Kleiner, 1999; Duncan, 2003; Encel & Studencki, 2004; Keating, 2004), tended to be out of the workforce for longer (Australian Bureau of Statistics, 2005a; Duncan, 2003), were less likely to be offered job-related training (Bytheway, 1995; Taylor & Walker, 1997) were less likely to be promoted (Bennington, 2001; Bennington & Calvert, 1998; Finkelstein, Burke & Raju, 1995; Hamilton, 2001), particularly if they were female (Still & Timms, 1998), and were more likely to be “downsized out” of an organisation or selected for redundancy (Duncan, 2001, 2003). According to Bennington and Calvert (1998, p. 136): “this form of discrimination has adversely affected many people and their careers”. Hartmann (1998) found age discrimination continued to be a factor contributing to the reduction of employment rates of older workers (aged 45-64 years) over the period 1976-1996. The worst affected category was men aged between 55-59 years, whose unemployment rates rose from 1.9 per cent in 1976 to 10.3 per cent in 1996. In addition, the length of time of unemployment of this male age group also rose from approximately 90 weeks to 110 weeks between 1986 and 1996 (Hartmann, 1998). Encel (1998) noted this rise was up from 36 weeks of unemployment in 1978. Vines (2001, p. 15) found the disadvantages
suffered by older workers in Australia included: “low participation rates in employment, high rates of casualisation, comparatively low levels of training, extended length of time in the unemployment ranks, and continuing displacement from work”.

In employment, age-discriminatory decisions are likely to impact upon advertising of vacancies, recruitment and selection, promotion and demotion, education, training and development, redundancy, redeployment, dismissal and retirement, and other HRM practices. For example, to avoid claims of age discrimination, some USA employers were found to be advertising for younger workers, but using loose inference rather than directly stating a specific age in their advertisements, while other employers were using recruitment agencies as a means of handling their recruitment for them, to avoid any involvement in selection until after the shortlisting stage (McGoldrick & Arrowsmith, 1993). As another example, Bytheway (1995, p. 101) argued there were three ways in which older workers were affected by age discrimination:

- The effect of cultural ageism upon expectations of the older worker;
- secondly, the impact of government legislation and in particular the regulation of state pensionable age; and
- thirdly, the way the employing organisation itself imposes age limits upon continued employment.

While employers in Australia are not legally permitted to discriminate against older workers on the basis of their age, it appears from the literature that there are ways that employers’ attitudes still influence the employment rates of older workers. According to the Human Rights and Equal Opportunity Commission (2005), age discrimination legislation has been found to be less effective than originally desired. For example, many organisations treat age discrimination laws as part of the cost of doing business (rather than complying with the laws), there is a low chance of being identified, enforcement is not occurring, and employer education is not sufficiently effective. Further, it seems the anti-discrimination laws are not effective against covert discrimination. A survey of unemployed people in Australia found 29 per cent of respondents aged 45-54 confirmed age as the main obstacle to getting a job, and this proportion increased significantly to 46 per cent among respondents aged 55 and over.

If a downsized worker has 15 or more years of seniority, lives in a low-growth region, and is forced to switch industries, he or she typically loses more than 50% of his or her previous wage. Those over 55 are simply thrown out of the workforce.

The efficacy of Australia’s anti-discrimination legislation in eliminating age based discrimination remained problematic - employers continued to discriminate against older workers even while valuing their experience, maturity, judgement and reliability; employers continued to believe older workers were less flexible and adaptable than younger workers; employers’ attitudes included the view that training older workers was not a good investment and older workers were more difficult to train or reluctant to be trained; employers continued to believe older workers were technologically inept and slow to change; downsizing had disproportionately negatively affected older workers; and recruitment agencies were reluctant to accept older workers as clients or to shortlist older workers to recommend as potential recruits (see for example reports of the Equal Opportunity Commission (WA), 2001; Office of the Director of Equal Opportunity in Public Employment (NSW), 1998; Office of the Director of Equal Opportunity in Public Employment (WA), 1999).

Overseas research tends to support the endemic nature of age discrimination. For example, Parsons and Mayne (2001) found in the UK that even though six of ten organisations collected data on their own age profiles and nine of ten reported having equal opportunity policies in place, only one of ten reported targeting older people in their recruitment processes. Worse, they had no intention of doing so in the future. When asked whether they had introduced any specific measures to increase the employment or retention of older workers, less than ten per cent reported introducing any flexible working arrangements such as part-time or casual work, removing age criteria for training, or introducing re-training or phased retirement programs for older workers (Parsons & Mayne, 2001). The UK government - preferring encouragement, persuasion,
information and awareness-raising, rather than compulsion - had decided not to introduce a law against age discrimination, but implemented the 1999 Code of Practice for Age Diversity in Employment (Yearta & Warr, 1995). However, the results of a survey of 613 companies in the UK by Robert Half International, a specialist recruitment consultancy, demonstrated a preference for younger staff. According to an article in *Management Accounting* (Anonymous, 1998b, p. 11): “of the senior personnel and human resource managers interviewed, 46 per cent commented they would recruit younger staff, ... preferring the 20-29 age group”. Confirming age discrimination still existed in the UK, Loretto, Duncan and White (2000) argued the voluntary Code of Practice for Age Diversity in Employment had had little impact.

Several researchers have posited reasons behind age discrimination, and these reasons included employers negatively stereotyping older workers as slower, less adaptable or flexible, and less willing or able to learn when compared with younger workers (AARP, 1990; Encel, 2001; Steinberg, et al., 1998; Walker, 1997). Additionally, State legislation was inadequate in providing protection against discriminatory practices (Human Rights and Equal Opportunity Commission, 2000), and there were claims of over-qualification as a basis for not hiring older workers (Bennington & Calvert, 1998). Minichiello, Browne, and Kendig (2000) investigated the rationale behind ageist behaviour, and suggested the managerial biases that older workers are too costly, too inflexible and too difficult to train were the most significant barriers and deterrents. Peng and Klein (1999, p. 72) argued while legislation offered some protection to older workers: “stereotyping, unfair policies, and discriminatory practices” continued. Further, they argued, one of the greatest barriers to eliminating age discrimination was lack of information – older workers did not know their rights, and employers still believed the negative stereotypes. Another reason given for an older applicant’s lack of success in being hired was that they were “over-qualified”. Bennington and Calvert (1998, p. 148) cited an over-qualification case in the USA:

An unanimous three judge court panel found that an employer may discriminate against a younger worker on the ground of overqualification but may not deny employment to an older worker on this same ground because there are fewer job
opportunities for older people, and older people are less likely to continue to seek work which is better matched to their qualification.

Age discrimination in the workplace not only impacts adversely upon individuals, but also impacts upon employers including: “… lost productivity, low morale, recruiting difficulties, and adverse publicity, in addition to the financial and opportunity cost of legal claims” (Bennington & Calvert, 1998, p. 136). These consequences reflect poorly on contemporary HRM practices in areas of recruitment and selection, and performance management. The following sections discuss the perceived “strengths” and “weaknesses” of older workers.

2.5 Perceived “strengths” of older workers

Some literature supported the claim that employers value their older workers; yet other literature found younger workers are more highly valued as employees. While some literature concluded older workers are less proficient than younger workers in certain areas under certain conditions, others found mixed reactions from employers about the strengths and weaknesses of older workers. As a way of sifting through these arguments, this section details a variety of research findings – positive, negative, and mixed. Appendices A and B summarise the research findings by dimension of the strengths and weaknesses (respectively) of older workers.

Researchers have found positive perceptions of older workers from employers, or note that the common stereotypes (that older workers are slower, less flexible and adaptable, and take more sick days) are not supported by research (for example, Bennington & Tharenou, 1996; Fenstermacher & Kleiner, 1999; London, 1996; Paul & Townsend, 1993; Productivity Commission, 2005). Countering the stereotypes, Bell (2001) found high levels of loyalty among older workers, while the House of Representatives Standing Committee on Health and Ageing (2005) found high levels of productivity (see also, Landau & Werber, 1995; Walker 1997), commitment, (see also, Encel, 1998; St-Armour, 2001) experience and developed skills (see also, Bell, 2001; Collinson, 2003; James, 2001; Kaplan, 2001; Ranzijn, et al., 2004). Concurring with this
latter finding, Humple and Lyons (1983) also found older workers displayed a positive work ethic, and in addition, their employers reported that they completed a better quality job. James (2001) found older workers possessed a psychological insight for management, while other researchers found related strengths in their better decision-making ability (Etcoff, 2000), their knowledge of the business cycle (Tabakoff & Skiffington, 2000) and the organisational structure (James, 2001), their maturity (House of Representatives Standing Committee on Health and Ageing, 2005), and their ability to be counted on in a crisis situation (Steinberg, et al., 1998).

Further, Kaplan (2001) argued that older workers were more honest, while others found their work ethic (Bell, 2001; Lazarus & Lauer, 1985, Shea, 1991) and their moral judgement (Collinson, 2003; Moberg, 2001) to be better than younger workers. In contrast to the above stereotypes about older workers, Encel (2001) found older workers had better qualifications than younger workers, while Kern (1990) argued that older workers had the required learning capacity. Further, Gordon (1995), Kaplan (2001) and Shea (1991) found older workers had creative capacities, and Collinson (2003) and Taylor and Walker (1994) found that older workers were flexible. Finally, not only were older workers found to be more dependable (Collinson, 2003; Encel, 2001; St-Armour, 2001; Steinberg, et al., 1998; Sterns & Miklos, 1995; Walker, 1997), they were less likely to be absent (Encel 1998; Gordon, 1995; Shea, 1991; Tabakoff & Skeffington, 2000), and had fewer accidents (Rix, 1990; Steinberg, et al, 1998, Taylor & Walker 1994; Warr, 1994) than younger workers.

The literature details a range of strengths that older workers are perceived to have, as reported by employers (set out in Appendix A). In Appendix A, each row names a dimension or area of capability or performance identified in the literature, and the author/s who identified that dimension as a strength of older workers. The findings were researched within a variety of settings in differing conditions, locations and times. For example, in the dimension of “accidents”, four authors commented positively about older workers’ record in this area: Rix (1990), Steinberg, et al. (1998), Taylor and Walker (1994) and Warr (1994). Additionally, Steinberg, et al. found older workers had fewer
accidents when compared with younger workers. The most frequent references to older workers’ strengths were in the dimensions of: experience and developed skills (11 different authored references); reliability/dependability (10); loyalty (8); low turnover (7); attendance/low absenteeism (7); knowledge (6); and doing a better quality job (6).

This summary supports an argument for the overall value of employing older workers, and in a variety of job roles, as discussed next. For example, Etcoff (2000) (see Appendix A) argued employers rated older workers as more dependable, making better decisions and doing a better quality job, while Landau and Werbel (1995) found sales productivity of insurance salespeople increased with their age. The American Association of Retired Persons found 77 per cent of those surveyed believed older workers (aged over 50 years) are: “more reliable and more committed to their organizations (sic) than younger workers” (St-Armour, 2001, p. 26). Further to this, James (2001, p. 16) argued many young people: “lack personal development and even basic meeting and organisational skills”. A survey of sales and marketing executives rated 55-65 year old salespeople higher than their 25-39 year-old counterparts: “on almost every front, including ability to meet sales goals, knowledge of product, commitment to serving clients, and creativity in solving problems. Older workers ... may also be smarter and more goal driven than their younger counterparts ... are more likely to be honest with clients and demonstrate loyalty and commitment to the client and their companies” (Kaplan, 2001, p. 58). Humple and Lyons (1983) agreed with these findings of a stronger sense of loyalty, and a deeper sense of work ethic for a fair day’s pay. They also found older workers placed more emphasis on the quality of work life than on the work itself, and desired less than full-time work.

Social and personal issues were more important to the older worker, as was greater pride in craftsmanship or quality of the work, and older workers made a greater attempt to work harder to make up for self-perceived failure or inadequacies (Humple & Lyons, 1983). Lazarus and Lauer (1985, p. 58) agreed with other authors: “older workers have a decidedly stronger work ethic and more positive attitude toward work than their younger counterparts”. Gordon (1995) showed older Australian workers are more
skilled, have better work attitudes, lower turnover and better punctuality than younger workers. Encel (1998, p. 47) discussed the findings of a ten-year study of older workers carried out by Cambridge University, which found: “experience gives increased ability to deal with new and unexpected situations; speed declines with age, but accuracy increases; and ‘unconscious optimisation’, ie, the ability to compensate for changes which impair performance, appears to improve with age”.

According to a survey of HRM professionals in the USA, there were ten reasons to hire older workers: (i) they were more willing to work different schedules; (ii) and serve as mentors; (iii) they had invaluable experience; (iv) they had a stronger work ethic; (v) were more reliable; (vi) they added diversity of thought/approach; (vii) they were more loyal; (viii) they took work more seriously; (ix) they had established networks; and (x) they had higher retention rates (Collinson, 2003). Collinson also identified the top three disadvantages of hiring older workers, reported by HRM professionals as being that older workers did not keep up with technology, caused expenses to rise, and were less flexible. Notably, the issue of flexibility is reported in both the lists of advantages and disadvantages, yet the advantages in general outweighed the disadvantages (Collinson, 2003).

In Australia, Louise Rolland, (then Project Co-ordinator with Jobs East, a Commonwealth Government consultative committee), noted: “the stereotype of young people being more technically proficient than older people simply is not true” (cited in James, 2001, p. 17). Additionally, quoting Veronica Sheen (then Deputy Executive Director of the Council on the Ageing), James (2001, p. 17) argued that: “young people work faster, but they make more mistakes. Older people take longer to train, but they do things more thoroughly and produce a higher standard of work”. Further, Encel (1998, p. 47) reported: “older workers were excellent or very good on: attendance and punctuality; commitment to quality; loyalty to employer; practical knowledge; solid experience; and reliable performance”.
Moreover, it is important that older workers be assessed on the basis of their performance and contribution rather than their age, and this view has been widely supported in international arenas (OECD, 1994). According to Goldberg (2000, p. 21):

Managers should consider that while younger workers tend to come up with ideas more quickly and more often than older workers, the relative value of the ideas may differ. Managers should be encouraged to examine how many of the ideas put forth by those eager younger workers make sense for the company, are well-thought out, and have not been tried before. Because older workers have the experience to determine what will and won’t work, they put forth fewer ideas, but more of those ideas tend to have value.

Kern (1990) found older workers were particularly valuable and better suited to: industries involving significant human interactions; working non-standard hours; working in community-based organisations; and undertaking routine work. Sinclair (1998) argued from a different perspective, that older workers are also valuable to the careers of younger workers, as older men proved beneficial as mentors to women: “particularly at the formative stages of their career” (Sinclair, 1998, p. 88). From the above discussion, it can be seen that employers value older workers. According to Bell (2001, p. 42), in the USA real estate industry: “experience and job know-how are prized attributes”, and many firms, having been burned by young and inexperienced managers, are now turning to the older manager for their “knowledge, loyalty and work ethic”. Not all the findings concerning older workers were positive, and the next section outlines those areas in which older workers were found to generally have “less” of a particular dimension or capability, or be less able than younger workers in that dimension.

2.6 Perceived “weaknesses” of older workers

In contrast to the previous section, there is a literature that also identifies negative perceptions by employers about the value of older workers (for example, Department of Parliamentary Services, 2005; Falconer & Rothman, 1994, cited in Encel, 1998; Min & Kleiner, 2001; Productivity Commission, 2005, Reark Research, 1990; Rix, 1990). For
example, Griffiths (1997), Hansson, et al. (1997) and Ranzijn, et al. (2004) argued that employers perceived older workers as less adaptable, in agreement with AARP (1992), Encel (2001), Reark Research (1990), Steinberg, et al. (1998), and Yeatts, et al. (2000) who argued that older workers were perceived as less flexible. Further, there were perceptions of older workers as less mentally alert (Steinberg, et al., 1998), less able to adapt to new technology (AASRP, 1989; Walker 1997), having less relevant skills (Davey, 2003, Hansson, et al., 1997; Min & Kleiner, 2001; Taylor, 2003; Yeatts, et al., 2000) and having less intellectual capital (O’Neill, 1998). Researchers have reported negative perceptions of older workers as being cautious (Walker, 1997), being slow at work (Encel, 1998), and being slower to train (Encel, 2001; Griffiths, 1997; Yeatts, et al., 2000).

Appendix B summarises this literature covering the perceived “weaknesses” of older workers, by identifying dimensions in which older workers do not perform as well as younger workers, or in which they have less of a particular attribute. These dimensions included capabilities (especially physical abilities, adaptability and flexibility), attitudes and the higher costs of pay and pension structures. The most frequent references were to: flexibility (8 different authored references), training - combining poorer response to training, being more expensive to train and taking longer to train (7), adaptability or willingness to change (6); and obsolescence or less relevant skills (6). However, the negative perceptions appear to be in the minority and limited to particular aspects of the job, rather than an assessment of overall performance.

According to Yearta and Warr (1995, p. 29): “despite the fact that research evidence has repeatedly indicated that older employees have particular strengths, the attitudes of people in many organisations remain negative”. For example, in 1994, a study of employers in Sydney sought responses from mostly under-35 year-old human resource managers/officers, and in that study, most respondents were actually resistant to the idea of hiring older employees (Falconer & Rothman, 1994, cited in Encel). This result appears in contrast to Maule, Cliff and Taylor’s (1996) findings that across 111 occupations, experience was a better predictor of job performance than age. In terms of
the more common concern of physical performance, O’Neill (1998) identified some physical abilities that were affected by age, and suggested these would need to be taken into account when undertaking planning and managing such employees. Specifically, O’Neill (1998) identified that vision, hearing, strength and endurance, and cognitive processing and intellectual capital (except for general knowledge and verbal ability), all appeared to decrease as employees aged. Research has suggested that employers perceived older workers as being more cautious, lower in physical capacity, less interested in learning technological skills, more accident prone, in poorer health, more resistant to change, and less trainable (Taylor & Walker, 1994). Employers rated older workers as being less creative and harder to train than did the employees (Steinberg, et al., 1998).

Of course, not all individuals perform at the same level or standard, nor will they “age” at the same rate. One of the reasons for non-hiring of older workers could be institutional age discrimination. According to Walker and Taylor (1993, p. 61): “discrimination against older workers is not merely a case of individual prejudice, but is also a social construct, institutionalised in the labour market and in other social and economic systems”. According to the contradictory findings summarised in Appendices A and B, it is not clear whether the performance of older workers as a group declines with age. Yet it seems that while the negative views of older workers are not justified, in reality, some employers remain sceptical of the value of older workers.

Not all the research can be categorised into either the perceived “strengths” or “weaknesses” of employing older workers; several researchers found mixed reactions to the value of older employees (for example, Encel, 1998; Kern, 1990; Lyon & Pollard, 1997; OECD, 1994; Salthouse, 1994; Steinberg, Walley, Tyman & Donald, 1998; Walley, 1994, cited in Steinberg, et al., 1998). Steinberg, et al. (1998) found older workers were seen as having strengths in the areas of experience, knowledge and a strong work ethic, but in contrast were also negatively viewed on characteristics such as flexibility, adaptability to technology and aggressive spirit. In Walley’s research (cited in Steinberg, et al., 1998, p. 60), some functions were found not to be influenced by age,
such as: “production, technical services, research and development, distribution, purchasing, sales, marketing support, personnel and training, data processing, legal and secretarial, administration”. Additionally, Salthouse (1994) found older workers were neither less productive nor less competent than younger workers. Ability or reliability and trust/loyalty were cited by employers as being two of the most important characteristics needed by an employee for promotion or advancements, and older workers have been found to be stronger in these characteristics. Despite this, the paradox remains: employers still prefer younger workers (Encel & Studencki, 2004; Steinberg, et al., 1998).

2.7 The employment paradox for older workers

If older workers really are valued, as discussed in section 2.5 above, why are they not being hired? The following discussion suggests eight possible explanations. Firstly, younger workers are cheaper to hire. As McKay (1998) found, older workers have higher wage expectations, and were less likely than younger workers to work for a lower wage. Secondly, the image of a job or organisation can be a significant factor in setting employment preferences. For example, the youthful image of McDonald’s connects friendliness, vigour and fun with younger workers. Thirdly, physical attributes such as strength and health (the strong physical strength and presence required, for example, for a nightclub “bouncer”) might help explain the low rates of employment of older workers. However, these first three possibilities may affect only a minimal number of jobs.

Fourthly, there may be a research bias towards using the research listed in Appendix A to provide a solution to why older workers are apparently not being hired. The majority of respondents in that literature commented about older workers who were already employees, and therefore the respondent would usually have observed the older worker’s performance. As a result, they were commenting about people they knew. In a hiring situation, many employers are faced with applicants who are strangers - about whose performance they know nothing. As with other disadvantaged groups, associated stereotypes tend to be a barrier to employment, and experiences (or lack thereof) with members of that group will affect, either positively or negatively, employers’ inclinations
to recruit from that group. Research is needed to elicit the views of employers about the value of hiring older workers in the first place, not the value of current employees who happen to be “older”.

Fifthly, reportedly-valued older workers may not be hired might but the research respondents provided socially desirable answers. When asked for comments about the value of older workers, it is “not the done thing”, nor politically correct, to say such employees are slow to learn or adapt, are unproductive, more expensive, or inflexible. This situation is likely to be further exacerbated when the researcher asking the question is relatively older than the respondent. In other words, respondents to the research are influenced by the undesirability of criticising older workers, and this may have distorted the results.

Sixthly, as age discrimination is illegal, employers would be reluctant to divulge practices of not hiring older workers that otherwise might incriminate them in unlawful hiring practices. In such circumstances, respondent employers may be more likely to say they believed older workers to be worthwhile employees. If older workers were thought of as highly valued employees, as suggested in Appendix A, it seems they should be able to find jobs. It appears, however, that there is a gap between what employers say they believe and how they act.

Seventhly, most of the research on the hiring of older workers is outdated, and hence there is the possibility that older workers are currently being hired, and that it is time to update the research. Eighthly, the particular industries in which the research was conducted could be those where older workers are not generally found due to physical exertion, working time arrangements, job status or organisational image. These factors may impact upon the findings. More in-depth research within specific sectors is needed to canvass the views of both employers and employees, and this should be across a spectrum of roles and skill requirements.
While the positive view of the value of older workers as employees dominates the literature (see Appendix A), employers are not converting these positive views into hiring decisions for older workers. As mentioned previously, there is a gap between what the research is indicating and what is evidently happening. The hiring policies and practices of an organisation are likely to impact upon the outcome of a hiring decision, and thus influence the take-up rate of older workers into the workforce. Issues of possible concern include the age differential between interviewer and applicant, the selection criteria used, the “measure” and definition of “competence”, the perception of the value of older workers in terms of their organisational fit, and other characteristics which are extraneous to the individual job itself, but upon which selections are based (such as maturity or stabilising influence, or the organisation’s “youth-focussed” image). Interestingly, Brooke (2003) has recently analysed the human resource cost-benefits of employing older workers, based on recruitment, training, absenteeism and cost of injury, and found that overall, there is a benefit of employing older workers of just less than two thousand dollars per older worker. So far, this thesis has examined the research on the ageing workforce, the older worker, and the relative advantages and disadvantages of employing older workers. The next section locates gender in the context of the research.

2.8 Gender issues of older workers

Gender remains a significant issue in the study of older workers due to the differences in the way that men and women are treated in employment, the negative stereotypes accorded women (sometimes resulting in sex discrimination), women’s domination of the lower skilled and lower paid part of the labour force, the greater financial disadvantage frequently suffered by women as they near retirement, and the mostly male-based models used to plan changes to the way work is socially constructed. However, much of this research has neglected older women in the labour force (Ainsworth, 2002). Research suggests that employment issues for women are different to those for men (for example Bernard, et al., 1995; Encel & Studencki, 1997; Merkes, 2003; Patrickson & Hartmann, 1996; Villani & Roberto, 1997). However, there remains limited research in the combined areas of gender and ageing (except, for example, Arber
Research has shown men and women differ in their meanings of work once they reach the age of 50 years (Berquist, et al., 1993). For example, some women enter the workforce later in life, having raised children, and are keen to have some influence, not feeling the dissatisfaction that some men feel having worked constantly since they left school. In contrast, some women’s careers can have significant impacts – most successful senior executive women are not married and also suffer the same stress-related health problems as their male counterparts (Still & Timms, 1998). Also, the careers of women vary from those of men (O’Leary, 1997; Mavin, 2001). Traditional models of careers are based upon an upward linear hierarchical assumption, which encourages competition, striving for the top. Such models were found to typically suit males rather than females (Mavin, 2001), but no typical model of careers was found for women. However, a more suitable female work model would encompass family, child-rearing, significant others and various life stages along with work, using different measures of success (O’Leary, 1997). The role of gender is important to this thesis for four reasons. Firstly, the types of workforce participation women undertake appear different to men’s. Secondly, the broken nature of women’s work histories influences their total time in the workforce and thereby the amount of time to gather resources and experience. Thirdly, there are gender differences in retirement decision-making. Fourthly, older women can suffer from at least two types of discrimination – age and sex. These reasons are now described in detail.

Firstly, gender is important to this thesis is that older females have different work histories and different problems in their job search attempts to those of older males. It has been argued that women face both horizontal occupational segregation (the hiring of men and women into gendered masculine and feminine occupations - for example, women into nursing and teaching; men into engineering and construction), and vertical occupational segregation (the way in which the highest levels in occupations are commonly filled by men, while women dominate at the lower levels of the same
occupation) (Merkes, 2003). Additionally, the higher rates of part-time work that many women engage in usually translate into greater job insecurity, less access to training, poorer working conditions (without sick leave, holiday pay or superannuation payments), and lower hourly rates of pay. Part-time and casual female workers are also frequently locked out of career structures designed for full-time workers (Merkes, 2003). Upon trying to return to the workforce after child-rearing, women have difficulty finding a job, and even when they are successful, that job is more likely to be part-time (45 per cent of women over 45 years, compared with 11 per cent of males over 45) (Australian Bureau of Statistics, 2005a). For many such older women, and particularly those approaching retirement, their financial resources may be insufficient, and extensions to working lives are a necessity rather than a choice. These differences from men in work histories reflect the different life phases for women, including “home duties”, child-rearing and other nurturing roles. Labour force participation rates show relatively high rates for the younger age groups, declining for older age groups (see Table 2.1 below), when many women leave the workforce to have children, and later, retire or leave to do volunteering work.

Table 2.1: Labour force participation rates of women, by selected age groups

<table>
<thead>
<tr>
<th>AGE GROUPS (YEARS)</th>
<th>1984 (%)</th>
<th>2003 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>67.9</td>
<td>68.9</td>
</tr>
<tr>
<td>24-44</td>
<td>55.2</td>
<td>72.2</td>
</tr>
<tr>
<td>45-54</td>
<td>48.3</td>
<td>74.2</td>
</tr>
<tr>
<td>55-64</td>
<td>20.9</td>
<td>43.7</td>
</tr>
<tr>
<td>TOTAL</td>
<td>52.6</td>
<td>67.8</td>
</tr>
</tbody>
</table>


One feature of women’s working life phases that may help explain this increase relates to changes over time in female roles. For example, the main activity reported by 83 per cent of women aged 15-64 years outside the labour force was “home duties/child care” in 1983, but this reason being reported as the main activity decreased to 56 per cent
in 2003 (Australian Bureau of Statistics, 2005b). Also, the nature of this decline has changed, reflecting the increase in the average age of women having children, from 26.9 years in 1983 to 30.5 years in 2003 and a simultaneous increase in workforce participation (Australian Bureau of Statistics, 2005b). For example, in 1983, the participation rate for women aged 20-24 (72 per cent) decreased to 55 per cent for women aged 25-29 years, compared with the 2003 decline for the same groups of only 3 per cent (Australian Bureau of Statistics, 2005b). The declining workforce participation of men and corresponding increase in participation of women might suggest women’s increased access to work is balanced by men’s increased responsibility for childcare. Merkes (2003) argues the decline in male participation indicates a loss of full-time jobs, while the increase in female participation is indicative of the increase in part-time work by women. The gender differences seem to widen when the number of years of workforce participation is investigated. Clare (2001) reported in Australia for the year 2000 that it was estimated men had been in paid employment for an average of 38 full-time years, compared with an average of 20 years for women. From these estimates, it appears older women are likely to have less financial resources from work-related private savings and superannuation, related to the second reason gender is important.

Secondly, the interrupted nature of women’s work histories is important as different employment histories may also affect income levels. For example, women returning to the workforce following child-rearing are often seen as lacking in up-to-date skills and knowledge. With ageing comes an increase in difficulty finding a job, as demonstrated by the rate of long-term unemployed women aged 55-64 years (48.8 per cent), compared with those aged 45-54 years (35.9 per cent) (Australian Bureau of Statistics, 2005b). Older women, in addition to having a longer life expectancy, will live their oldest years alone and without their partners - most single pensioners living alone as widows (Shacklock & Hayes, 2002). Bernard, et al. (1995) and Patrickson and Hartmann (1996) agreed the financial situations of older workers are gendered, with women usually having had inequalities, compared with men, in terms of employment time during which to build their superannuation. For these women, there would be a financial inducement to stay in the workforce, or to return to it should they leave. A significant percentage of
these are women who have not been employed or have interrupted their employment, usually having had a break in their capacity for building their retirement savings. As can be seen from Table 2.2 below, single females depend on government benefits to a much larger extent (68.3 per cent) than do either males (55 per cent) or couples (49.1 per cent).

Table 2.2: Incomes of older persons – Australia 1986 and 1998

<table>
<thead>
<tr>
<th>Family unit type</th>
<th>Government benefits as a proportion of total equivalent disposable income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1986 (%)</td>
</tr>
<tr>
<td>Couples</td>
<td></td>
</tr>
<tr>
<td>- aged 65-74</td>
<td>53.0</td>
</tr>
<tr>
<td>- aged 75 and over</td>
<td>58.0</td>
</tr>
<tr>
<td>Couples sub total</td>
<td>54.3</td>
</tr>
<tr>
<td>Single males</td>
<td></td>
</tr>
<tr>
<td>- aged 65-74 year old</td>
<td>56.9</td>
</tr>
<tr>
<td>- aged 75 and over</td>
<td>67.6</td>
</tr>
<tr>
<td>Single male sub total</td>
<td>60.6</td>
</tr>
<tr>
<td>Single females</td>
<td></td>
</tr>
<tr>
<td>- aged 65-74</td>
<td>69.9</td>
</tr>
<tr>
<td>- aged 75 and over</td>
<td>74.8</td>
</tr>
<tr>
<td>Single females sub total</td>
<td>72.1</td>
</tr>
</tbody>
</table>

Source: Adapted from National Centre for Social and Economic Modelling (2001)

Comparing different family types, single females among the population of older Australians have a notably higher dependence on government benefits, than the other groups. In 1998, government benefits accounted for 68 per cent of their incomes, compared to the figures of 55 per cent of single males and 49 per cent for couples. This is a direct reflection of the considerably lesser opportunity that these females had to save for private retirement incomes (National Centre for Social and Economic Modelling, 2001). In 1998, only six years after the introduction of the compulsory superannuation scheme in 1992, older couples and older single males appeared to have had increased
opportunity to provide for their own retirement, with their reliance on government benefits declining significantly (see Table 2.2 above). On average, government benefits as a proportion of disposable income are 14.8 per cent less for 65-74 year old couples than those aged 75 and over. The figures for older single males are similar (14.7 per cent less) whereas their older single female counterparts have not fared so well and continue to be heavily reliant on the flat rate social security system (Shacklock & Hayes, 2002).

In 1995, 67 per cent of widowed women and 64 per cent of widowed men lived alone. There were almost five times more widowed women who lived alone (414,000) than widowed men (86,000), a consequence of the greater life expectancy of women (Australian Bureau of Statistics, 1997). These results emphasise the apparent need to provide extra support to older women who form a specific niche in the ageing population. Assisting such women to return to work, if they are capable and willing to do so, is thus desirable from a public policy perspective. Research is needed into assisting such women, and exploring their willingness to work and the conditions under which they would find it desirable to extend their working lives, or return to the workforce.

Thirdly, the gender of older workers is important because retirement decision-making differs between men and women. For example, Australian women retire earlier than Australian men. The average female age of retirement was at 41 years, compared with 58 years for men (Australian Bureau of Statistics, 1998). Such earlier retirement has clear implications for creating sufficient financial resources for older women for their retirement, and particularly when they rely on their partner for financial support and the partnership ends prematurely. In making the retirement decision, older women were more likely than men to consider their marital status, their partner’s work situation, their family obligations and their relationships outside of work (Szinovacz, DeViney & Davey, 2001). The health of others has also been shown to have more influence on the retirement decisions of women that for men, along with whether dependents lived at home, reflecting the social norms of women’s roles as nurturers and carers (Talaga & Beehr, 1995).
In contrast, some women are more likely to want to work later in life. Several researchers found those women with a strong social attachment to their workplace were less inclined to retire, and were less likely than men to consider retirement positively (Merkes, 2003). Concurring, Atchley (1982) found women were more likely to have negative views about retirement than men. Merkes (2003) argued women in high-status occupations were more likely to want to continue working past the age of 65 years than women in low status occupations. Atchley (1982) partly agreed, finding those men more likely to continue working past the mandatory retirement age did so because of work enjoyment; women, on the other hand, continued working for financial need reasons.

Fourthly, gender is relevant to this thesis as women can be discriminated against on the basis of both age and sex. Onyx (1998) refers to this situation as the “double jeopardy” of discrimination – older women suffer from both age and sex discrimination, and she argued these negative consequences appear to be cumulative in effect. Encel (1998, p. 44) similarly argued older women face: “a double-edged sword of discrimination. On the one hand, lack of experience is used as a cloak for discrimination actually based on age; on the other hand, older women can be eliminated on the ground of being ‘over-qualified’”. Likewise, Arber and Ginn (1995, p. 7) called this “gendered ageism”, and there has been a growing interest in it (Bernard, et al., 1995). Unfortunately, Still and Timms (1998) found both forms of discrimination continued in Australian companies.

According to Probert (2005), the issue of discrimination is embedded in two different frameworks. The first, which dominates the research literature on gender and work, argues the unequal representation of men and women at different levels of organisations and occupations is the result of unequal treatment at work, particularly in regard to appointments, training, advancement opportunities, access to mentoring and workloads, and other career-related factors (for example Bennington, 2001; Bennington & Calvert, 1998; Bennington & Tharenou, 1996, 1998; Bennington & Wein, 2003; Encel & Studencki, 2004; Human Rights and Equal Opportunity Commission. 2000; Shen & Kleiner, 2001). The second, which explores discrimination from a labour market
perspective, focuses on the apparently different levels of human capital (often measured by educational attainment and work experience) that men and women possess (Probert, 2005). Such labour economists would argue that because of these different levels, men and women make different choices and the different outcomes experienced by men and women reflect gendered choices rather than unequal treatment (Probert, 2005).

The above choices may reflect the social construction of gender and work. For example, the roles women and men undertake at work are both age and gender-related (Bernard, et al., 1995). These researchers noted: “older women were regarded as more suitable for clerical, caring, cleaning and catering work, and less suitable than men for chief executive and senior management jobs or for heavy manual work as porters, caretakers or road workers” (Bernard, et al., 1995, p. 61). That is, certain work was “women’s work” – too lowly paid and low status for men. These women placed themselves in a “hierarchy of valuable workers” above young workers but below men (Bernard, et al., 1995). Sexual discrimination, argued Arber and Ginn (1995), is embedded in the cultures of organisations, male domination occurs in a variety of forms, and women may be denied access to organisational networks and mentors. Further, they suggested, as argued earlier in this thesis, equal employment policies and legislation have not been as effective as needed. What role then, if any, do employee working preferences play?

2.9 Extended working lives and implications for HRM

As discussed in Chapter 1, the Australian government has indicated older workers should extend their working lives, which the media has dubbed “work till you drop”. If the Government’s initiatives are successful, then organisations and HRM will need to prepare for changing demographics of their staffing profile, to sharpen their measurement of individual workers’ performance, to train staff in diversity, hiring, supervising and training older workers. However, such a situation is not simple to create and manage. There are several other issues in the public arena that need to be addressed to successfully entice workers to continue working, or return to, and remain in, the workforce. One of these is the availability of jobs. Secondly is the ability to predict which older workers
might want to continue working, and which might not. Finally, the notion that older workers might want to continue working well into their 70s or 80s has huge consequences for organisations and HRM. Similarly, how can organisations manage the possibly large numbers of extra older workers? The implications for organisations and HRM need to be addressed.

Some organisations offer incentives to reduce work prior to retirement, thus enabling a transition between full-time work and retirement, which benefits both the worker and the organisation. However, very few organisations currently offer phased or transitional retirement in Australia, though the trend may be changing (Patrickson, 2003). “Phased retirement” arrangements generally provide employees who are at or near eligibility for retirement with the opportunity for a reduced schedule or workload, thereby providing smoother transition from full-time employment to full-time retirement (Patrickson, 2003). By contrast, in the USA railroad industry, retirement age is to be increased to the age of 67 for those born after 1959 (Anonymous, 2002). For others nearing retirement who may desire to remain at work for financial or non-financial reasons, will there be sufficient, quality jobs available for their employment? Public policy has not sufficiently addressed this issue to date.

The implications for organisations and for HRM have not been part of the Government’s considerations. The Government has made statements about the national benefit gained from older workers staying at work (for example, Department of the Treasury, 2004a; Productivity Commission, 2005), but how does this philosophy translate at organisational level? Additionally, there are implications for health and safety, ergonomics in the workplace, and justifying whether each older worker’s request to continue working is a worthwhile investment for the organisation. The proposals by government about older workers continuing to work have wide-reaching implications for HRM, which have not been addressed at organisational level.

As discussed previously in this chapter, while early retirement incentives have stripped the workforce of its older participants, the demographics of Australia’s
workforce are now likely to result in a demand for the skilled employee, irrespective of age. The desire and need for paid work may also continue for many older workers, as previously discussed, and until later in their lives than they may have originally planned. That is, the traditional notions of retirement are likely to be replaced by extended working lives, including phased retirement options, part-time work for senior executives, and other management arrangements to integrate flexible employment arrangements to suit the needs of the older worker. The hiring pressure is moving on to the employer, who may find strong competition for skilled older workers, and attractive employment options will need to be incorporated into future hiring policies and practices to remain competitive.

If the predictions about a shortage of skilled labour are accurate, then instead of *does the workforce want and need the older worker?*, the more important question is, *does the older worker want and need the workforce?* It is this second question that is the focus of this thesis. Leonard (1999) reported a study that found a growing number of employers were asking older workers to remain on the job, and that many of these older workers were staying on, not because of financial needs, but rather because their work colleagues had become like family to them, and that: “their pride and self-esteem are also linked to the notion that they are making a contribution to society” (p. 28). Likewise, Field (2001) and Gardyn (2000) found money was not the main motivator for older workers continuing to work, but to keep active, to have social interaction and to feel productive.

On the one hand, it is evident there is a need to investigate what older employees want in order to entice them to stay within, or return to, the workforce. What is it about working that might keep them sufficiently motivated, satisfied or fulfilled, to continue working, or to return to work? If work is not reasonably attractive to financially secure, qualified and experienced older workers, they are unlikely to remain in or return to the workforce. As a consequence, if they leave this may mean that the remaining, perhaps less qualified and less experienced older workers, who do need to work, are the applicants for the available jobs. In other words, if the more capable older workers do
not want work, then it may not be age discrimination, but lack of suitably competitive older workers, which causes the low selection success rate of older workers searching for jobs. Such a situation would justify employers not choosing the older, less competitive applicants. These circumstances would lead to continuing low levels of employment of older workers, or if there is a labour shortage, it could mean having to hire less competent staff. Neither of these outcomes would be desirable.

On the other hand, there may be some older workers who prefer to continue working until later in life. Today’s typical employee is more likely to be a highly trained professional with university qualifications than the manual workers of yesterday (Robbins, Bergman, Stagg & Coulter, 2003). The next section therefore reviews the area of the “professional” as one group of older (knowledge) workers who may be more likely to want to extend their working lives, also presenting an argument as to why this particular group might be desirous of extending their working lives.

2.10 Skilled older workers

As discussed previously, Australia is expected to have a labour shortfall within the next decade or so, but this shortfall is predicted to be in the area of skilled workers, including professional job types. Additionally, Australia is not alone in this predicament, and will be competing with many other developed countries for skilled workers. The challenge will be to retain skilled employees, effectively manage knowledge transfer within today’s lean organisations, and attract new skilled older (and younger) workers. Therefore, those older workers who are skilled are likely to find employment, while those less skilled or with outdated skills may remain unemployed. The growth areas in the labour force are mainly in the service sector and personal services sector (Australian Bureau of Statistics, 2001a), for part-time and casual workers, and demand continues for the “knowledge worker”, especially one who possesses intellectual capital.

The skills required of workers for the future are not well defined, although attempts have been made (for example, de Grip, van Loo & Sanders, 2004; Patrickson & Ranzijn, 2003). Koopman-Boyden and Macdonald (2003, p. 33) reported three
established criteria for performance: “knowledge and strategies for the task; self-confidence and degree of motivation; and personality and work-style”. According to Patrickson and Ranzijn (2003, p. 52), today’s desirable employees are: “expected to seek responsibility, demonstrate initiative, plan carefully, follow through, prove their capability through runs on the board ...” and have the qualities of: “self-management, hard work, capability as both a team player and team leader, and ability to add value”. The minimum skills for employability today, they reported, would be basic computing skills, teamwork skills, and interpersonal skills.

Educational attainment has also been argued to be the strongest predictor for the maintenance of high cognitive performance (Albert, Jones, Savage, Berkman, Seeman, Blazer & Rowe, 1995), presumably one of the more significant elements required of a knowledge worker. Thus, educational level may be one of the keys to the future skill levels of older workers, including maintaining educational level or increasing that level in mid or later life. Ongoing intellectual activity as one ages is a further protector against the loss of cognitive abilities (Schaie, 1996). Therefore, those engaged in intellectual work (such as academics), who have high levels of both educational levels and ongoing intellectual activity, may well be one of the more likely occupations to “age successfully”. Similarly, other knowledge workers (such as professionals) are more likely to be employable and to retain the abilities required by their jobs.

There is also evidence from Australian research which suggests many older workers believed their skills were a match for what employers wanted, but found a mismatch between their beliefs and what employers were actually seeking (Patrickson & Ranzijn, 2003). The authors argued the goalposts had shifted for job seekers, reporting older workers in their study believed overwhelmingly their skills were current and that they were employable. However, they had little employment success. While there is no agreed definition of who is “older”, and no clear definition of who is “skilled”, it appears those who work as knowledge workers have an advantage in greater employability, and upkeep of their skills. In contrast, those workers who have neither access to, nor aptitude for, high educational levels, nor the opportunity for ongoing intellectual activity, are
disadvantaged. Using training, mobility and flexibility of the individual as measures, de Grip, et al. (2004) found, perhaps not surprisingly, the employability situation for older workers and those less educated to be generally much worse than for younger and better-educated workers.

Ideally, older workers could be targeted for significant knowledge transfer. The use of training and other knowledge transfer techniques to pass critical information within an organisation could be focussed at less-skilled workers, as well as advancing the skills of those already skilled. The challenge of knowledge management and transfer, including minimising the loss of older workers’ knowledge and skills as they retire, is another challenge facing organisations in an ageing workforce. Consequently, older aged employment could be a positive outcome for universities, and this has been confirmed in recent Australian and Canadian research, with academics taking advantage of flexible retirement policies to continue working, but in a less than full-time role (Rosenman & McDonald, 1995; Mwenifumbo & Renner, 2000).

Begun (1986, p. 114) argued those characteristics that distinguished skilled occupations referred to as “professions” from other occupations included: “highly specialised training, legal recognition, ethical codes, and a high degree of commitment on the part of members”. Professions have long been generally regarded as those occupations that require relatively more skill and dedication from their members, and thus are worthy of higher pay, status and prestige. Studies of professions suggest autonomy is a key feature of professional work (Anderson, Johnson & Saha, 2002; Lawrence & Corwin, 2003). According to Begun (1986, p. 114): “professionals were expected to possess such attributes as a service orientation, highly specialised education, and commitment to a calling” and in exchange, society allowed them autonomy, and gave them higher social status and usually higher salaries. One consequence is that professionals have greater control over their working time than do other employees (Starkey, 1991).
Further, Koopman-Boyden and Macdonald (2003, p. 35) suggested there are specific strategies that could be implemented to better manage and retain the academic or skilled older worker: “varied work arrangements, targetted training and performance assistance, retirement planning and recognition of the potential benefits of older academics’ skills and expertise, and their need for ongoing interface with academia”. Such flexible work arrangements allow both professional and personal obligations to be accommodated, and these arrangements are particularly suitable to employees such as academics. Academics may be more able to accommodate mentoring younger staff, undertake consultancy assignments, or teach a small class of postgraduates, by the very nature of their academic work (Koopman-Boyden & Macdonald, 2003). Flexible work arrangements are more likely to be available to those who belong to a “profession”, with whom academics share a number of work characteristics.

Indeed, part-time professional employees generally represent a growing and distinct segment of the labour force, as organisations attempt to retain those professionals unable or unwilling to work full-time (Lawrence & Corwin, 2003). Such flexible work arrangements have been shown to be attractive employment options to professionals other than academics (Platman, 2004a, 2004b), reinforcing the need for organisations to provide flexible work arrangements to minimise skilled labour shortfall in the future, and to retain the services of those already employed. Skilled older workers may therefore be more likely to be sought by, and retained by, organisations offering intellectual pursuits and flexible work arrangements. At the same time, skilled older workers are likely to be more attracted to such organisations.

According to Robbins, et al. (2003), work is central to professionals, and compared with non-professionals, they tend to have fewer interests outside of work - as work itself meets their needs - and a great deal of intrinsic satisfaction is gained from work by professionals. Further, their loyalty to their profession is often greater than to their employer, and money and promotion are not a high priority. That is, professionals mainly value the challenge; the “chief reward in the job is the work itself”, and the type of job, social stature and level of professional income might impact on the desire to work
for intrinsic reasons (Robbins, et al., 2003, p. 469). However, Gallie and White (1993) found in their UK survey of nearly four thousand mixed-aged people that the majority of people in all categories would continue to work even without the financial need to do so. Gallie and White (1993, p. 67-69) found there were seven influences affecting the desire to continue working:

1. the more qualifications the person has;
2. the greater their feeling of having been successful in their career;
3. the higher they value “hard work”;
4. the more they feel they have personal control over their destiny;
5. the higher their preference for their current job;
6. the lower their preference for “an easy life”; and
7. the higher their attachment to their current organisation.

Certainly it seems professionals would meet several of these criteria, such as more qualifications, being successful, personal control over their destiny, and often, preference for their current job. The continued interest in working without the financial need to do so was influenced by the flexibility of working arrangements and access to other jobs (respondents were not necessarily committed to their current jobs) (Gallie & White, 1993). Such characteristics appear to apply to professionals, making them more likely than non-professionals to want to continue working.

Further, as work is central to professionals, retirement may not afford the same opportunities to meet their needs. As professionals reach retiring age, argued Patrickson and Ranzijn (2004, p. 428), they are more likely to experience high levels of freedom, brought about by the: “solid network of contacts, a performance record of strong achievement, a coterie of satisfied customers and a set of up-to-date skills in strong demand”. In overseas research, older UK professionals are finding different forms of working (especially freelancing, consulting and self-employment) are attractive employment options (Platman, 2004a), and thus may continue working longer. To effectively retain professionals, in addition to all other skilled older employees, organisations need effective HRM retention strategies (discussed later in this chapter).
Labour shortages are predicted in the future, employers prefer younger workers and ageist employment decisions apparently still occur. As skill shortages increasingly become exposed through ageing, older workers will increasingly be utilised to meet these demands. There is a need for organisations to utilise strategic HRM planning to minimise the loss of older workers’ corporate knowledge and skills as they continue to retire. In countries currently experiencing acute skill shortages, such as in information technology, education, nursing, and skilled trades, the occupational retention of older workers will increasingly align with human resource policy and business objectives (Brooke, 2003). HRM strategies, policies and practices are clearly critical to the successful management and retention of older (and other) workers in organisations. The next section will therefore discuss HRM, providing firstly an explanation of HRM, its approaches and relevance to the management of the older worker.

2.11 HRM and the ageing workforce

Effectively managing the ageing workforce is crucial to the future prosperity of business, and the productivity of the Australian economy. HRM has a major role in this effective management – in designing enabling policies and practices to embrace older workers. The various functions of HRM are affected by, and will affect, older workers and the ageing workforce; for example, in the areas of job design, recruitment and selection, human resource planning, training and development, career planning and development, retirement planning, and dismissal. This section examines HRM, historically, describing the role it has played and the different perspectives that have been adopted. There is no single agreed definition or meaning of HRM, yet HRM will play a crucial role in the future of the ageing workforce. HRM is widely understood to be a concept and a philosophy for practice, and has now gained academic and practitioner acceptance as part of management. HRM is a combination of (sometimes competing) theories and involves policies, functions and practices that organisations engage in, either by using their own specialist staff, or by using the skills of specialists outside the organisation, in order to manage the people within the organisation. Stone (2005, p. 4) defined HRM as: “involving the productive use of people in achieving the organisation’s
strategic objectives and the satisfaction of the individual employee needs”. The functions and practices needed include the acquiring and retiring of staff, and everything in between – rewarding them, attracting and motivating them, ensuring they are kept healthy and safe, ensuring the best utilisation of their skills, managing their performance, training them for the jobs required, planning for their future number and skills, and the like.

The use of the term “human resource management” (HRM) evolved from the former industrial term “personnel management” to signify a more strategic approach to managing employees, yet there is little agreement as to its meaning other than as a combination of sometimes competing or overlapping theories, policies, models and practices. Kane (1998) provided an analysis of the contrasting views of HRM and described different concepts of HRM. For example, he described: “strategic HRM”, the “unitarist and pluralist” approaches to HRM, the “resource-based view of HRM”, “HRM as a set of best practices”, “HRM as a partner in the change process”, “HRM linked to total quality management, re-engineering, learning organisations, or multiculturalism”, and “HRM as exploitation” (Kane, 1998, pp. 22-36). De Cieri, Kramar, Noe, Hollenbeck, Gerhart and Wright (2005) argued that, based on the discipline of psychology, HRM has traditionally been focussed at a micro-level of individual behaviour, however, recent developments have shifted the focus towards a more macro-level approach, incorporating and strategic perspectives. Significantly, Kane (1998) concluded that it was not feasible to integrate all the various perspectives into a useable single theory or model. Kane further argued HRM could be likened to the fields of counselling and psychotherapy, in that they also have various theoretical perspectives available to guide practitioners and researchers.

2.11.1 Evolution of HRM

Organisations use the policies and practices of HRM to manage their staffing, and therefore HRM is important in the management of the ageing workforce. However, because there is no agreed definition or description of HRM, it is important to provide some background to the themes in HRM and to contextualise it within this thesis.
The management of people became necessary when people began “going to work”. Prior to that, and before the creation of organisations, individuals worked from home or in cottage type businesses, but the concept of an “organisation” largely did not exist. With the growth of larger organisations, the division of labour began, and individuals took on more specialist roles, becoming expert in those particular roles rather than the more generalised previous approach (Littler, 1982; Thompson, 1983). Personnel management as a professional body formed in the early 1900s in the UK, followed by the introduction and development of HRM from 1979 as an ideology and prescription for managing people (Pinnington & Edwards, 2000). Legge (1989; 1994; 1995) argued the main difference between HRM and personnel management was that HRM focused more on three main areas: the development of the management team; the strategic integration of business management with people management; and the management of organisational culture. In essence, personnel management was seen as largely operational, and designed to effectively administer the recruitment and selection, training and reward systems of organisations (Gardner & Palmer, 1997). HRM evolved from these origins, incorporating several identifiable functions, as mentioned above, being developed and designed to effectively manage organisations’ internal workforces. HRM will be discussed in more detail in the next section.

Another aspect of the development of HRM was the evolution of the actual ideology, in a series of competing theories (see for example, Legge, 1995). The US and UK theories were often thought of as belonging to one of two schools of opposing thought – the “hard” or the “soft” HRM approach. “Hard” HRM focused on managing and controlling employees, and treating employees as a resource used in a purely rational manner in order to meet the organisation’s objectives. This approach (also called the “Michigan Model”) was authored in the US by Fombrun, Tichy and Devanna (1984) and was aligned with the Human Capital Theory, where people were treated as a resource to be minimised in cost and maximised in use. Such rational management of a resource led employees of the organisation to be conceptualised as an expense of doing business, often to be kept to a minimum like any other resource, rather than an investment to be valued and nurtured for the purposes of meeting the organisation’s objectives.
In contrast, “soft” HRM emphasised communication, motivation and leadership to create an environment where the employees could contribute to the competitive advantage of the organisation. As such, employees were to be nurtured, retrained and retained. Employees in this paradigm were conceptualised as motivated, wanting to contribute, and providing a competitive advantage. The best-known authors of the “soft” approach in the USA (also called the “Harvard Model”) were Beer, Spector, Lawrence, Quinn Mills and Walton (1984), and Guest (1987) in the UK. “Soft” HRM recognised that without the motivation and commitment of the individual, it was less likely that performance and output would be as high. It is now a well-known tenet, and one very relevant to this thesis, that HRM strategies are able to influence the retention of employees (Brockbank, 1999). In the context of the ageing workforce, discussed in Chapter 1, it is evident that HRM has a significant role to play to positively influence the retention of skilled older workers in order to extend human capital and reduce the anticipated skills shortage.

In addition to the hard and soft approaches of HRM was the industrial relations approach to HRM, and the differences between the pluralist and unitarist perspectives. According to Pinnington and Edwards (2000, p. 22), unitarists: “assume that management represents the main legitimate interest in a business, and that employees’ interests are largely aligned with those of managers”, while pluralists (Pinnington & Lafferty, 2003, p. 255) assume: “organisations are composed of coalitions of groups that possess potential for conflict”. Aside from these viewpoints, employee relations theorists argued employees contract their labour in exchange for what they consider to be reasonable terms and conditions of employment, and HRM was proposed as a way of meeting both employees’ expectations and the needs of the organisation to achieve its objectives (Gardner & Palmer, 1997).

More recently, strategic HRM has entered the field, presented as the alignment within an organisation of HRM with the organisation’s overall objectives (Nankervis & Compton, 1994). Most HRM writers view strategic HRM as a consequence of the
changing business environment, and as a development of HRM beyond the list of functions an organisation needed to undertake in relation to its employees. Looking to the future, Legge (1989) argued that if businesses wanted to be competitive, those in industrialised countries would have to focus on the knowledge-intensive service and manufacturing areas, and move away from the mass production, low-cost types of industries. Legge also argued this was one way of resolving the “hard” strategic and the “soft” unitarist HRM approaches. In making this shift, successful HRM strategies will need to focus on investment in human resources (Kane, 1998) and human capital, and these successful strategies will be needed to effectively manage ageing workforces. How HRM can assist the management of an ageing workforce is the topic of the next section.

2.11.2 HRM and the management of older workers

A key role for HRM is to manage older workers at both individual and organisational levels - to encourage their greater participation in the workforce, extend their working lives, and assist in more flexible transitions to retirement. As part of this HRM role, the issue of planning future staffing, including career development and succession planning, appears vital. Without such planning, critical skills and knowledge could be irreplaceably lost as older workers leave organisations. From an individual perspective, without career development, individuals will be less able to keep current their levels of skills (let alone upgrade skills to meet future changing job demands), have fewer opportunities for planned flexible work and retirement arrangements, and potentially be unaware of development opportunities or any organisational planning to retain their services.

From an organisational perspective, issues such as gaining older worker loyalty need to be integrated with strategic HRM objectives, possibly simultaneously with a change in organisational culture regarding the role of older workers within the organisation. Changes to organisational HRM are needed in the areas of hiring, training, health and safety, performance management and retirement planning and expectations (Patrickson & Ranzijn, 2004). Patrickson and Hartmann (1996, 1998) and Patrickson (2003) argued that many HRM functions needed to refocus to embrace the needs and
desires of older workers, to meet the labour shortfall. However, organisations will need policies that take account of individual differences and preferences in continuing to work, or wanting to retire. Policies could be developed with older workers in mind, but not restricted to older workers in their application, as younger workers may also benefit from more flexible work arrangements, for example.

From an individual perspective, HRM strategies to assist in the effective management of older workers identified in the literature include the need to maximise the employment opportunities for older people, and reduce the ageism identified (Bennington, 2001; Bennington & Calvert, 1998; Bennington & Tharenou, 1996; Bennington & Wein, 2003; Encel, 1998, 2001; Encel & Studencki, 2004; Hamilton, 2001; Patrickson, 2003; Patrickson & Hartmann, 1995, 1998, 2001; Ranzijn, et al., 2002, 2004). Additionally, suggestions in the literature identified the need to increase employment flexibility (Arrowsmith & McGoldrick, 1997; Avery & Zabel, 2001; Dychtwald, et al. 2004; Patrickson, 2003; Rosenman & McDonald, 1995; Stein, et al., 2000), including by the use of job design to increase job satisfaction (Nankervis, Compton & McCarthy, 1999) and to create more effective training and development opportunities, using appropriate learning methodologies (Cully, Vandenheuvel, Curtain & Wooden, 2000; Fuller & Unwin, 2005; Keating, 2004; Patrickson, 2003; Patrickson & Hartmann, 2001; Ranzijn, et al., 2004). The need to consider the implications of performance management issues (especially the measurement of performance) used in managing/retaining and retiring older workers (O’Neill, 1998; Patrickson, 2003; Patrickson & Hartmann, 2001; Shea, 1991) was also identified in the HRM literature on older workers. Offering partial or gradual transition to retirement where appropriate was another strategy suggested in the research literature (Patrickson, 2003; Patrickson & Hartmann, 2001; Patrickson & Ranzijn, 2004), as well as offering flexible work to older workers close to their retirement decision (Patrickson & Ranzijn, 2004; Platman, 2004a, 2004b). Finally, remuneration systems linked to performance are required to ensure pay is not linked to years of experience or age, making older workers more expensive without necessarily having greater expertise (Patrickson & Hartmann, 2001).
As discussed earlier, while research has identified there would be a labour shortage in the future, employers’ perceptions of older workers continue to be stereotypically negative (Ranzijn, et al., 2002, 2004; Steinberg, et al., 1996, 1998). Drucker (2001, p. 21) reported: “today’s human resource managers still assume that the most desirable and least costly employees are young ones”, and older workers have been “pushed into early retirement” to make room for the “younger people who are believed to cost less or to have more up-to-date skills”. Therefore, HRM also has a role in changing employer attitudes towards older workers, both as new hires as well as current employees. Such changes may include attempting to alter organisational culture to include older workers as valued employees and to hire older workers for their strengths, or as Dychtwald, et al. (2004) argued, the creation of a culture that honours experience.

In addition to these general management strategies, there has been a recent growth in the older worker research literature about the management of health and safety issues for older workers (for both mental health and performance reasons). For example, research about ergonomics and wellness at work has become more frequently reported (for example, Dale, 2004; De Cieri, 1998; Glover & Branine, 2001a; Griffiths, 1997; Moyers & Coleman, 2004). The identification of the importance of improving mental and overall health for performance has also been evident (for example, Dale, 2004; De Cieri, Holmes, Abbott & Pettit, 2005; Freeman, 2004; Roth, 2005). Suggestions from such research included the need for capitalising on older workers’ years of experience, skills and knowledge, and consequently raising job satisfaction and performance levels resulting in an increased sense of well-being for the older worker.

Clearly, HRM has a key role in assisting organisations to effectively and strategically manage their human resources in the context of an ageing workforce. Finally, one function of HRM may be to harness and articulate the voice of the older worker:

Pressures to eliminate negative bias against recruitment of older people, to provide them with training opportunities befitting their learning styles, and to ensure performance measures reflect actual competence and not
prejudicial judgements, will increase as the ranks of the over 50s increase and their political voice becomes louder (Patrickson & Hartmann, 2001, p. 43).

2.12 Chapter conclusions

It is evident from the above literature review that the ageing workforce has received a substantial degree of attention in terms of the changing demographics of future populations and workforces, and the potential consequences of this change. Also, it is demographically inevitable that, in Australia, employers will have to recruit to their workforce, relying in part on older workers. Such recruitment is predicted to be critical by 2010. In the literature, older workers are clearly valued by employers for their reliability, experience, and low turnover. However, older workers’ difficulty in obtaining and retaining employment continues, and negative perceptions by employers remain. There is a reality gap between what employers say they believe, and how they act. The stereotypes about being older may still prevail, but will need to change in order to meet future demand for skilled workers. That is, the reasons older workers might choose to stay at or leave work need further exploration. The employment circumstances that would make working more attractive to older workers have not been comprehensively identified within the literature, and are explored in this thesis. Issues concerning the flexible nature of work and the variety of work arrangements are of importance, as these might be catalysts for attracting older workers to working. HRM clearly has a significant role in enabling such arrangements, as well as managing older workers generally.

This chapter has discussed literature concerning the uncertain age of an “older” worker, the current employment situation for older workers, the issue of age discrimination and its effect on older workers, the strengths and weaknesses as reported about older workers, the research findings and myths about the performance of older workers, gender issues for older workers, and whether older workers want to continue to work or not. Of particular note is the issue of the reported value of older workers, and the reality gap between what employers say (that they value older workers) and what they do (they do not hire older workers), the possible reasons for this gap, and the possibility of
the more able older workers leaving the workforce and leaving behind those who are less competitive in job searches. In essence, there is a need to investigate the meaning of working to older workers. As Rickard (1999, p. 437) argued, the social costs of non-employment of potentially productive older workers:

- can create real effects on the mental and physical health of the unemployed. It also denies those who would wish to work given the opportunity, the identity, contact and collective purpose which work provides. In an ideal society, we would elevate the social costs in order of concern (above economic and financial costs).

However, little research has been conducted into whether older workers want to continue working, and under what circumstances. Further, even less research has been undertaken into what older workers value about working, and why they might therefore continue. Minichiello, Browne and Kendig (2000) commented there was limited research into the area of how older people feel about how they are stereotypically treated, while Glover and Branine (2001b, p. 363) argued in their book’s conclusion that students of HRM and management: “have done little so far to understand age-employment relationships, and need to do more”. Both of these comments reflect the need to discover, from older worker’s perspectives, what work means to them, what they value about working, or dislike about working, and why they work; and consequently, how an organisation might attract certain skilled older workers to stay or continue working, or to return to the workforce.

HRM was also presented as the means by which organisations manage their older workers, and the critical role of HRM in the effective management of older workers was argued. Some explanation and background to HRM was provided, along with a short history of its development.

In order to combine the implications of the ageing workforce and the future of working for older workers, the next chapter will review the available literature on the meaning of work, and explore the reasons for studying the meaning of working.
Retirement, as an alternate choice older workers make when deliberating continuing working, is introduced and the rationale for changing the concept of retirement in today’s working environment is suggested. The concept, the meaning of work, will then be used as a basis of investigating whether, or which, older workers might be more likely to continue working.
Chapter 3: LITERATURE REVIEW - THE MEANING OF WORKING

3.1 Introduction

The ageing workforce is an issue that is growing in importance and visibility, as outlined in Chapter 2. As previously discussed, there is emerging recognition of the need to raise awareness of the potential impact of the ageing workforce. Part of the solution to the predicted labour shortage is to increase workforce participation of older workers. However, do older workers want to extend their working lives? The links between the ageing workforce and the older worker, with the meaning of working to older workers as individuals, therefore need to be explored.

Any study of individual older workers’ perceptions of the meaning of working needs to be conducted within a clear conceptual model that takes some account of individual differences, backgrounds and motivations. This chapter will review the relevant literature on the meaning of working (particularly to individual older workers) and describe a conceptual model of the meaning of working to individuals. The literature in the previous chapter began to examine from the organisational perspective, the issue of whether organisations want older workers to remain working, as part of the solution to the ageing workforce situation. Therefore, this chapter examines from the individual perspective, whether older workers want to continue working for reasons other than the often-cited economic reason. The “meaning of working” will be used as the basis for such exploration. “Retirement” is also included in this chapter, as it is considered part of the process of (the end of) working, and particularly because of the age cohort used in this research.

The “meaning of working” comes from many disciplines including sociology, psychology, and socio-psychology. The literature will be explored in relation to the meaning of working to individuals to guide the purpose and direction of the study outlined later in this thesis. The results of the study will then be used to contribute to the knowledge, theory and literature in those disciplines. Throughout this thesis, the terms
“work” and “working” will be used interchangeably. In such circumstances, explanation will be provided as to why such distinction was made.

Only a brief discussion will be presented on the meaning of “work” *per se*, as the thesis concentrates on the meaning of working to individuals. That is, there is no focus here on what work is, or the impact of work on society, the work context, the transformation of work, or the new organisation of work. Work means different things to different people, and possibly at different stages in their lives, and depending on a variety of circumstances. According to Jahoda (1982), work must be recognised for its influence on the economic well-being of people in modern, industrialised societies, and also on the psychological well-being of these people. She argued work was actually a social institution, and one that could meet the psychological needs of individuals. Jahoda identified two main functions of work, signalling the significance of the monetary rewards and the institutional functions. The second of these functions has been further described as:

The time structure that work provides; the extension of social activities into areas that are less emotionally charged than family life; the sense of participation in a collective purpose and effort; the assignment of ideas and identity by virtue of employment, *per se*; and finally the contribution to psychological well-being by virtue of being a required, regular activity (Feather, as cited in Gill, 1999, p. 728).

It is this second institutional function that will be the focus of this thesis. How do these functions of working relate to individuals’ wanting to continue working? What do individuals, and in particular, older individuals, gain from working? In other words, what is the meaning of working to individual older workers? What is it about working that varies between individuals? Why is it some people enjoy and find achievement in the same activities that others find boring or monotonous?

Working is usually considered to be of relatively high importance when compared with meaning in other areas in one’s life (England, 1991; Ruiz Quintanilla & Wilpert,
Working is also generally known to be more important than leisure, community and religion and was found in several studies to be ranked second only to family (Harding & Hikspoors, 1995; Harpaz, 1999; Meaning of Working International Research Team, 1987). Work is apparently so important to some individuals that they are willing to work even though they have enough money to maintain their lifestyle. Others would prefer to stop working as soon as feasible. For some individuals, it seems, life and work are tied inextricably together, and for others, work and other aspects of their lives could not be further apart.

Over time, the research focus in the literature about the meaning of working to individuals has changed, and therefore this chapter generally tracks the chronological development of the notion of the meaning of working. One of the key contributors to the development of the concept of the meaning of working was the Meaning of Working International Research Team (MOWIRT). In 1987, they studied the meaning of working to individuals across eight different countries. The research was a combination of interviews and questionnaires, seeking individuals’ perspectives about the meaning of working. As a result of this cross-national project, the MOWIRT (also referred to in the literature as “the Team”) (1987) developed an heuristic model of the meaning of working to individuals.

3.2 The meaning of “work”

There are many subjective definitions of work (including a significant number in any dictionary) each of which is slightly different and which, even taken together, do not claim to cover all possibilities. Previous research summarised in de Keyser, Qvale, Wilpert, and Ruiz Quintanilla (1988) identified characteristics of work as being:

- physically or intellectually straining (Warr, 1981; Weiss & Kahn, 1960);
- goal orientated in the context of a temporally/spatially confined task (Frei & Ulich, 1981; Salz, 1955; Volpert, 1975);
- integrated into a social context and peer group interaction (Morse & Weiss, 1955; Steers & Porter, 1975);
- aversive (Arendt, 1956; Shimmin, 1966; Weiss & Kahn, 1960);
• income generating and existence ensuring (Firth, 1948);
• dependently producing goods or services in exchange for wages (Anderson, 1961; Dubin, 1956);
• under the influence of societal norms including feelings of obligation (Friedman, 1961; Hearnshaw, 1954; Weber, 1920; Weiss & Kahn, 1960);
and
• commodity exchange of labour for wages under exploitative conditions (Marx, 1969).

From the above list, it is apparent that the understanding of work varies with the individual, his/her perspective, the context and the circumstances. However, the meaning of work is different from work itself. For example, while work may produce goods or services by undertaking the tasks required of a job, the worker may find a great deal, or little, of meaning from undertaking such work. This is where the use of the word “meaning” to an individual is significant. According to the Collins Dictionary: “meaning is the sense or significance: the inner, symbolic or true interpretation, value or message” (Collins, 1992, p. 969).

MOWIRT (1987) extended the above list of what work is, by identifying a number of characteristics of work, which they used in their research about the meaning of working. A separate list of meanings for each of the eight nations that they were researching was derived from asking each respondent to rate which of the characteristics s/he would choose. As a result, working meaning in the USA, perhaps similar to Australia, was found to include:

1. If you get money for it
2. If it adds value to something
3. If it belongs to your task
4. If you do it to contribute to society
5. If by doing it, you get a feeling of belonging
6. If it is mentally strenuous
7. If you do at a certain time / If others profit by it (MOWIRT, 1987, p. 162).
The role of money was the most significant characteristic across the international countries that participated in the study. The research on work during the mid-1900s was concerned about the role of money in a person’s life, as it related to work. The significance of paid work was commonly studied via the absence of paid work, that is, by investigating the impact of unemployment on individuals, as Gill (1999) outlined. Her research suggested the loss of financial income was stressful for those who had lost their jobs. The literature also identifies the loss of self-worth for such people, and the positive needs that are met by the activities and social interaction available in paid work. According to Sarason (1979, p. 2):

The experience of work … is so extraordinarily complicated and private, so determined by culture and tradition, so much the organizing center (sic) of our lives, and so much a developmental process that it is small wonder we as individuals have difficulty taking distance from ‘our work,’ i.e., from ourselves.

The experience of work is comprised of relationships, events, people, places and time. It is generally understood that the experience of work is much more than simply completing a set of tasks. The values associated with work have been extensively researched in various disciplines; however, work values will not be a focus of this thesis. Instead, work values can be thought of as being strongly related to meanings of work. As Nord, Brief, Atieh and Doherty (1988, p. 3) argued:

On the one hand, over time, work values are a consequence of the meanings that individuals collectively attach to work. On the other hand, at any given point in time, these collective meanings can be viewed as given and hence as causing meanings that individuals attach to a given activity.

If work values represent the interpretations of what people want and expect from work, then work values are necessarily an influence on individual meanings of work, and as such will be included, however, this will not be a focus. For example, the chosen
model of the meaning of work (described later in this thesis) identified the societal norms about working as a central variable. At the same time, the research about work shifted its focus to include job types and the work context.

### 3.2.1 Effects of the job on “work”

The profiles of jobs and the actual environment of work were the next foci in the literature on work. O’Brien (1986) argued in general: “psychologically good” jobs rely on and thus encourage an internal locus of control, while “psychologically bad” jobs rely on an external locus of control. In attempting to describe the characteristics of good and bad jobs, Warr (1987) used the analogy of vitamins and health, where more is generally better and absence is generally bad. He suggested there were six main variables associated with jobs: (i) opportunity for control; (ii) opportunity for skill use; (iii) externally-generated goals; (iv) variety; (v) environmental clarity (presence of transparency and productive feedback); and (vi) opportunity for interpersonal contact. Like vitamins, too much or too little of any of these characteristics is not good and may cause psychological stress, argued Warr (1987).

However, it could be argued that “jobs” are not the same as “work” or “working”, even though it is interesting to note the similarities between these early findings, and the findings of the meaning of working studies as outlined later in this chapter. The type of job, with its “good” or “bad” characteristics, is likely to be included in people’s meaning of working. As such, job types and characteristics need to be included in research about the meaning of working. The next section will examine the literature on the concept of the “meaning of working”, in contrast to the meaning of “work” previously discussed.

### 3.3 The “meaning of working”

Working means many things to people and meanings vary between individuals. There have been changes in the meanings of working over time (Inglehart, 1997). The meanings of working are also culturally bound, as MOWIRT (1987) found with regard to attitudes to work entitlement.
3.3.1 Early research – the importance of economic value

The role of money in workers’ lives was a focus of the early research into the “meaning of working”, and was about what work is. Research at that time established the link between the worker and money; that money is a critical factor to the meaning of work. However, money is not all there is, and workers at that time sought more than simply money in their work. Moreover, little research concerned with the meaning of working was conducted during this period, except to examine the influence of financial aspects. In contrast, Morse and Weiss (1955) argued the meaning of working was more complex than simply earning an income, or based on financial rewards alone. They surveyed employed men and found there was a variety of reasons for them to work, other than the financial reason (for example, avoiding boredom, providing opportunities for interpersonal relations, promotion and personal fulfilment). The question at the heart of one of their major findings (that men (sic) would continue to work even if they did not financially need to do so) is the now so-called “lottery question”. Morse and Weiss posed the question: If by some chance you inherited enough money to live comfortably without working, do you think you would work anyway or not? The majority (80 per cent) said they would want to continue to work. Some time later, Vecchio (1980) essentially replicated the Morse and Weiss (1955) study and found fewer men (72.2 per cent) than in the previous study indicated they would continue to work if they became wealthy. This lottery question has subsequently been used as one indicator of the importance or significance of working to the individual.

Some years after Morse and Weiss’s (1955) research, Friedmann and Havighurst (1977, p. 172) argued there were many meanings of work, including: “money, routine, self-respect, prestige or respect of others, association, purposeful activity, creativity, self-expression, intrinsic enjoyment, new experience, and service to others”. Another area of work being investigated at that time was the centrality of work to individuals; that is, how important or significant working is to the individual in relation to other parts of their life. Dubin (1956) found work was not universally central, and required further investigation. Work as a central component of an individual’s life was also argued by Jahoda (1972),
that in advanced industrial societies, work is a central social institution not merely an economic issue.

In summary, there was minimal research (and most of it quantitative) concerning the meaning of working to the individual. The next decade, from 1980 to 1990, improved this position, particularly through the publication of a book *The Meaning of Working* (MOWIRT, 1987) that proved to be pivotal research.

### 3.3.2 Research in the 1980s – the importance of MOWIRT’s (1987) research

Most “meaning of working” research, in the decade 1980 to 1990, used a quantitative research approach, asking respondents to choose between fixed choices of answers. Little research was undertaken using open-ended questions about what working means to the individual in order to capture individual differences in meaning. Similarly to the previous decade, most research conducted during the 1980s concentrated on the economic aspects of the meaning of working, for both society and the organisation (see for example, Jahoda, 1982; Feather 1989). The non-financial meanings of work from the individual’s perspective remained under-researched until MOWIRT (1987).

Significant international comparative research was undertaken across eight countries (Belgium, Britain, Germany, Israel, Japan, Netherlands, the United States of America and Yugoslavia), collecting data during 1980-82. The Team wanted to understand the way people define working, to assess the significance and importance they place on working, and to understand how and why work meanings differ between countries (MOWIRT, 1987). The study was large-scale, multi-national, decentralised, comparative, and interdisciplinary. (The study also was conducted in countries that were mostly financially-sound, which may have influenced the findings related to work and employment.) The Team’s definition of the meaning of working was based on three main elements:

1. Work centrality (identification with work and the strength of involvement with working) or a general belief about the value of working in one’s life: “the degree of general importance that working has in the life of an individual at any given
point in time” (MOWIRT, 1987, p. 81). The Team measured centrality by asking respondents to assess working against four other important features of their lives: family, community, religion and leisure.

2. Societal norms of the person’s obligation to work and entitlements received from work.


The Team collected data in the eight participating countries based on a set of ten target groups (comprising only male respondents who were unemployed, retired, chemical engineers, teachers, self-employed businessmen, tool- and die-makers, white collar employees, textile workers, temporary workers, or students). Each target group consisted of ninety respondents in each country, so that nearly six thousand respondents formed the target groups. Another six and a half thousand respondents were part of the national representative samples, chosen separately to provide a national picture of work-meaning patterns for each country, and against which the findings from the target groups could be compared. The Team consequently developed an heuristic model of the meaning of working, (see Figure 3.1 below). The Team based their model on the conception that: “the meaning of work is determined by the choices and experiences of individuals, and by the organizational and environmental context in which they work and live” (Snir & Harpaz, 2002, p. 181). The Team used the concept of the meaning of “working”, and they differentiated “work” as the noun, and “working” as the action involved in undertaking the noun.

At the top of the figure are three antecedent conditional variables: (i) demographic and personal variables, especially socio-economic level, education level and age; (ii) immediate and past work and career experiences, including both positive and negative experiences; and (iii) factors within the wider socio-economic environment in which people live and work, including the unemployment rates and general economic situation of their society. It was argued these three variables were critical to the meaning of working to individuals, because they influenced and provided a context for the central variables, presented at the next vertical level in the figure.
The middle “box” of the figure comprises a set of five central variables, which the authors theorised determined the meaning of working. These five variables were: (i) centrality of work to the individual’s life; (ii) the societal norms about the obligation to work, and the entitlement of work; (iii) valued working outcomes; (iv) the importance of work goals; and (v) work role identification. These central variables are presented in the middle of the figure because they are both influenced by, and combine to influence, other aspects of the meaning of working to individuals. At the bottom of the figure is a set of consequences influenced by the meaning of working to the individual, namely, subjective expectations about future working situations and objective outcomes of working.

MOWIRT (1987) also argued that societal norms about the meaning of working were relatively under-researched, and set about resolving this research shortage. They found that, as expected, societal norms varied across nations. Societies in developed countries associate work with value to the society, and also assume work will be available, and that all one has to do to succeed is work hard (Sarason, 1979). However, whether this attitude still holds for the current generations of workers, and in different national settings, needs to be determined.
Figure 3.1  Heuristic meaning of working model
(Source: MOWIRT, 1987)
Following the publication of MOWIRT’s (1987) findings, several researchers either furthered or validated parts of the heuristic model. For example, Brook and Brook (1989) investigated the first of the MOWIRT variables - work centrality – and how participants differentiated their paid work activities from other important activities in their lives. The research found participants viewed certain dimensions as important in both work and non-work spheres, and that both intrinsic and extrinsic factors were relevant. Work centrality was also investigated by Moorhouse (1984), who argued it could be differentiated between being “quantitatively central,” in terms of the amount of time it occupied in a person’s day, and “qualitatively central”, in terms of the importance of work to the individual. Clearly work is significant to people because of how many hours a day are tied to that work. However, it is, in Moorhouse’s terms, the qualitative centrality of the meaning of working that is of interest to this research.

3.3.3 Research in the 1990s – validating the model and adding the organisational influence

In the early 1990s, replications of the MOWIRT study were conducted in Belgium, Germany, Japan, and the USA, and members of the original Team undertook reliability and validity studies of some of the MOWIRT instruments (Claes & Ruiz Quintanilla, 1994; England, 1991; Harpaz, 1999, 2002; Ruiz Quintanilla, 1991). However, little development of alternatives or extensions to the model occurred during this decade, except for Westwood and Leung (1996).

England (1991), an original Team member, studied the changing meaning of working in the USA, in order to explore the similarities or differences between the Team’s findings and his more recent research. He found the labour force composition had not changed substantially in those years, yet the differences between work goals had shifted moderately towards an economic focus, and away from comfort goals. He also found there had been a downward shift in the level of importance attached to work as a life role. In other words, England showed the MOWIRT (1987) model was not necessarily stable over time. Ruiz Quintanilla (1991, p. 85), another original Team member, wrote about the meaning of working as it related to individuals, groups and society, defining it as:
Work meanings are values, beliefs, and expectations that individuals hold. They are influenced by society through socialization agents such as the family, educational institutions, and work organizations. Work meanings function as a kind of reference framework for action through holding individual beliefs on what outcomes should be expected and desired from work (work goals), what one has to give or wants to give in the work situation (social norms about working) to achieve those outcomes, and to what degree one identifies with work (the importance the domain has for one’s self image).

In contrast to MOWIRT’s (1987) three main elements, Ruiz Quintanilla (1990), argued there were four main components of the meaning of working. His fourth component was the issue of work definitions, reflecting the worker’s reasons for, and personal outcomes resulting from, working, as well as any constraints related to undertaking the work. He also argued there had been empirical validation of the MOWIRT (1987) concepts. Similarly to most meaning of working researchers, the majority of the research reported by Ruiz Quintanilla was conducted using quantitative research methods. Such methods continued to hide the voices of the individual, and limited the understanding and potential richness of the meaning of working that might arise from such perspectives.

One of the few qualitative research studies undertaken in this field, Grossman and Chester (1990), chose to investigate the experiences and meaning of working to women. They organised a set of small, qualitative studies focussing on women at different stages of their lives. As a result, they edited a book by a variety of authors, arguing that most previous research about women’s meaning of working had used traditional models of work based on men’s work experiences. Such models were then assumed to be appropriate to women. In general, the book’s contributors found that women: “contrary to traditional mythology, women work for much the same reasons that men do: to earn a living and to function as productive and competent members of society” (Grossman & Chester, 1990, p. 1). Grossman and Chester (1990) commented that the narrow definition of work itself influences how women view their work, and how others view the work of women. In arguing this, they supported Ruiz
Quintanilla’s argument for the fourth component to the meaning of working, namely, the influence of working definitions on the meaning of working.

Gallie and White (1993) found, as did MOWIRT (1987), that continued interest in working without the financial need to do so was influenced by the flexibility of working arrangements (continuing to work but under different conditions) and access to other jobs (respondents were not necessarily committed to their current jobs). Westwood and Leung (1996) confirmed these and other organisational aspects as important to the meaning of working research. They incorporated extra variables into the MOWIRT (1987) model to represent the influences of organisational culture and structure, and introduced an expanded set of consequent variables. According to Westwood and Leung (1996), HRM is a significant factor in their model. They suggested the need to increase emphasis on the organisation level influence on the meaning of working, and that this is where HRM plays a critical role. Further, they identified such an influence should be typical of the culture or society, and not limited to a specific organisation; in other words, the general philosophy of HRM, rather than the specific HRM policies or practices of any one organisation. Examples of their suggestions included staffing policies and decisions, job security, leadership styles and reward mechanisms. Specifically, they introduced organisation level factors as mediating between the antecedent variables and the three main central variables in their model. Interestingly, this revised model of the meaning of working to individuals appears not to have been debated in the literature, possibly providing consent from the academic community by its silence.

In summary, the 1990s research literature further explored the meaning of working to individuals, including the role of women as another important variable. However, as the MOWIRT (1987) research dominated the field, the adoption of their model was common, with the majority of research testing or validating parts of that model. Only one study, Westwood and Leung (1996), appears to have extended the model by adding further variables. Finally, another shortfall of that otherwise productive decade of research was the near absence of qualitative research approaches.
3.3.4 Contemporary trends in research

Contemporary research into the meaning of working literature suggests limited questioning of the MOWIRT (1987) model as representing the meaning of working to individuals. Many recent researchers accepted the validity and reliability of that model; however, they commonly developed it or validated certain variables or components over time or in different locations or contexts.

Harpaz (2002) investigated the reasons people desire to stop working, in relation to the meaning of working. Harpaz and Fu (2002) explored the relative stability over time of the meaning of working, using the MOWIRT model and two independent time-based samples of the Israeli labour force, in 1981 and 1993. The authors argued that, irrespective of time, values, culture or country: “attitudes and values concerning work are among the most central a person may hold” (Harpaz & Fu, 2002, p. 640). The central variables from the MOWIRT model were further used by Snir and Harpaz (2002) to undertake research into the relationship between work and leisure. The justification for using this model was described in detail by the authors, and like other research, assisted to further validate the MOWIRT (1987) model as useful in determining the meaning of working to individuals.

Westwood and Lok (2003) explored the MOWIRT (1987) model using two Chinese samples, Hong Kong and Beijing. Adopting the work of Westwood and Leung (1996), they modified the MOWIRT model, suggesting a new model of the meaning of working to individuals (see Figure 3.2 below). Westwood and Lok (2003) identified some limitations of the MOWIRT model, arguing that MOWIRT (1987) did not operationalise the macro-level variables: “focusing instead on the micro-level variables. Indeed the whole discussion about the societal context for the determination of work meanings is rather limited and speculative” (Westwood & Lok, 2003, p. 140). Therefore, their new model expands the antecedent variables to explain the environmental background and context of the individual. However, the major difference is the addition of the organisational level influence (see shaded area, “Organisational level”, in Figure 3.2 below) prior to the five central variables. Next in the model, the five central variables are identified as being determined by a combination of macro- and micro-level antecedent variables, as well as the influences.
at the organisation level. The consequences of these variables about the meaning of working are then presented as three variables at the bottom of the figure.

The Westwood and Lok (2003) model specifically took into account cultural influences, for example with the inclusion of culture sensitive macro-variables and organisation level variables, introducing the significant role of HRM. While they used the five main central variables from the MOWIRT model, they also further developed the antecedent variables that may help to explain why workers in today’s organisations have different work meanings from each other. The Westwood and Lok model also further developed the influence of macro-societal level variables. Essentially, this new model extended the MOWIRT (1987) by including the role of organisational factors (such as organisational culture and structure, HRM, the working environment and job design, and the management and leadership style), and added a new consequence at the end of the model, the “psycho-social outcomes”, such as motivation, job satisfaction and organisational commitment.

A limitation of the Westwood and Lok model is the omission at the end of the model of the notion of exiting the workforce, and the influence of this on the subjective expectations about future working situations. Separation from the workforce can be either forced or voluntary, and the reasons for exiting are likely to influence any potential return to the workforce. As such, one of the separation issues that could be included in the model is that of retirement. As it appears retirement no longer always means complete or final separation from the workforce, then involuntary retirement or the choice to continue working could be an extension to this model.

Despite the above limitation, it is this additional level of organisational influence, particularly introducing the factors of HRM, which makes this latter model more relevant to today’s individual workers. The Westwood and Lok model appears more relevant to today’s workers, recognising the influence of the workplace context and HRM policies and practices. For these reasons, this latter meaning of working model will be used for the research within this thesis into the meaning of working for individual older workers.
FIGURE 3.2 Revised model of the meaning of working (Westwood & Lok, 2003)

Macro-Societal Level

- Socio-Cultural
  - Cultural Values
  - Social Norms and Expectations

- Political Economy
  - Stage of Development
  - Industrial Organisation
  - Labour market functioning

Micro-Personal Level

- Family
  - Dependencies and commitments
  - Obligations
  - Socialisation

- Personal
  - Demographics
  - Career
  - Working Experience and Expectations

Organisational Level

- Organisational Culture & Structure Patterns
- Employment Relations & Human Resource practices
- Working Environment & Job Design
- Management Style & Leadership

Valued Work Outcomes

Work Centrality

Work Role Identification

Important Work Goals

Societal Norms about Working

Objective Outcomes of Working

Psycho-Social Outcomes
Motivation, job satisfaction, Organisational commitment

Subjective expectations and calculations about future working situations

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3.3.5 Research literature conclusions

Harpaz and Fu (2002) suggested some elements of the MOWIRT (1987) heuristic model remain stable over time. However, the social environment of today is not the same as it was in the 1980s, and as a result, it is likely the meaning of working also has changed (Nord, et al., 1988). Given that this thesis explored individuals’ “meaning of working” and decisions about whether to continue working, such consequences assumed prominence for this research. As such, this thesis adopted the Westwood and Lok (2003) model, recognising that this meaning of working model has been chosen because it appears more appropriate to today’s changing social and organisational environment; it deals explicitly with the “meaning of working”; it has apparently received very little attention in the organisational literature; and it captures the essence of the “meaning of working”. Applying such a conceptual basis to older workers will help to explain the meaning of working to older workers.

It is also recognised that a single model of the meaning of working is unlikely to capture both the wide array of potential causal factors as well as addressing the meaning of working at the individual and organisational levels of analysis, so as to explain the differences in the “meaning of working” across time, place, culture and people. It is likely further enhancements of the model (for example across cultures, or at different levels of analysis) will be made over time, as research in the field continues. As Brief (1991) argued, there may be different models of “meanings of working” for the different levels of analysis and for different causal mechanisms, for example, historical, social or political, and what is needed is further investigation into the meaning of working from the individual’s perspective, and particularly drawing from qualitative research. This thesis begins to fill that gap.

3.4 Why study the “meaning of working”?  

According to MOWIRT (1987), work is very important to people as a part of their lives, and was found to be second only to the factor of “family” in most western countries. Without work, people may feel unfulfilled, low in self-esteem, or even lost in terms of their identity. The use of the “lottery question” has shown that 65-95 per cent of respondents, from representative samples from different countries, and representing a variety of occupations, ages and both genders would continue to work
even if financially they did not need to ever work again (Harpaz, 1999; Morse & Weiss, 1955; MOWIRT, 1987; Warr, 1987). Clearly, working is important to people, yet there is no well-developed theory or model explaining the “meaning of working” (Brief, 1991; Harpaz & Fu, 2002; MOWIRT, 1987; Westwood & Leung, 1996; Westwood & Lok, 2003). The meaning of working: “has been a curiously neglected construct in management and organization behavior theory” (Westwood & Lok, 2003, p. 139). One explanation for this could be the necessary subjectivity involved. Asking individuals about their “meaning of working” is necessarily based on their perceptions; hence the subjectivity emerges from the different meanings of working that represents the different beliefs and views of participants.

There is an identified need to enhance knowledge about the meaning of working, preferably using a qualitative approach, by seeking the perceptions and experiences of individual workers. This thesis begins to satisfy this need by seeking to understand and explain, from the point of view of the individual, what the essence of the “meaning of working” is. In particular, the thesis focuses on why some older workers might want to continue to work while others might not. The decision to focus on older workers is explained and justified in the next section.

3.5 The meaning of working to older workers

As previously discussed, limited research has been conducted into the meaning of working specifically to older workers. The research within this thesis will explore this specific area, and below is discussed one possible approach to explaining the differences in individuals' meanings of working. However, there have been significant recent societal changes that have not been considered by this approach. The need for further exploration is therefore argued in the next paragraphs.

3.5.1 The adult development approach

The meaning of working varies between individuals, as previously mentioned. Could their individual life stages provide any explanation? The combined areas of age and work values were researched by Loscocco and Kalleberg (1988, p. 337), who argued most research into the meaning of work: “did not address the ways in which work attitudes differ at various points in the life course”. Most research has not addressed the age norms at which workers choose to work or not to work, or other
measures of the meaning of working that might apply as workers aged. Neither has
the research addressed the various levels of work commitment. Loscocco and
Kalleberg (1988, p. 339) described work commitment as: “the general orientation that
reflects the importance of the work role to the identity; those highly committed to
work define and evaluate themselves in terms of work rather than non-work roles”.
Within any one workforce, there is a mixture of ages; yet organisations tend to assume
all workers have the same level of commitment, and the same meanings of working.
Havighurst (1982), Erikson (1968) and Levinson, et al. (1978) considered work an
important task in adulthood, and predicted particular stages to be reached as people
aged. As summarised by Anderson and Hayes (1996, p. 248), traditional adult
development theory identified the following stages:

(i) Adolescence/early adulthood. Preparing for an economic career organizes
(sic) one’s plans in such a way as to begin an orderly pattern, that is, a
career in which a person can grow in responsibility and competence as
well as income, can plan for the future, and can invest time with certainty
of future gain.

(ii) Mature adulthood. A time when men (sic) attain their higher status and
income levels because of a successful choice and application of their
energy to a work/career goal.

(iii) Retirement. The vast majority of individuals give up their jobs after age
65. For some, whose life was the job, this could be a time of great
difficulty.

However, these stages need re-examination, primarily because they were
based on males’ experiences, and did not account for women. According to, for
Encel (2003), Nankervis, Compton and McCarthy (1999), Patrickson and Ranzijn
(2004), and Stone (2005), there have been significant social changes including:

- the ageing of the workforce in most industrialised countries;
- more women joining and rejoining the workforce;
- higher levels of unemployment;
- the ongoing trend of early retirement;
- the breaking down of the “psychological contract”;

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• the introduction of rapidly changing technology;
• greater longevity, resulting in workers potentially now having to support two other generations (their parents and their children);
• the rising cost of health care, and care required for a longer time, as longer-living parents require health care for more years;
• a “youth culture” in Australia, particularly in some industries such as fast food, clothing and hospitality;
• the possibility of up to four generations working together;
• organisational changes such as downsizing and rightsizing, resulting in many middle-aged workers losing their jobs and being unable to replace that job with another similar;
• the casualisation of the workforce and the resulting difficulty in finding a permanent or full-time job;
• age and sex discrimination, and subsequent legislation outlawing both;
• the traditional lack of access to superannuation, particularly for women who tended to have career breaks or join the workforce later;
• the media that encourages people to look “good” (which can include “not old”), and may encourage radical and expensive treatments such as cosmetic surgery; and
• high expectations of society in terms of individuals’ material possessions.

The use of a static model of adult development, such as that above, does not account for individual perceptions and experiences of work, nor the individual’s own reaction to change. Work does not have the same meaning for all individuals, nor do people experience work in the same way, although some authors argue that work has the same meaning at a particular age or developmental stage for all individuals. One of the better-known theorists in this area was Schein (1986), who described nine stages in the dimensions of his career cycle, with very broad age ranges at each stage, because of the different rates of movement. He suggested: “people in different occupations move at different rates through the stages, and personal factors strongly influence the rate of movement as well” (Schein, 1986, p. 48). Perhaps the stages of adult development could contribute to understanding older workers’ “meaning of working”, as it seems all individuals travel through the same stages. However, as age
groups do not equate to adult development stages, because of individual differences, these adult development and career theories appear unhelpful in this context, and will not be used in this research.

What is it about work that would make older workers want to continue working or return to working? How might older workers' individual meanings of working affect their employment and their employability? Age has been found to be related to changes to the meaning of working on several bases, including types of job preferences (Morse & Weiss, 1955), levels of skill and education (Friedmann & Havighurst, 1977), work centrality (MOWIRT, 1987), birth cohort and associated socialisation, and work commitment (Loscocco & Kalleberg, 1988).

As early as 1955, two issues significantly influenced the responses to the famous “lottery question”. These were the age of the respondent (younger men were more likely to want to continue to work than middle aged or older men), and the type of job. Morse and Weiss (1955) operationalised the type of job as the amount of training required, as professionals were more likely to want to continue to work, as opposed to unskilled men. Their early research confirmed the importance of both these demographics as part of any model of the meaning of working. Later research by Friedmann and Havighurst (1977) resulted in similar findings. The researchers found that, of the occupational groups studied, the more highly educated and skilled the older workers were (males only), the less likely they were to want to retire. For example, they found: “32 per cent of the unskilled or semiskilled steelworkers … and 67 per cent of the physicians wanted to continue working” (Friedmann & Havighurst, 1977, p. 183).

Confirming both the Morse and Weiss (1955) and Friedmann and Havighurst (1977) findings, the MOWIRT (1987) study also found age and the desire to continue to working were related. However, the latter study did not distinguish between skilled and unskilled workers. A person’s work centrality tended to increase with their age: “age, then, is moderately but consistently related to work centrality in a positive manner” (MOWIRT, 1987, p. 86-87). However, Noon and Blyton (2002, p. 61) commented that this finding was not really surprising:
given that people may be promoted or take on more responsibility …
the older they get, coupled with the tendency for a person’s social life
to ‘slow down’ with age, although family is likely to take a more
central role.

Loscocco and Kalleberg (1988) also argued age differences may lead to
differing meanings of work by different birth cohorts. Thus the exploration of the
“meaning of working” to the older worker, within one age cohort, appears
worthwhile.

There has been little research looking at the concerns of the combined areas of
work meanings and age; even less using qualitative research methods. However, one
significant study into the meaning of work for older workers in Australia, conducted
by Probert and MacDonald (1996), used a qualitative research approach. Overall,
they found the paid work people do is important to their sense of their own identity,
and that the unemployed were not valued by society. They found links between job
satisfaction and working, and included voluntary work in their study. However, the
meaning of working to older workers, and why they choose to continue working or
not, was not the focus of their research. This area continues to be under-researched.

Additionally, an indication of how to theorise and measure the differences in
the “meaning of working” for older workers, and especially from older workers’
individual perspectives has not been prominent in the literature. Investigation into the
“meaning of working” for older workers may provide a better understanding of how
and why the meaning of working differs between older people; and in turn, why some
older workers might want to continue working while some others might not want to.
As the meanings of working are culturally bound (MOWIRT, 1987), it is necessary to
limit the research to one culture or country, and the culture/country chosen for this
thesis is Australia. Australia provides an appropriate context in which to explore the
“meaning of working” to older workers.

3.6 The meaning of working to older workers in an Australian context

As discussed in Chapter 2, Australia has an ageing population. Predictions for
the future include a shortfall of skilled labour for Australia’s marketplace.
Governments and policymakers within Australia recognise solutions include increased participation of older workers in the workforce, which could mean both retaining older workers longer into their working lives, and re-employing those who have already left the workforce. However, Australia is unlikely to be successful in meeting this predicted shortfall until it is known what might entice such people to stay or return. Thus there is a clear need for research into the meaning of working to older workers in Australia.

If the Australian workforce is to attract those currently deciding between retiring and working, it would be helpful to target those more likely to choose to stay at work, thereby reducing wasted effort and resources on those less likely to stay. At this stage, there is a gap in the literature about meeting this targeting objective, other than in the area of the factors affecting the decision to leave (see, for example, Patrickson, 1998).

Another influence on an individual’s meaning of working is the wide integration of many racial and national cultures into Australia’s current workforce. It may be expected that within the “meaning of working”, different cultures place different priorities on their “meanings of working”, as was identified by MOWIRT (1987). Related to the meaning of working is the concept and meaning of retirement to the individual, as these will affect their intentions to continue working. The next section therefore explores the meaning of retirement.

3.7 The meaning of “retirement”

This section discusses the meaning of retirement, the role of age and gender in retirement, and analyses the literature concerned with the retirement decision. Moreover, this section discusses how the meaning of retirement has changed over time.

3.7.1 Introduction

This research explores the meaning of working to individual older workers to better understand their views and perceptions about continuing to work. Part of a person’s decision to continue working is likely to involve considerations about retirement. Therefore, this section reviews the meaning of retirement by exploring the
literature on the concept of retirement, age at retirement, gendered retirement and the individual retirement decision.

The traditional view of retirement is generally understood to be the status of a worker who has primarily stopped working, and secondly started collecting a pension or income from sources other than work. According to Dychtwald, Erickson and Morison (2004, p. 54), traditional retirement is “a one-time event that permanently divides work life from leisure”. This may happen as a personal choice, usually associated with an adequate financial situation, upon reaching a predetermined age where compulsory retirement may still apply, or when physical or other personal conditions do not allow the person to work anymore.

However, older workers today are looking for a different end to their working lives. They are more likely to want stimulating environments, the opportunity to remain active, both mentally and physically, choices about how and when to cease working, the opportunity to reduce their workload as they approach their retirement, and to work beyond the traditional retirement age of 65 (AARP, 2003). Additionally, most older workers still envision their retirement to contain flexibility, including taking more time to do the things they were unable to do while working, such as spending more time with family and friends, hobbies, longer distance travel and other new experiences. For some, retirement includes leisure pursuits, such as golfing and fishing. According to the American Association of Retired Persons (2003), a number of older workers expected to continue working in their retirement, but in different forms to their pre-retirement work. Even though retirement is considered to have ceased if the retiree returns to work, Wolcott (1998) found a lot of older workers wanted to retire, but not completely; they wanted to continue to be involved, but at a reduced level. Nearly 70 per cent of older workers in a USA study reported they expected to work in their retirement, or never retire, while nearly half believed they would be working into their seventies and beyond (American Association of Retired Persons, 2003). Similar findings have been confirmed for Australia (Wolcott, 1998).

It is clear from the above that there is a need for a revised meaning of retirement to the individual, being driven by the changing demographics: lower birth rates, higher divorce rates, lower fertility rates, later parenting age, longevity of
workers as well as their parents, increasing health care costs, later completion of education of children, second marriages and associated alimony, and increased single parenthood.

3.7.2 The concept of retirement

The concept of retirement is not clearly defined, and is changing over time. Retirement can be considered a process, as well as a state (Atchley, 1982), and a new and different “retirement” is emerging. Traditional retirement, or complete withdrawal from the paid workforce, is no longer the only model of retirement for an individual. While there were theories explaining how an individual might approach retirement, an extensive review of the literature found there was limited literature on what retirement meant to the individual older worker, and how that meaning was then realised.

Retirement is taking on different meanings for different people, and at different stages of their working lives. For some, this is a welcome relief from a working life of routine and boredom (Patrickson & Ranzijn, 2004); for others, the chance to spend time with partners, grandchildren, parents or hobbies (AARP, 2003). Some say they will never retire (Juster & Suzman, 1995; Shoebridge & Ferguson, 1997). Due to the combination of retirements choices available, more recent retirements are “blurred” in the transition from working to not working (Kim & Moen, 2002).

For some people, retirement will remain the traditional model. For others, retirement means finishing full-time work followed by part-time work in the same or different type of work. For some, retirement means the anticipated and planned enjoyment of a sea change (particularly relocating to Australia’s coastal strip), or caravanning around the country (termed the “grey nomads”). For others, it may mean a forced exit from a life and work they enjoyed and would have preferred to continue with. For most people, retirement means the end of their full-time working life and the beginning of a different life, but without the identity, prestige and status (AARP, 2003). Retirement also usually means more time, more flexibility, and greater freedom of choice. Some older workers will retire voluntarily; others involuntarily (Sheen, 1999). According to Sheen (2000), some involuntary retirees who became
discouraged from trying to return to work have “taken a package”, others have been asked to “move on for the younger ones”, or desired to change jobs but expected to be able to return. Some people may not have had a chance to consolidate their finances after a difficult divorce and / or financial setback, and may not have wanted to retire. As argued by Salter (2003), the individual’s financial situation is the most common determinant of a date of retirement, rather than personal choice. In essence, the meaning of retirement is changing. No longer does retirement mean the same thing to all people, nor will the decision to retire be made for the same reasons, or at the same age or stage of life.

3.7.3 Age at retirement

The age at which a person retires is important because it influences two key issues – the duration of a person’s working life, which then impacts upon the likely duration of their retirement. The former determines how many years an individual has to earn income and build financial security for the future, and the latter how many years an individual will probably need to at least partially fund themselves after they finish working (Salter, 2003). Retirement age varies between countries, but is generally between 55 and 70 years of age (Salter, 2003). In some countries, retirement age also differs between males and females. Perhaps not surprisingly, certain jobs (in particular, the most dangerous or physically demanding ones) are commonly-known to have an earlier retirement age, while other jobs, not so reliant on physical conditions, have a later retirement age (for example, judges or politicians).

While there is no statutory retirement age in Australia, most older workers are retiring earlier (Department of the Treasury, 2004a) and before the traditional age of retirement at 65 years (Australian Bureau of Statistics, 1998). In 1998, the average age of retirement from full-time work in Australia was 48 years (58 for men and 41 for women), although as many men aged around 58 years had found it difficult to obtain full-time work, inflating the figures on early retirement (Healey, 2004). However, the average age that workers left the workforce was 50 years (59 for males and 44 for females) (Australian Bureau of Statistics, 1998), which is probably indicative of the number of people who leave full-time work to work part-time, both voluntarily and involuntarily. These figures may include voluntary retirement or, alternatively, given the major restructuring of the economy over recent years, many older workers may
have been retrenched, with little possibility of re-entering the labour force. According to Salter (2003, p. 148): “the historical evidence shows that the age of retirement has always been for most people an economic outcome, rather than choice”.

In most countries that had a retirement age, the age of retirement was based upon some predetermined statutory age, or the age established by industrial regulations, such as an occupational retirement age. In any case, the age of retirement was determined independently of workers’ family or financial circumstances - presumably in the interests of some wider social or economic aim. In the USA, it is believed the age of 65 was selected as the age of retirement as it coincided with the average life expectancy of a man in the 1800s, when retirement age was set in legislation (Moore, 2004). In earlier centuries, however, evidence suggests: “people tended to retire from their occupations at whatever age they ceased to feel able to conduct them effectively” (Salter, 2003, p. 151). The concept of old age was conceptualised as being that time when an individual was no longer physically or economically independent, and this was acknowledged as occurring at different ages for different individuals (Salter, 2003).

In contrast to the traditional age of retirement at 65 years, one industry in the USA, the railroad industry, is increasing the retirement age to 67 years for those born after 1959, which is in line with the increase in age to 67 for payment of the state pension (Anonymous, 2002). Salter (2003) reports in Britain, some politicians are suggesting increasing the age of eligibility for their state pension to 70 years, hoping to encourage older workers to continue working.

Retirement as a management tool reached its peak in the USA in the mid-1900s, when older workers were removed from the offices and factories to: “service the needs of larger and more powerful elements of the population” (Graebner, 1980, p. 242). By the 1970s, when the USA began to identify the potential labour market problems of the Baby Boomer generation and continuing early retirement, retirement began to lose its popularity. Retirement was criticised at the time because there was a growing need to liberate older people from reportedly enforced unemployment Graeber (1980). Graebner (p. 242) further argued: “retirement is being re-considered because, as an institution, it has become too costly, and as a mechanism of efficiency,
it has become counter-productive”. He argued that reversing the process and changing the nature and structure of the retirement paradigm would enable the achievement of current goals. From the more recent literature, it seems his argument has succeeded, as the paradigm has apparently changed. Australia is in a similar situation with regard to older workers and continuing early retirement as the USA was several years ago. The removal of compulsory retirement has begun changing the paradigm, as older workers make retirement decisions based on factors other than their date of birth (Australian Bureau of Statistics, 1998; Davey, 2003; Encel, 2001; Healy, 2004; Hansson, DeKoekkoek, Neece & Patterson, 1997; Morrow, 1982; Patrickson, 2004; Public Sector Management Division, 2001; Wolcott, 1998).

To summarise this section, the age of retirement was designed to suit the particular circumstances of the time. Times have changed, and there is now little need for, or value in having, a fixed or “normal” retirement age. Not only is a fixed retirement age unsuitable for the needs of the individual older worker, but it would not solve the labour market problems either (Graebner, 1980). In terms of the individual older worker, it appears there are differences between the genders in their retirement circumstances, and these are further discussed below.

3.7.4 Gendered retirement

Women are particularly disadvantaged by forced retirement in terms of financial security, and more so if they are widowed or divorced, have had extended periods out of full-time work, have taken career breaks for family responsibilities, have had lack of superannuation access, or spent more of their working life in part-time jobs (Hayes, 1990; Onyx, 1998; Patrickson & Hartmann, 1996; Richardson, 1990). Additionally, women continue to be marginalised in the lower skilled, part-time and lower paid jobs (Australian Bureau of Statistics, 2002a), thus continuing the trend to financial insecurity and greater reliance on government welfare or continuing to work. A pattern of retirees returning to work has been observed in the USA, where many 70 year olds and older have had to find paid work to supplement the unsuccessful investment of their savings and superannuation (AARP, 2002; Kadlec, 2000).
Rosenman and McDonald (1995) found gender was an important influence in an individual’s retirement decision, although they argued that it was confounded with the classification level of job. They found the females in an Australian university setting (both academic and general staff) were more likely than males to retire before the age of 65. Rosenman and McDonald (1995, p. 64) suggested women being “stuck at the more junior levels”, with its associated consequences, reduced their desires to continue working, even though financial security may not be achievable. Finally, Talaga and Beehr (1995) argued women’s decisions to retire were influenced by other individuals important to them, and their generation’s traditional roles of nurturers and emotional providers for others.

For males, however, status and occupation were found to strongly influence their attitudes to retirement – the lower status occupations reporting more positive attitudes than the higher status (Villani & Roberto, 1997). Since income is often considered an important predictor in retirement decisions (Grambs, 1989), this finding appears contradictory. As Villani and Roberto (1997) argued, perhaps this is because males in lower income jobs do not identify with their occupations as strongly as those in higher income jobs. It seems the retirement decision is complex and differs between individuals, and therefore is the subject of the next paragraphs.

3.7.5 The retirement decision

Considerable research has been conducted into the individual’s decision to retire. Morrow (1982) developed a retirement intentions model based on work commitments, retirement preparation activities, financial adequacy, attitude toward retirement, and “other factors”. A person’s retirement age would be determined as a consequence of these factors, Morrow proposed. At the conclusion of her article, she commented the model was inadequate and that a more suitable model might include issues concerned with work commitments, job characteristics, reactions to work, personality traits, and the corporate interventions that might be designed to advance or delay retirement decisions.

Some time later, Hansson, et al. (1997) argued there are three main influences on the retirement decision. The authors provided a summary of much of the retirement decision literature at the time, and identified three main influences: (i)
financial status; (ii) physical limitations and health problems that inhibit a person’s ability to work; and (iii) psychological factors such as diminished job attachment, satisfaction with career attainment, and anxieties about separation from the workplace. The first influence, financial status, was subsequently found by other researchers to be a major influence in the retirement decision. For example, Patrickson and Clarke (2001) and Phillipson (2004) identified that financial circumstances influenced the decision to continue working or to retire. Supporting Hansson, et al.’s (1997) findings, pension-plan incentives were identified by Gustman and Steinmeier (1994) as one of the most important factors in the retirement decision. Within an Australian setting, Rosenman and McDonald (1995) and Patrickson and Ranzijn (2004) concurred that a person’s financial situation would impact upon their retirement intentions.

The second influence, physical limitations and health problems, was confirmed as important to the retirement decision by Gustman and Steinmeier (1994), as well as by Australian research by Rosenman and McDonald (1995), Patrickson and Clarke (2001) and Patrickson and Ranzijn (2004). The third influence on the decision to continue working or not, psychological factors, was also supported by the same teams of researchers. Patrickson and Clarke (2001) found the desire to fulfil oneself through working was a factor in the retirement decision, while Gustman and Steinmeier (1994) found from USA longitudinal data that job difficulty was part of that third influence. Rosenman and McDonald (1995) concurred, suggesting satisfaction with the current job was the psychological influence. Supporting this third influence, the motivation to work was cited by Patrickson and Ranzijn (2004) as one of the influences on the retirement decision. Gustman and Steinmeier (1994) found a fourth influence, an interaction with the spouse’s choice of retirement.

Supporting the general argument that there are three main influences in the decision to retire, Hansson, et al. (1997) also provided a wider view, arguing that retirement is rarely based on one influence alone, but that several variables affect the decision. This wider view was supported by Juster and Suzman (1995), who also developed a taxonomy of retirement intentions: (i) those who had no plans regarding retirement (43 per cent of those surveyed); (ii) those intending to stop work completely (21 per cent); (iii) those anticipating a planned reduction of effort (20 per
cent); (iv) those who plan to remain employed, which may involve a change of jobs (9 per cent); and (v) those who intend never to stop working (7 per cent). Parnes and Sommers (1994) supported the last of these categories, arguing some older workers “shunned retirement”, based on their good health, continued psychological commitment to work, and dislike of retirement. Supporting this, Forteza and Prieto (1994) reported about 66 per cent of individuals viewed retirement as unpleasant, partly because they perceived retirement as being the end to any promotional or development opportunities, and the beginning of a boring life. Thus, not all pre-retirees seek to retire early, if at all. Those that do not want to continue working until the age of 65 would most likely cite the desire to “enjoy personal life” as the major influence on their retirement decision (Appelbaum, Serena & Shapiro, 2004). From an extensive review of the literature, retirement intentions appear to differ between individuals, and are based on a number of varying factors.

3.7.6 Retirement is changing

As argued above, the traditional concept of retirement is not the only model of retirement any more. Many people want to remain working, at the same or different pace and place (AARP, 2003; Patrickson & Ranzijn, 2004; Wolcott, 1998). Additionally, there is a trend by older workers towards phased retirement, often including “bridge jobs” to ease into reduced working hours and the associated reduced status, influence, structure, and also pressures and deadlines, until final and complete cessation of paid work (Feldman & Kim, 2000; Kim & Feldman, 2000). However, in Australia, the implementation of phased retirement has not occurred to the same extent as in other countries (Patrickson, 2003).

Retirement these days is complex and many-faceted. For some, the retirement decision will mean an abrupt change from full-time employment one day to complete non-work the next. For others, retirement could mean a range of part-time, multiple entries, exits and re-entries to the workforce, or reduced workloads, eventually leading to complete withdrawal from all types of work. Such processes will not only vary between individuals, but will be influenced by the voluntary nature of the decisions made. According to Healey (2004, p. 41), there are several reasons why older workers have a stake in the future workplace:
1. they have not put aside sufficient savings for their desired retirement lifestyle;
2. their superannuation has been depreciated due to investment losses;
3. they are retiring at an earlier age, often in their mid-50s;
4. they can expect to spend, on average, 20 to 30 years or more in retirement;
5. they may feel very bored in retirement with too much time on their hands;
6. they may want to work, at least part-time, even if they feel they do not need to financially;
7. they will be needed in the workforce because declining fertility rates are already resulting in a skills shortage, and fewer young people are entering the workforce each year.

Since the generally accepted concept of retirement usually means the end of paid working, it appears to be of little relevance to today’s older workers. Many older workers are continuing past the traditional age of retirement, either remaining in the same job they held prior to retirement, changing jobs, or reducing working hours and pressures (AARP, 2002; 2003; Kadlec, 2002; Patrickson, 1998). Some workers retire early, claim access to their superannuation, and then continue working by accepting another job, either full-time or part-time, on a contract or consulting basis. Other workers leave the workforce at an early age, choosing to follow their passion, to find that later they return to work to increase the amount of financial provision for when they stop work.

3.8 Chapter conclusions

By combining this chapter and the previous chapter, the research problem can be identified more clearly. Chapter 2 examined the employment situation for older workers. This chapter investigated how the meaning of working may be conceptualised. The research issues identified in the two chapters are worthy of further exploration because they have been under-researched, and in particular have been limited mostly to studies using quantitative research approaches. Thus, there is a need for further exploration of the meaning of working using a qualitative research approach, as recommended by Loscocco and Kalleberg (1988), to capture the many voices of the individual participants. Also, there is a gap in the literature about what working means to the older worker, and thus there is a need to extend the research
into the domain of the perspective of the individual older worker, and to find out the rich, deeper complexities of the meaning of working to such people. If Australia is to address the predicted labour shortfall outlined in the previous chapter, older workers may provide part of the solution.

This chapter also examined the literature on retirement, identifying that the traditional concept of retirement does not have a place in our society or economy today. Further, there is scant research into the meaning of retirement from the individual’s or older worker’s perspective, and what influences an older worker to continue working. A redefinition of retirement is needed to encompass the views of older workers themselves.

The next chapter will explain the theoretical framework and the research approach used in this study, and provide purpose as to the choices made concerning methodology, methods, research design, sampling techniques and use of the interview. Further, the context of the study will be introduced and described in this next chapter.
Chapter 4: METHODOLOGICAL ISSUES – A THEORETICAL FRAMEWORK

4.1 Introduction

Chapters 2 and 3 identified several research issues, and this chapter explains the choice of an appropriate methodological framework that justifies the research design to explore those issues. The meaning of working literature does not explain why older workers want to stay in the workforce and continue working, or alternatively leave the workforce as soon as they are able. Greater understanding is needed, and this chapter outlines the processes used to begin exploring this deeper explanation. The chapter focuses on five main areas: the choice of a qualitative research approach, the choice of phenomenology, the methods used, the context for the main study, and the sample selection procedure. Finally, the chapter outlines the limitations of the research. Firstly, however, clarification of the four studies is provided below in an overview of the research design for this thesis (Table 4.1, below) and the studies are further discussed following that table.

Table 4.1: Representation of research design for this thesis

<table>
<thead>
<tr>
<th>Paradigm</th>
<th>Interpretivist paradigm chosen to suit research problem and theoretical framework</th>
</tr>
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<tbody>
<tr>
<td>Methodology</td>
<td>Phenomenological research chosen to collect the lived experiences of selected individuals</td>
</tr>
<tr>
<td>Method / Technique</td>
<td>1. Person-to-person interviews required to gather the richness of the data</td>
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<td></td>
<td>• Open-ended questions</td>
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<td></td>
<td>• Emerging approach</td>
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<td></td>
<td>2. Collect and analyse demographic statistics of the organisation</td>
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<td></td>
<td>3. Review of policy documents to gauge impact on older workers</td>
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<tr>
<td>Details of technique/Data sought</td>
<td>Data sought: Meaning of working to employees</td>
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<tr>
<td></td>
<td>Participants: Employees 50 years of age and over</td>
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<tr>
<td></td>
<td>Collect participant meanings, following developed protocols.</td>
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<td></td>
<td>Tape record all interviews</td>
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<tr>
<td>Study</td>
<td>Data sought</td>
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<tr>
<td><strong>Study 1</strong></td>
<td><em>Transcribe</em> all interviews</td>
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<td><strong>Validity Check</strong></td>
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<tr>
<td><strong>Study 2</strong></td>
<td><strong>Data sought:</strong> Any organisational influences on employee’s intentions to continue working</td>
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<td><strong>Collect</strong></td>
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<td><strong>Code</strong></td>
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<tr>
<td><strong>Study 3</strong></td>
<td><strong>Data sought:</strong> Data about the Organisation</td>
</tr>
<tr>
<td><strong>Collect and analyse demographic data</strong> of organisation</td>
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<tr>
<td><strong>Undertake document analysis</strong> of policies and procedures that may affect older workers’ meaning of working</td>
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<tr>
<td><strong>Study 4</strong></td>
<td><strong>Data sought:</strong> Meaning of working to retirees</td>
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<tr>
<td><strong>Participants</strong></td>
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<td><strong>Collect</strong></td>
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**Analysis**

| NVivo software chosen to assist with coding and analysis | Thematic analysis chosen to identify the dominant themes | Relate themes to theoretical framework |

**Outcome**

A better understanding of the meaning of working to older workers, and in relation to retirement

**Source:** Adapted from Creswell (1998) and Williams (2000)

As can be seen from Table 4.1, above, there are four studies in this thesis. The first qualitative study, of employees in the organisation aged 50 years and over, was undertaken to explore the meaning of working to older workers, as individuals. The second qualitative study, of managers within the same organisation, was designed to investigate any organisational influences from management that may impact upon the
older workers’ meaning of working, and thereby their intentions to continue working. The third study (a quantitative study) was undertaken to explore the organisation’s demographic data and policy documents and procedures to further explore any structural or organisational issues that may influence the older employees’ meaning of working or intentions to continue working. The fourth and final study, of retirees from the organisation, was completed to explore further the meaning of working for older people (both workers and ex-workers), as some retiree participants had remained outside the organisation, and some had returned.

4.2 Research procedures

As mentioned previously, the theoretical framework and the topic of the research drove the choice of qualitative research as the major research approach. No other approach was deemed as suitable for gathering the desired information or exploring and seeking answers to the research issues. The selected methods were chosen to discover and identify the different constructions and meanings people place on their experiences of working to better understand those meanings, rather than a quantitative method to gather facts, explain what is happening, or measure how frequently certain events occur. To understand and explain why people have different experiences, the researcher should not only be searching for external causes and laws to explain their behaviour (Easterby-Smith, Thorpe & Lowe, 2002). People make sense of different situations differently from other people, and not simply as a direct response to what is happening to them from outside. The best way of discovering those meanings is to directly ask the individuals currently living (or who have lived) the experience.

While exploring the issue of the meaning of working to older workers, the focus of the research is on the experiences, perceptions and understandings of the phenomenon of the meaning of working. As a consequence, the researcher gains an insight into what participants think and believe about the meaning of working. One of the advantages of qualitative research is that it uncovers a more accurate picture of the object of the research, as the underlying perceptions of the participants are explored. Such perceptions are not limited, as in quantitative research, to a paper-based series of questions, or a forced choice between often unsuitable options, which are frequently without access to further explanation.
In addition to the qualitative research in Studies 1, 2 and 4, limited complementary quantitative research was undertaken in Study 3 to further understand the context for the research. This involved gathering and analysing demographic statistics of the organisation. Following this, the organisation’s HRM policy documents were reviewed to gauge any influence on the older workers within the organisation.

4.3 The choice of the phenomenological approach

As the research in this thesis is exploring the meaning of working, and attempting to capture the individual’s point of view via rich descriptions, several interpretive paradigms may have suited the research. However, the phenomenological approach believes the human experience is unique, in that human experiences and actions follow from their self-interpretation, and that a person’s explanation is a perception (Creswell, 2003). According to Moustakas (1994, cited in Creswell, 2003, p. 15) “understanding the ‘lived experience’ marks phenomenology as a philosophy as well as a method, and the procedure involves studying a small number of subjects through extensive and prolonged engagement to develop patterns and relationships of meaning”. Thus, the use of an interpretivist paradigm, incorporating a phenomenological approach that seeks to explore the meaning of working to older workers, is considered the best approach for obtaining rich data to gain an understanding of the phenomenon of the meaning of working.

There are two assumptions that underlie phenomenology; the first being that: “perceptions present us with evidence of the world, as it is lived, and that human existence is meaningful and of interest in the sense that we are always conscious of something” (Morse & Richards, 2002, p. 45). Experience is considered to be an individual’s perceptions of their world, in relation to things, people, events, and situations. The second assumption is that: “phenomenological reflection takes place within the four existentials: temporality (lived time), spatiality (lived space), corporeality (lived body), and relationality or communality (lived human relations)” (Morse & Richards, 2002, p. 146). The end result is not effective theory that would assist to explain reality to most people, but rather, insights straight from the voices and perceptions of people that bring us closer to the world as it is (van Manen, 1990).
The research was concerned with the meaning of working to individuals, aged at least 50 years old, and needed to investigate their individual and social realities. It was insufficient to seek explanations of what happened to older workers, but rather, to seek to explain how and why it happened. The positivist paradigm is not considered appropriate to these aims, as it depends on objective, quantitative techniques more suited to large populations and the determination of trends or emerging patterns, rather than the explanation of a phenomenon (Creswell, 2003). In order to explain the essence of the meaning of working, it is appropriate to obtain the data through the eyes and voices of those actually experiencing the phenomenon. Phenomenological methods are particularly appropriate when the purpose of the research is to discover the meaning of something; in this case, the meaning of working to older workers. Using such methods, the researcher first sought understanding and meaning by seeking participants’ experiences of a certain thing - in this case, working. According to Morse and Richards (2002, p. 30): “questions about meaning and about the core or essence of phenomena or experiences are likely best researched using phenomenology”. The richness of the data so obtained is unlikely to be gained through a positivist research approach.

Information on the combined areas of the meaning of working and the ageing workforce was limited. Sarantakos (1998a; 1998b) suggested that under circumstances where exploration and investigation are necessary, qualitative research is the better choice. Sarantakos (1998b) argued qualitative research would provide a “richer” source of data needed to identify any unknown variables or themes. A qualitative research approach for this study was chosen because of the: “concern with meanings and the way people understand things, … as well as a concern with patterns of behaviour” (Denscombe, 1998, p. 207).

The choice of phenomenology was based on the desire and search for understanding of the meaning of working. The phenomenological approach includes some understanding of context and time, and is designed to be more holistic than, for example, content analysis. Phenomenology is also more subjective because it represents the views of participants rather than trying to be objective, and is also more inductive rather than deductive (Easterby-Smith, et al., 2002). Typical of most
qualitative approaches, phenomenology does not attempt to quantify results nor generalise to other situations or times without validation. Phenomenologists believe the world is socially constructed and subjective. In fact, Easterby-Smith, et al., (2002) argued that positivist and phenomenological paradigms are at opposite ends of a continuum of research design. Rather than there being a continuum, Moustakas, (1994) argued there were different types of phenomenology, including empirical, heuristic and transcendental phenomenology. Moustakas described heuristic phenomenology as researchers seeking to understand themselves and their lived worlds, and as such, this approach is not considered appropriate to the research in this thesis. According to Moustakas (1994, p. 22), another type of phenomenology, transcendental phenomenology, is described as follows:

    The researcher following a transcendental phenomenological approach engages in disciplined and systematic efforts to set aside prejudgments regarding the phenomenon being investigated (known as the Epoche process) in order to launch the study as far as possible free of preconceptions, beliefs, and knowledge of the phenomenon from prior experience and professional studies – to be completely open, receptive and naive in listening to and hearing research participants describe their experience of the phenomenon being investigated.

    This latter type of phenomenological approach is appropriate and was therefore selected for the studies within this thesis. One of the differences with phenomenology is that previous knowledge must be bracketed, or put aside, which Moustakas (1994) called “epoche”. This bracketing is important in each of the stages of research design – gathering data, coding, theming, and even reviewing the literature – as it requires the setting aside of the researcher’s prior knowledge, values, and experience. The reason for this is so the researcher can approach the topic more objectively, as if it is fresh and untainted by previous thoughts. Clearly the role of the researcher is important in this bracketing, and that role is described later in this chapter.

4.4 Justification for paradigm and qualitatively-driven research approach

    This thesis falls within the management discipline, drawing from psychology (the individual older worker) as well as sociology (the ageing workforce and the
organisation). The research approach was chosen so greater meaning could be drawn from the complex unstructured data to be gathered.

The best way of making sense of why some older workers might have a passion about working, while others might work mostly for the money, is to seek explanations directly from those concerned. This then requires an interpretive paradigm seeking an understanding of social reality through the perceptions and voices of the participants. As reality is constructed by individuals, and is based on different individual experiences and perceptions, it thus is likely to vary between people (Berger & Luckman, 1967). Gaining understanding cannot be achieved by simply sending out a questionnaire (Morse & Richards, 2002), as would be the case within a positivist paradigm, which would produce deductive, non-contextual knowledge. In contrast, interpretivism produces inductive, subjective, contextual knowledge (Easterby-Smith, et al., 2002; Girod-Seville & Perret, 2001). Researchers using an interpretivist paradigm argue that human behaviour is too complex and non-generalisable to be described in objective theories, and thus they reject the positivist paradigm (Creswell, 1998). A questionnaire does not allow for follow-up exploration of why a participant gave a particular response. The deeper meaning of why participants believe and perceive what they do, may be the real answer to the issues the research in this thesis is exploring. The research problem requires a qualitative approach to gain a depth of understanding of the social situation in order to explore meanings (Creswell, 2003), and qualitative methods are often the best, or only, method of addressing some research purposes. According to Morse and Richards (2002, p. 27-28):

If the purpose is to understand an area where little is known or where previously offered understanding is inadequate, ... If the purpose is to make sense of changing and shifting phenomena ... If the purpose is to learn from participants in a setting or process the way they experience it, the meanings they put on it and how they interpret what they experience ... If the purpose is to understand phenomena deeply and in detail, you need methods for discovery of central themes and analysis of core concerns.

The research design was anticipated to change along with the experiences of the interviews, and the growing understanding of the data. In addition to the
qualitative approach as the major approach, limited quantitative research was also undertaken, to clarify and confirm the context within which the research is located. This is also described below.

4.5 Validity and consistency issues for the qualitative studies

Not all researchers agree that reliability and validity apply to the qualitative research approach. On the one hand, Lincoln and Guba (1985) argued reliability and validity do not apply to qualitative inquiry but rather to positivist paradigms and quantitative research, and that qualitative researchers should choose other words to confirm the quality, rigour and integrity of their research. Morse and Richards (2002, p. 179) argued that research is capable of demonstrating its rigour through the use of: “asking the right questions; ensuring appropriate design; making trustworthy data; building solid theory; and verification or completion”. This researcher attempted to maximize each of these steps.

On the other hand, there are differing arguments about reliability and its appropriateness to the qualitative research approach. As there can be no absolute reliability (that is, another researcher achieving exactly the same conclusions) using the same interview protocol in qualitative research, the best alternative is to provide an audit trail (Denscombe, 1998; Lincoln & Guba, 1985). This audit trail allows the reader to follow the path and key decisions taken by the researcher. This researcher has attempted to provide such a detailed trail within this thesis. “The basic issue here can be framed as one of relative neutrality and reasonable freedom from unacknowledged researcher biases – at the minimum explicitness about the inevitable biases that exist” (Miles & Huberman, 1994, p. 278). This researcher has outlined these possible biases in the next paragraphs, and has sought to reduce their likely occurrence (as described previously in this chapter).

The traditional concepts of validity and reliability involve ensuring data is gathered, transcribed and treated in a manner that will not include changes to interpretation. That is, there is a need to record the phenomenon of interest as closely as possible to the original. The researcher completing her own transcriptions of each interview was aimed to increase the rigor of interpretation. She undertook
consistency checking, as there were several iterations of the interview, each one involving the researcher herself checking and re-checking the data. Following receipt of any changes from participants to their transcripts, the researcher incorporated such changes for use as the correct data.

Interviews are essentially highly subjective and, therefore, the possibility of bias is ever present. There is the problem of interviewer bias, where the interviewer may influence respondents’ responses by verbally or non-verbally encouraging and rewarding “correct” answers. Secondly, because it is a personal interview, the respondents may be more apt to give socially desirable responses than if they were merely writing their own answers on an anonymous questionnaire (Mitchell & Jolley, 1996). Tilley (1999) concurs that bias is a strong possibility, arguing that, from a positivist perspective, whenever a researcher measures anything there is room for error, the measuring instrument is unlikely to be perfect, and the researcher is unlikely to be able to measure without any error or bias. The aim must be to reduce error as much as possible, and to increase the validity, reliability, sensitivity and accuracy of the research. This researcher is aware of all these possibilities of bias in qualitative research and has designed the research process so as to minimise, where possible, any bias. Finally, this researcher acknowledges that the generalisability of the analysis and the findings can be determined only through further research.

4.6 Reflection

Reflection is a key part of phenomenology, and writing and rewriting are important to the development of insights into the meaning of working. Weick (1999, p. 802) argued that reflection was an important component to the development of theory, with “growing pressures on theorists ... to move towards greater accuracy in explanations, but it is directed at the explainer rather than the objects being explained”. In order to assist this process, the researcher kept a diary, wrote memos and field notes to herself, and was writing consistently throughout the research. After each interview was completed, and the participant had left the room, the researcher continued using the audiotape to capture her own reactions to, and thoughts about, the interview. The processes used, possible improvements, and initial thoughts about the comments and perceptions of the participants, were the focus of these reflections. The reflections were transcribed at the same time as the content of the interviews, and
proved very useful in the analysis stage. In some cases, important meanings that had been emphasised during the interview, or strong reactions to particular issues or situations, were identified at this immediate post-interview stage. In particular, the researcher found her thinking clearer and more focused on the one participant at this stage, as later analysis involved thinking and reflecting on many participants in order to identify themes across the participants. Four studies were undertaken in the research, three of which were qualitative. In all qualitative studies, the research procedures were the same. The only quantitative study is described in Chapter 6, using document analysis and statistical analysis, and providing descriptive statistics.

4.7 Ethical considerations

The researcher sought and obtained approval for this research from the “The University’s” Human Research Ethics Committee, which reviews ethical aspects of research involving human participants. The researcher is aware that there are other ethical considerations – such as in the reporting of the findings – as the careers of members of the organisation could be impacted upon by implication from the thesis.

4.8 Methods used

The phenomenological perspective was seen as the most appropriate for ascertaining the perceptions, lived experiences, everyday feelings and attitudes of participants, and deriving understanding of the phenomenon from them (Creswell, 2003). Phenomenology endeavours to seek out the very nature of the meaning of working to each participant, and to describe and interpret the participants’ meanings. The meaning of working is a socially constructed notion. As a result, uniformity across time, place or people is not expected; thus effort was devoted to exploring a wide array of differing meanings from a wide array of working situations, job types and individuals. The methods chosen as appropriate to collect the necessary data included the use of in-depth person-to-person interviews.

This section describes the processes used to collect the data in sufficient detail that another researcher could replicate the data collection process. This same research procedure and the methods used were employed for the three qualitative studies. The organisation chosen for the research is a university, called “The University” (TU) throughout this thesis, and its selection is explained and justified later in this chapter.
Study 1 comprised interviews with employees of the organisation (both academic and general staff), while Study 2 comprised interviews with managers of those types of employees within the organisation. Study 3 involved quantitative research exploring organisational aspects, and Study 4 comprised interviews with retirees from the organisation.

Some “meaning of working” questions in the studies came from previous research (for example, MOWIRT, 1987), but had been used at different times, social environments or economic circumstances. The reason for the incorporation of these questions was as the basis for comparison after data collection and analysis. Useful connections between previous and present research may then be found by such comparison, providing some explanation to the changes that may have occurred during the period between the studies. The final interview protocol for Study 1 is discussed below (and a copy is at Appendix E), and those for Studies 2 and 4 are described in their respective chapters (and a copy of each is at Appendices F and G). The balance of this section explains the choice of the interview as the main method, and a description of the process of the interviews.

4.8.1 Techniques used

As in other qualitative research: “the researcher typically conducts 20-30 interviews … to collect data to saturate the categories”, using a “zigzag” process to “gather data, analyze the data, back to the field to gather more information, analyze the data, and so forth” (Cresswell, 1998, p. 57). Semi-structured interviews were chosen as appropriate for the data collection for this study as, in this case, the researcher believed she knew: “enough about the field of enquiry to develop questions about the topic in advance of interviewing, but not enough to be able to anticipate the answers” (Morse & Richards, 2002, p. 94). Also, she was at all times mindful of the concept of bracketing prior knowledge. It was on this basis that a semi-structured interview protocol was developed. The use of semi-structured questions meant the researcher was confident participants would be asked about the same issues, even though the responses to such questions would vary, and prompting questions would be used for some participants and not for others, depending on the participants. It was decided not to use structured interviews or questionnaires as these would limit responses to the questions posed and would not encourage wider exploration and
deeper thought about the issues being researched. A semi-structured interview was chosen as it provides a general guide to the areas to be included in each interview, at the same time ensuring comprehensive coverage of the issues, and within an informal setting.

According to Fontana & Frey (2000), there are several types of interviews that can be used for research, including structured, unstructured, semi-structured. The authors argue that various types of research are best matched with a particular interview style, and that for phenomenological research purposes, the semi-structured interview is best: “somewhat directive, preset, and in the field” (Fontana & Frey, 2000, p. 653). According to Denscombe (1998), semi-structured interviews are where the interviewer has a predetermined list of questions to be asked and answered, however, the order of the topics considered can be flexible, and the interviewee can develop ideas and discuss issues that arise. Answers to questions are therefore open-ended, and importance is placed on the interviewee elaborating any points of interest. This method allows for immediate clarification by either party of the content of any questions, responses and meanings. However, a disadvantage to this approach is that the mere presence of the researcher may influence the answer and also reduce the perceived anonymity of the participants. Therefore, the result may be less open and honest responses. Additionally, in this case, both the age and gender of this researcher may also have had an impact on the interview process.

While the interview is similar to the questionnaire technique in that both are interested in the participants’ responses to questions, there is significant difference. Despite interviews being more time consuming (and therefore expensive in “indirect dollar” terms) they provide more interaction with the participant. Combined with field notes and diary notes taken down immediately following each interview, the researcher is armed with significant information gathering techniques. This detailed interaction with participants is commonly referred to as the advantage of the “richness” of the interview (Sarantakos, 1998a; 1998b). Denscombe (1998) argued the justification for the use of the interview is provided, firstly, when the data are based on emotions, experiences and opinions; secondly, when based on sensitive issues; and thirdly, when based on privileged information. Additionally, further data can be gathered from participants’ body language and vocal intonation during
interviews. As all of these elements were present in the current study, the researcher chose the personal interview technique for this research.

Given the sensitivity of some of the questions to be asked in the interview (for example, what is it you dislike about working?), the researcher chose the interview method to allow for open-ended questions and the following up and probing of interesting ideas and concepts. The techniques of interviewing for data collection include different methods, such as the personal approach, the use of telephones and video-conferences. In these days of high technology, the visual element of a video-conference could be added to the interview technique options, however, the video-conference was not considered to add any value to this research. The other option, the telephone interview, is discussed below, but was not considered appropriate, and therefore was not used.

The telephone interview has the advantage of being able to reach a large and diverse target group. It is also less affected by the social desirability bias and interviewer bias than is the personal interview, because the participant cannot see the interviewer, nor receive any visual cues. The telephone interview is also more convenient, less time-consuming and cheaper than the personal interview. However, there is the possibility of an unrepresentative sample, as not everyone has a home telephone, and those who do may choose to either not answer, or to screen, the call. The researcher cannot see either the respondents’ circumstances or surrounds and so cannot verify information such as age or gender. While one-to-one interviews might be more expensive than telephone interviews or mail surveys, the researcher can expect to find the information so collected to be more detailed and complete – “richer” data. The personal interview also includes, for example, the opportunity for the researcher to observe non-verbal cues. According to Bell (1997, p. 8): “the researcher can sense if she is being given false information in the face-to-face context in a way that is not possible with questionnaires and less feasible with telephone surveys”. The decision to use qualitative research techniques as the design choice was not made lightly. The researcher was aware of the extra time required to undertake one-to-one interviews. However, the rich and in-depth information thus made available would be the greatest advantage, made available only through the use of the person-to-person interview.
The most common forms of recording an interview are note-taking and tape-recording. There are advantages and disadvantages to using both. Note-taking can be quick and easy, but relies on memory and could be seen as being disruptive to the flow of the interview. On the other hand, tape-recording requires transcribing after the interview – usually a time consuming and costly option. The reason tape-recording was chosen as the better option for this research was that it offers a verbatim account of the whole interview, which lapses of concentration and memory may not recall correctly. In other words, all the raw data is available for later analysis and confirmation. Additionally, the interviewer is free to be a more attentive and thoughtful listener, to focus on the pace and direction of the interview, and to keenly observe non-verbal behaviour. This more relaxed and informal approach is likely to result in greater rapport between the participant and the researcher by allowing a more natural conversational and flexible style. An added incentive for the use of tape-recording was the availability of voice recognition software. The use of voice recognition software by the researcher offered positive and practical assistance to the verbatim transcription of interviews. The same method of transcription of the audio-tapes was used for all the studies due to its effectiveness, and to reduce time taken and costs involved.

The interviews were conducted in a variety of mutually convenient locations, and most often in the participant’s workplace in a private office, either their own or borrowed. The researcher opened each interview by explaining the aim of the research, providing an Information Sheet (see Appendix C) with details of the researcher, her supervisor and contact details for any complaints, in accordance with the University’s Human Research Ethics Committee requirements. The issues of confidentiality, permission to withdraw at any stage during the research, and the signed consent (see the Consent Form, Appendix D) of each participant for both involvement in the research and for the interview to be audio-taped was then discussed and completed with each participant.

During this opening explanation, the researcher asked each participant to choose their own pseudonym to be used as an identifier, instead of their real name, to ensure anonymity in the data analysis phase. The participants’ own choice of a
pseudonym was well received by participants and provided confirmation their identity would be kept confidential. However, several participants provided unusual or gender-neutral names, which were not helpful in the reporting of the data analysis, and may have distracted from the research. Consequently, the researcher changed the pseudonyms to match the different categories of participants (including male and female), as it was their categories that were important in the data analysis. For example, in Study 1, all the General staff participants were given pseudonyms beginning with the letter “G”. Similarly, the Academic staff participants were given pseudonyms starting with “A”.

4.8.2 The process of interviewing

Following the opening general explanation in each interview, the researcher suggested participants focus their minds on recent incidents or events in their working lives that might help them think about what the meaning of working is to them. The researcher sought any overview comments from the participants about whether they had any particular comments to make about their participation, and whether there were any particular issues they might want to mention before the interview started. The responses to this overview question were often illuminating, led to open-ended discussion and motivated the participants to talk. At the time of this research, the organisation has a particular policy of forced retirement at the age of 65 for those employed prior to 1994. Therefore, the researcher wanted to bring out any strong reactions to that policy at the beginning of the interview, otherwise the tendency may have been to focus on that issue and not on the meaning of working.

The researcher was not previously known by the majority of participants, yet encouraged an open and frank discussion, explaining that personal opinions and individual perceptions were what were being sought. That is, she explained there were no “wrong” answers, and participants should not be concerned about their views being different from those of others, as the researcher was seeking individual perceptions and experiences. On occasion, this comment appeared to relax participants. The rest of the interview generally proceeded according to the interview protocol (see Appendix E for Study 1’s interview protocol), with variations according to the talkativeness of some participants and the more withdrawn approach of others. Some participants needed very little prompting, and provided very full and frank
answers to questions, while others began with short answers, which the interviewer followed with several prompt or probing questions. On average, the interviews lasted 96 minutes, ranging from 70 to 135 minutes, with nearly half the participants spending 100 minutes or more in the interview. The length of interview time did not seem to be of concern to most participants, who were very willing to assist with the research. Most participants commented on their interest in the subject matter of the research, the importance of such research at this time, and their interest in the findings. At the conclusion of each interview, the researcher asked if there were any more comments that the participant wanted to add, and then thanked them for their time and their thoughts, reminding them that she could be contacted at any time in the future if the participant wanted to make further comment.

Finally, a hard copy of their interview transcript was sent to each participant to provide an opportunity to review it and make any comments. They were encouraged to comment on the content, either adding to comments made during the interview, or providing further clarification of the meaning of their words. Transcripts were then returned to the researcher. In some cases, participants simply corrected grammar or specific words; but on two transcripts, participants wrote comprehensive notes, changing the spoken language originally presented in the transcript into grammatically correct written language.

4.9 Data analysis

For each of the three qualitative studies within this thesis, data analysis was undertaken by attempting to identify themes, or: “patterns, processes, commonalities and differences” (Miles & Huberman, 1994, p. 9). Thematic analysis was completed to find the dominant and less dominant themes, where themes were understood to be: “the manifest generalised statements by informants about beliefs, attitudes, values or sentiments” (Luborsky, 1994, p. 195). Denscombe (1998, p. 211) described emerging themes as: “interconnections that recur between the units and categories”. One advantage of using thematic analysis is the direct representation of the experiences, beliefs and perceptions from the participants’ own points of view, as more weight is given to such representation than the views of so-called experts and observers. Another advantage is that some experiences, sentiments and beliefs may not be able to be expressed nor captured using a survey, question and answer format, but may
emerge during discussion and be captured by qualitative research approaches. However, many of the pitfalls of thematic analysis are not identified in research reporting or the research methodology literature (Luborsky, 1994). The researcher is aware of pitfalls in the interpretation of participants’ comments, the possibility of incorporating personal opinion, bias, preconception or predisposition, and the possible over-simplification and reduction of the data by using participants’ comments in a frequency-counting exercise. The data analysis was begun during the interview stage, and as each interview was completed, it was transcribed so that participant’s comments could be coded. Care was taken at all stages to avoid such pitfalls, as explained later in this chapter.

Specialist qualitative research software (NVivo 6.0) was chosen to add to the reliability of the analysis, as rigorous and systematic data processing takes place with its use, including the data analysis procedures being transparent. Advice was sought about the most appropriate software to use, and NVivo was chosen for its overall relevance and applicability to smaller samples. Even so, all analysis relied upon the researcher’s accuracy when entering the data into the software program, and misinterpretations, omissions and duplications are feasible.

4.10 Appropriateness of the meaning of working

To understand the reasons why some people may wish to continue to working while others wish to leave the workforce as soon as they are able, the meaning of working was chosen as the basis of exploration. Significant literature has been published in the area of the meaning of working, and was addressed in Chapter 3. However, there was little found in the area specific to the meaning of working to older workers, nor the use of the meaning of working as a theoretical foundation. Given the significance of the older worker to the future workforce, and to Australia in particular, there is a clear need for research into this aspect of the meaning of working. It is hoped the outcomes of this research may help to guide resources directed at retaining older workers in the workforce, or enticing older workers back to the workforce, based on the understandings of the phenomenon of the meaning of working to older workers.
4.11 **Context for the research**

This section will justify the choice of the country context and the organisational context for the studies within this thesis. The chosen country context is Australia and the chosen organisational context is a tertiary institution.

**4.11.1 Country context for the study**

As shown in MOWIRT (1987), there were differences between various countries’ meanings of working, and the role of work in the lives of people in the eight countries surveyed, which were partly due to cultural differences. It might be expected therefore that the meaning of working for Australians would vary from similar people in other countries. However, Australia was not part of the MOWIRT (1987) study, nor was it part of a large cross-national cultural study by Hofstede (1980) that identified cultural clusters of countries according to four dimensions. To compare Australia’s culture with the culture of one of the countries that was part of the MOWIRT study, it could be argued (using Hofstede’s dimensions as a guide) that the UK and USA appear the most similar. On that basis, it could also be argued the UK and USA literature would provide similar and appropriate background for Australia. Additionally, Australia was convenient as the context for the studies within this thesis. Australia was chosen as a suitable country context, as it could be argued it represents other similarly cultured countries.

**4.11.2 Choice of university setting**

The choice of the organisational context in which to undertake the study was based on several main grounds. A single organisation was selected, as limiting the research to one organisation has the benefits of ensuring the same policies apply to all individuals and across different employment categories. Additionally, the organisational culture and strategic management direction are likely to be similar within the whole organisation. As a large organisation, and arguably a microcosm of society, the university has a wide variety of employees in terms of age, job types, levels, skills, experience and education. While there are some advantages of using one organisation for research, there are also some disadvantages, and these are discussed later in this thesis.
The tertiary sector was chosen for its ability to represent many organisations dealing with rapid change that are affected by public policy and thereby have consequences for staffing policies and practices. While the ageing workforce is of concern to Australia, it seems to be: “of less concern to universities” (Anderson, et al., 2002, p. ii). Not only is the average age of academics increasing, but also when numbers of academics retire at the same time it can lead to loss of significant areas of expertise. The tertiary sector has recently moved into an “entrepreneurial stage”, where public funding has reduced significantly, and each university is expected to raise revenue to cover many costs previously borne by the public purse. This has meant academics and others working in universities have been put under pressure to do “more with less”. Students numbers have outpaced growth in academics, so that: “the student to staff ratio increased 75 per cent over the decade” (Anderson, et al., 2002, p. 3). Other large organisations are likely to be able to paint similar “hard luck” stories, and the older employees able to recall tales of “better days”.

As mentioned earlier, the pseudonym for the university chosen for this research is “The University” (TU). TU is a large university in Australia, and is geographically located across several campuses, with several thousand staff and more than 20,000 students. As such, much of the literature about the ageing workforce and the meaning of working would apply to this organisation, as would the principles and practices of HRM, as discussed in previous chapters. The Australian Bureau of Statistics defines a large organisation as one that employs 200 or more persons, or has assets worth more than $200 million. In 2000-01, all industries excluding agriculture, forestry and fishing, which were not collected that year, were made up of 3229 operating businesses, employing 2,435,656 people (Australian Bureau of Statistics, 2002a). The average number of employees per surveyed organisation was 754. TU, with more than 3690 employees, clearly falls into the large organisation category and could be thought of as representative of other large organisations within Australia. Additionally, as a bureaucracy and partly publicly-funded organisation accountable to the public purse, it could be argued that TU’s policies and practices must be above reproach and comply with relevant legislation (including that of age discrimination). This is the same as for other large organisations that employ more than 100 persons; they must report to various offices within Australia monitoring employment circumstances. Thus, the issues surrounding any age discrimination or different
treatment of older workers should be similar in TU as in other large Australian organisations.

There are several reasons for choosing TU as the context for this research. Firstly was the diversity of job types and individuals who work in universities, ranging from professionals, academics and senior administrators to semi-skilled and lower skilled jobs, including maintenance and clerical staff. TU employs such a variety of staff, including managers, supervisors and front line staff, information technology and science specialists, teachers and researchers, administrative personnel, maintenance and security staff, as well as senior executives. The “stereo-typical image of the university includes a one-dimensional view of academics and rarely acknowledges the other layers within the university, such as the administration or staff workers” (Stein, Rocco & Goldenetz, 2000, p. 63).

For the purposes of this study, the two main categories within TU’s employees will be the foci – the “academic staff” stream and the “general staff” (administrative) stream. Within each stream can be found both manager and non-manager type jobs. Those within the “academic” stream have “academic staff” employment conditions, and as a group within TU, they have different pay scales, career structures, leave entitlements, performance management systems, educational requirements and the like. Academic staff are expected to undertake three main roles – teaching, research and administration – and tenured academic positions range from the lowest level of Associate Lecturer to the highest level of Professor. In contrast, “general” or “administrative staff” are employed under general staff conditions that are different from those of academic staff. General staff similarly have their own pay scales, career structures and limitations, performance management schemes, and so on. It would be unusual for an employee to move from one stream to the other, apart from very senior academic staff moving into full-time administrative roles. Thus, the TU organisation represented a variety of employees and managers across a range of jobs, under different employment conditions, and with different HRM policies and practices for each stream. Such circumstances were likely to be similar to other large organisations outside the university sector.
Secondly, there was the expectation that the same problems and issues surrounding older workers would be in the university setting as would be in the corporate sector – that is, the university represented a microcosm of the Australian workforce. TU was likely to represent the same range of issues encountered by other large organisations (such as the variety of staff to hire, fire and manage) as well as how older workers are perceived differently by different people in different jobs and in different parts of the organisation. The existence of a variety of sub-cultures, including the so-called “young” and “old” schools or disciplines, will add to the variety of working environments and interactions employees may encounter during the development of their reality of their meanings of working. Thus, the university setting offers a convenient environment; suitable due to the diversity of ages of employees, job types, skills required, and flexible working arrangements available to investigate the research problem. This diversity is key to the proposed qualitative research in this thesis, and supports the choice of The University.

Thirdly, TU provided a variety of perceptions of older workers as employees, ranging from situations where experience and expertise may continue to be valued, for example, as academics age, to situations where the physical and other requirements of some jobs may no longer be maintainable. Another issue affecting older workers was the different types of jobs; for example, varying between the manufacturing/manual type of job and the service (or knowledge worker) type of job, and the academic or general administrative job, likely reflecting the differences between professionals and non-professionals within the business sector. Academic older workers, while suffering the effects of age discrimination similarly to other older workers, are reputedly treated somewhat differently.

Fourthly, the university context was likely to have a range of managers who each value older workers differently, and make differing decisions about their older staff. It was also likely that different working practices would be found within the same organisation.

Fifthly, as most academic and other university staff are not renowned for their high salaries, when these workers reach the age of “older” and consider retirement, they are potentially the future seekers of government aid in the form of an age
pension. It is not likely that all employees of TU will retire early, nor is it likely they will retire and remain self-funded. This aspect represents other types of industries where earnings may be insufficient for early or comfortable retirement, without the assistance of some level of government pension (Patrickson, 1998; Patrickson & Ranzijn, 2004). This probability makes older university workers at all levels worthy of exploration, inasmuch as they represent many other older workers in today’s workforce. Sixthly, the supposed “academic freedom” culture of the tertiary sector is such that individuals employed in academic jobs, at least, are likely to feel free to speak their minds as participants in this research without fear of retribution.

Seventhly, further variety than that already outlined should be minimised. One way of achieving this was to restrict the research to one organisation, thereby avoiding introducing compounding differences. Restriction to one organisation suits the theories of developmental stages in the life course, which suggest all people go through similar life stages (Erikson, 1959; Levinson, Darrow, Levinson & McKee, 1978), and thus differences between organisations or locations should be minimised. That is, differences associated with age should be the same for all workers as they each proceed through their life cycle. This notion lends further support for conducting this research within one organisation.

Eighthly, the impacts of gender are evident in this tertiary sector, especially where administrative staff have capped career paths, and where women, in both streams of employment, are under-represented at senior levels and dominate at the lower levels (Anderson, et al., 2002). While these circumstances may have historical factors to explain them, given that both sex and age discrimination are illegal, the TU setting provides a suitable focus for this research. Finally, and not unimportantly, the organisation was chosen because it was convenient.

As discussed in the previous chapter, there appears to be a gap in the literature about the meaning of working to older workers. Combining these two issues within the university setting resulted in very limited literature (see, for example, Anderson, et al., 2002; Barrett & Hort, 2000; Stein, Rocco & Goldenetz, 2000). Evidently, further research into the area of employment issues for older
workers within the university context, using the meaning of working as an indicator, would be worthwhile.

4.12 The role of the researcher

The biographic details of the researcher are detailed here. Such disclosure increases objectivity and reduces bias, as the disclosure allows the writer to: “explore the ways in which he or she feels personal experiences and values may influence matters” (Denscombe, 1998, p. 212). The researcher is female, married and aged 52, and is thus an “older worker” herself for the purposes of this study. She is tertiary qualified, and has had many years’ experience working in large organisations, especially in the areas of management and HRM. Several of her friends had been “downsized” out of organisations or made redundant, and subsequently had found it very difficult to regain employment. Some had unsuccessfully wanted to continue working, while others did not or had become discouraged and stopped looking. This background and experience provided the impetus for this research. Due to her experiences, the researcher has been highly motivated to undertake the research. However, she is also aware of the possibility that her personal history might influence or cause mis-interpretation of the research findings. As argued by Moustakas (1994) regarding the need for “epoche”, the researcher has focussed strongly on bracketing her previous experience and knowledge so as to not influence the research.

To address this potential conflict, she attended a qualitative research methods course to gain a better understanding of how to protect the research (as much as is reasonable) against just this problem. The reflexive account of the interviews conducted has been tempered with this knowledge of potential bias and its possible impact on the research. For example, when interviewing participants, the researcher was careful not to pre-empt, nor incorrectly paraphrase, responses concerning the meaning of working for each older worker. Additionally, in an attempt to reduce any misconceptions or the influence of personal opinion or experiences, the researcher personally listened to or reviewed each interview at least five times. These reviews comprised: audiotaping the original interviews; drafting the verbatim transcripts by replaying the tapes; re-reading and correcting each transcript for typographical or other errors; making changes after the transcripts returned from participants; and finally, coding each transcript. The researcher undertook all these tasks herself,
without assistance, to ensure maximum understanding of the meanings that the participants wanted to convey.

4.13 Other research procedures

In addition to the qualitative research procedures described above, limited quantitative research was completed to extend the knowledge of the context for the research. This secondary research investigated data about the organisation itself, and firstly included aggregate demographic statistics of employees in the organisation, which are presented and analysed in Chapter 6. The university’s HRM Department, at the request of the researcher, provided the aggregate employee data. Secondly, a review of TU’s HRM policy documents was undertaken. The policy and other documents were obtained via the internal electronically-based policy database. The next paragraphs justify and describe the methods for the review of those policy documents.

The HRM policy documents were explored to supplement the research and to discover how these policies might impact upon older workers in the organisation. The review was not intended as analysis of the history, content or meaning of the documents per se as might be expected in typical document research (May, 2001). Instead, the content was reviewed for its possible impact upon the older workers in the organisation. That is, it was the stated intent of each policy, its implementation procedures and possible impact upon older workers that was being explored, rather than the context in which it was derived, or its historical significance. The meaning of such written or “mute material” comes about with use and develops over time (Hodder, 2000, p. 714), as organisations interpret and reinterpret the meaning of such documents within that organisation. Altheide (1996) agreed that the meanings and messages in documents emerge over time, through understanding and constant interpretation. Patton (2002) argued although documents have limitations, as they may be inaccurate or incomplete, document analysis provides data that might be unattainable through interviews. It was for these reasons that the review of policy documents was undertaken.

The process for document analysis followed in this thesis was that suggested by Altheide (1996). He suggested the researcher chooses the relevant documents,
constructs a protocol, and completes the coding, data analysis, and finally, the report. The documents were selected and analysed based on their apparently intended impact upon the employment, training, advancement, opportunities, and exit of older workers from the organisation, for both academic and general staff. There was no coding undertaken due to the small number of documents and the purpose of the review, which was not to analyse the content for social meaning, as is typical of document analysis (Denzin & Lincoln, 2000; May, 2001). The data analysis was conducted using Altheide’s (1996) recommended steps of repeatedly reading the documents, comparing and contrasting extremes and key differences, and then combining these with examples from the documents.

4.14 Triangulation of the research

Triangulation of research, originating from the surveyor’s practice of using two known points in order to obtain the third, is widely held to mean the multiple examination of a topic from a range of differing perspectives. However, as Morse and Richards (2002) argued, those perspectives represented by completed research studies must “meet”. Triangulation thus involves the use of more than one data source to increase the information available to better define a concept (Crano & Brewer, 2002). Ideally, the observation techniques and perspectives sought should be as diverse and as different as possible, in order to be able to identify and represent what is being explored (Easterby-Smith, et al., 2002). Triangulation of this research data has been achieved by using a combination of analysis of documentation collected from the university, qualitative interviews with a variety of employees, managers and retirees from TU, and quantitative demographic data provided by the university (for example, age, gender, employment category, job classification, academic or general staff job) to explore the same phenomenon.

4.15 Development of the interview protocols

In-depth exploratory interviews were chosen as the most appropriate technique to collect the required data to begin to explain the phenomenon of the meaning of working to older workers. The questions used in the three different interview protocols (one for each qualitative study) developed by the researcher were not considered immutable, and it was anticipated further important questions would emerge as the interviews progressed. As such, the research process was dynamic and
changing as required to suit the data being uncovered. The interview protocol for Study 1 is outlined next, a copy of which is at Appendix E. Interview protocols for the other two qualitative Studies 2 and 4 are described in the relevant chapter on each of those studies, and copies can be found at Appendices F and G.

As explained earlier in this chapter, in Study 1 participants were thanked for participating, the interview process explained, and then some “warm-up” questions were asked. Following this, each participant was asked to briefly describe their working history, and then to describe what working means to them. They were instructed that by “working” the researcher was looking for a response in terms of working generally, not in relation to a specific or current job. In addition to the semi-structured questions in Study 1, three “cards” (see Appendices I, J and K) were presented to each participant with a request for them to either rate or rank the items on each page. The interview questions and cards used were loosely based on the MOWIRT (1987) study, but also included questions about the organisation and any policies that may affect their employment or their intentions to continue working, from Westwood and Leung (1996) and Westwood and Lok (2003). The rationale for the use of the cards was for consistency between the participants and ease of presentation - to assist participants from having to memorise the many issues (for example, one card listed nine aspects for each participant to consider and prioritise). Each participant was asked to rate the importance of working within their whole life, and also to rank a number of other items in relation to working. The researcher believed presenting the words on a card saved time and assisted the smooth flow of the interview. Such a technique also ensured standardisation of the information presented to all participants, and allowed time for detailed information to be absorbed and considered by each participant.

There were eight main areas of questions and discussion in Study 1. The first area of questioning was about work centrality – how important working was to each participant – and what participants liked and disliked about working. Following this, their work role identification was explored with questions such as, do you care about the type of work that you do?, and which job was your favourite, and why? The fourth area was about valued working outcomes, especially in the area of rewards, both financial and non-financial. Work goals were explored next using the second
card, and using the third card, which sought views on societal norms about working entitlements and obligations, followed this. Future working was the next section covered, seeking participants’ thoughts or plans for their futures in terms of working. Finally the area of retirement was explored, because it is one of the exit strategies used by older employees, and to determine whether the older workers were interested in continuing working. During the discussions, the age of 65 was used as an indicator of participants’ intentions to retire early or not. Some participants said they wanted to “retire early”, and this meant before the age of 65.

4.16 Study 1: Interviews with “The University” employees

Described below are the details relevant to the participants in Study 1 - how they were accessed and any criteria concerning their age. For each of the other two qualitative studies (Studies 2 and 4), the same details about the participants are provided in their respective chapters (Chapters 6 and 7). Otherwise, all research methods and techniques were the same. Consent was acquired, and confidentiality assured, using the same format for each study. As they are outlined in this chapter, these research procedures will not be repeated for the other studies.

4.16.1 Study 1 Participants

Participant selection was based on the theoretical framework and hence the methodology and method, to assist most with the research. Participants were selected according to the following criteria: those currently working in a full-time job (except when aged 65 years and over); meeting certain minimum age criteria (at least 50 years); working in a wide variety of environments within the organisation; from both genders; at different locations; at different levels within the organisation; and with varying educational qualifications. The number of participants was determined by the data emerging. Once the data began being repeated, the point of “saturation” was reached and then no more participants were sought (Cresswell, 1998, p. 57). The final number of participants for Study 1 was thereby determined at twenty-four.

4.16.2 Access to Study 1 participants

The method of access to participants was via an email to all TU staff, seeking those working full-time who met certain age criteria, to advise the researcher if they were interested in participating in the study. The email was drafted by the researcher,
then sent to all staff via School and Department Secretaries from a senior manager within the HRM Department. This transparent endorsement of the study by the HRM Department potentially provided the study with a greater level of integrity and security from the participants’ perspectives, and may have resulted in a larger number of volunteers. In contrast, there is the possibility some people may have interpreted such endorsement as meaning the study was “official” or influenced by the organisation, thereby possibly affecting their willingness to participate, or to provide open and honest responses if they did participate. A call for participants was also advertised in the organisation’s online newsletter, but this notice did not include the criteria for participation in the study, in particular the need to be 50 years of age and over. As a result, two responses were received from people who were keen to be involved, but who were not old enough. There were seventy-four email responses from people willing to participate in this research and who met the advertised criteria (see Table 4.2 below).

Table 4.2: Number of email responses

<table>
<thead>
<tr>
<th></th>
<th>Academic staff</th>
<th>General staff</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>10</td>
<td>37</td>
<td>47</td>
</tr>
<tr>
<td>Male</td>
<td>16</td>
<td>11</td>
<td>27</td>
</tr>
<tr>
<td>TOTAL</td>
<td>26</td>
<td>48</td>
<td>74</td>
</tr>
</tbody>
</table>

Of the email volunteers, there were at least twice as many female general staff members as any other of the four groups of volunteers. Of the females who volunteered, two did not meet the age criterion of being 50 years of age or older, and two worked part-time but were less than 65 years old, and thus did not meet the combined full-time working and age criterion. Two other female volunteers were both aged over 65, worked part-time and consequently were included in the study. One of the male volunteers said he had been “pensioned off” at the age of 65, but was still working as a sessional. He was not included in this study because he had been forced to retire by the mandatory age-based retirement provisions in his employment contract.
Twenty-four participants were selected to be interviewed in this study, based on a wide representation of gender, age (provided they met age criteria), whether they were an academic or general staff member, campus location, level of job and department. The ages of the selected participants ranged from 53 to 69 years. Participants from both academic staff and general staff streams were used in the research, and were equally represented. The organisation is located on several different campuses, the majority of which were represented in the study. All selected participants agreed to be interviewed.

4.16.3 Age of Study 1 participants

The Australian Bureau of Statistics uses the age of 45 as “older” or “mature” in their presentation of statistics. While the age of 45 is arguably the more common age used for research about older workers, this researcher chose the age of 50 as being more representative of those workers closer to a decision about whether to stay or leave the workforce. In contrast to the Australian Bureau of Statistics, but also in the Australian context, Steinberg, et al. (1998) found employers and employees most commonly used the age of 50 and older to describe “older” workers. Thus, it was decided to choose workers 50 years of age and older as the criterion for being “older” for the purposes of this research.

Participants were restricted to full-time employees, unless they were at least 65 years of age, in which case they were included irrespective of employment category. The rationale for this over-65 age group was to obtain data from those who might normally have retired, or been forced to retire by the organisation at the age of 65, but who had continued working. Hearing their perspectives was important to the total picture of the perspectives of older workers and to begin to address the research issues.

4.17 Consent of participants

All participants, when verbally invited to participate in the research, also agreed to the interview being audio taped. In all cases, this agreement was confirmed in writing and each participant signed a Consent Form (see Appendix D) during the initial stages of their interview. The Consent Form included statements concerning the participant being over the age of 18, agreeing to participate in the study, agreeing
to the interview being audio-taped, understanding that they could withdraw from the study at any time, and understanding that there would be no payment as a result of being involved in the study. There appeared to be no hesitation from any of the participants to signing a consent form.

4.18 Confidentiality

In addition to the consent conditions and guarantees, confidentiality was achieved as follows:

1. All participants were offered the opportunity to remain anonymous.
2. All information was treated with the strictest confidence.
3. Participants were informed that they had the right to withdraw at any stage of the research.
4. Participants’ responses were entirely voluntary, and no pressure was applied to individuals to participate or to continue.
5. Should the question of publication of the research arise at a later date, anonymity would continue to prevail for participants.

4.19 Limitations of the research

Like most research, there are both strengths and limitations of the research outlined in this thesis. One of the methodological strengths of qualitative research methods is that it produces rich data, and greater understanding can be achieved from such data. However, qualitative research methods also introduce limitations. One limitation stems from constraints on the generalisation of the findings. The studies within this thesis included only currently employed, Caucasian, relatively healthy, adults of at least 50 years of age, and those working in one organisation. The meaning of working and subsequent retirement decisions of, for example, other ethnic groups, the long-term unemployed, and younger workers may differ. The participants belonged to the age cohorts born between 1935 and 1951, and as such, their perceptions, experiences, constraints and social realities are likely to differ from the more recently-born cohorts, where female participation in the workforce has increased, superannuation is compulsory, longevity has increased, age-based retirement is no longer legal, and health care has improved. In addition, the cohorts in the studies within this thesis will have been influenced by the values, work ethic, employment, and economic contexts that existed at the time. A further influence may
be today’s higher divorce rates, which would influence whether an older worker had a partner with whom to spend time in their retirement, or with whom to combine incomes to build financial resources for retirement plans.

A second limitation is that this study chose to investigate older workers who work within an organisation, are currently paid, are affected by particular employment conditions associated with that employment, contribute to the taxation system, and because of their age may be close to thinking about retirement intentions. By introducing these restrictions into the research, consequential limitations are simultaneously introduced. Therefore, caution should be exercised in generalising any findings to wider organisational contexts, to small business, to private sector organisations, or to older workers in different settings or in different age cohorts. The focus of the research was on the non-monetary aspects of working, introducing a third limitation. It is apparent that while this concentration may result in a more detailed study of one of the two aspects of working (monetary and non-monetary), it may also result in an apparent bias of the overall findings. While this research was limited to older workers in paid work, it continued to recognise all the values inherent in non-paid work. For example, volunteering, charity work, carers, grandparents, community workers and so on. This research did not seek to ignore these workers as important, but rather the task of investigating all varieties of such workers was beyond the scope of this thesis.

A fourth limitation is that this research limited participation to those in full-time work, and yet acknowledges that full-time work has become less available to older workers, at a time when Australia’s workforce is becoming casualised and when older workers are more likely to find casual work than full-time work. However, the exploration of casual as well as full-time employees was beyond the scope of this thesis.

A fifth limitation is that the unit of analysis chosen for the majority of the research was at the level of the individual. By focusing on the level of the individual, this research restricts the exploration of the understanding of the meaning of working at other levels of analysis. To reduce this limitation, some analysis was also undertaken to ascertain policy issues at the government and societal level.
Finally, the job type and gender of the retiree participants in Study 4 may also be perceived as a limitation. There was a majority of female general staff retirees and male academic retirees, and only one of each from the opposite gender in each employment category. While this ratio potentially is confounding, it also represents a similar proportion of volunteer responses for Study 1. In that study, most volunteers were female general staff participants, followed in frequency by male academic volunteers. There was no intent or design in the proportion of participants in the studies; the proportions simply reflected reality in the employment patterns of TU.

4.20 Chapter conclusions

This chapter has explained and justified the choice of research paradigm, methodology, and the method and techniques used to collect the data, in order to explore the research problem within the theoretical framework outlined previously. The selected paradigm was an interpretivist approach; the most appropriate of the qualitative research approaches to gather the rich and complex perceptions of older workers. Phenomenology was selected to inform the methods used, as explained above, to begin understanding the essence of the meaning of working. The data collection method selected was person-to-person interviews, based on a semi-structured interview protocol developed over time as a consequence of each study. Validity was improved by repeatedly reviewing participants’ comments, including returning a hardcopy transcript to each participant for their validation and return. Study 1 was introduced, followed by the sample selection in regard to access to, and age of, the participants. Finally, the limitations of the research were outlined. The next chapter will begin describing the investigation of the meaning of working to older workers within TU, by using the methods and techniques outlined in this chapter.
Chapter 5: STUDY 1 - EMPLOYEES OF “THE UNIVERSITY”

5.1 Introduction to Study 1

An extensive literature review, in addition to the main research topic, informed the need for further investigation of specific issues using appropriate methodological approaches. Data were collected on this basis to find dominant themes, using a phenomenological methodology and framework. Each participant’s interview transcript was coded, with relevant comments from each participant being grouped under each of the dominant themes.

This chapter describes how data collected using qualitative research methods were analysed, then identifies and supports the dominant themes that emerged from the data. A discussion of some of the findings in relation to previous research is integrated within this section; however, not all of the findings are discussed, as some are not reflected in the literature but are particular to this research. Following that is a discussion of the differences between the categories of participants, in addition to an identification of the gendered differences and finally, the conclusions.

5.2 Summary of participants

Twenty-four participants were chosen to participate in this study, based on their gender, work location, age, employment category, and classification level. Summaries of the participants are presented below in Table 5.1, and also in more detail in Appendix H. There did not appear to be any major differences between the four main categories of participants (male, female, academic staff, general staff) in terms of age. The average age of all selected participants was 59.3 years, with the average age of all female participants at 60.0 years, and 58.6 for males. The academic participants’ average age was 60.2 years, with female academics’ average age at 61.4 years, and male academics’ at 59 years. The general staff average age was 58.5 years, with female general staff ages averaging at 58.6 years and male general staff at 58.2 years.
Table 5.1: Study 1 – Participant categories and average ages

<table>
<thead>
<tr>
<th></th>
<th>ACADEMIC STAFF</th>
<th>GENERAL STAFF</th>
<th>TOTAL (AGE in years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MALES</td>
<td>6</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Age Range (years)</td>
<td>53-63</td>
<td>56-61</td>
<td>(53-63)</td>
</tr>
<tr>
<td>Average age (years)</td>
<td>59.0</td>
<td>58.2</td>
<td>(58.6)</td>
</tr>
<tr>
<td>FEMALES</td>
<td>5</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Age Range (years)</td>
<td>54-69</td>
<td>52-64</td>
<td>(52-69)</td>
</tr>
<tr>
<td>Average age (years)</td>
<td>61.4</td>
<td>58.6</td>
<td>(60.0)</td>
</tr>
<tr>
<td>TOTAL</td>
<td>11</td>
<td>13</td>
<td>24</td>
</tr>
<tr>
<td>Average Age of all (years)</td>
<td>60.2</td>
<td>58.5</td>
<td>(59.3)</td>
</tr>
</tbody>
</table>

The salary levels for participants were analysed and used to compare the levels of responsibility, job type, and other hierarchically-based differences between academic and general staff jobs (see Table 5.2 below).

Table 5.2: Study 1 – Average annual salary of participants

<table>
<thead>
<tr>
<th></th>
<th>ACADEMIC ($ per annum)</th>
<th>GENERAL ($ per annum)</th>
<th>TOTAL ($ per annum)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MALES</td>
<td>71,194</td>
<td>38,780</td>
<td>54,987</td>
</tr>
<tr>
<td>FEMALES</td>
<td>58,250</td>
<td>50,033</td>
<td>54,142</td>
</tr>
<tr>
<td>AVERAGE</td>
<td>64,722</td>
<td>44,407</td>
<td>54,565</td>
</tr>
</tbody>
</table>

The average salary of academic participants ($64,722 per annum) was considerably higher than that for general staff participants ($44,407 per annum), with male academic participants (average $71,194) earning the highest annual salary compared with the lowest earning participants – the male general staff ($38,780). The male general staff participants earned less ($38,780) than the females ($50,033). The
academic participants earned more on average, with males having the highest incomes ($71,194), and female academic staff ($58,250) earning more than either gender of the general staff participants. That is, both groups of academic participants earned more than either general staff participant group. From the above salaries, it could be argued that the male academic participants might be the most financially secure, and thus the most likely group to stop working. In contrast, it might be arguable that the male general staff participants would be the least financially secure, and thus the most likely to want to continue working.

5.3 Coding

The basic aim of coding is to organise data from the confused and complex state in which it arrives, into a more organised state so that focus can be placed on the things that appear important. “All coding techniques have the purpose of allowing the researcher to simplify and focus on some specific characteristics of the data” (Morse & Richards, 2002, p. 111). There are three types of coding: descriptive coding (the storage of information); coding by topic (gathering material together by topic); and analytic coding (when the goal is the development of concepts) (Morse & Richards, 2002). The research outlined in this thesis began by using descriptive coding and topic coding, while also seeking more abstract ideas or general themes within the data later in the process. Themes were found to run right through the data, not being limited to particular participants, or even responses to particular questions. As mentioned previously, NVivo 6 was used to store, code and manipulate the data.

Each interview transcription was reviewed for important or repeated comments, then these passages were assigned a code, with a new code for each issue. As each interview was coded, the number of codes grew as did the complexity of the content of each code. To begin with, everything of any relevance was coded, whatever its importance or significance, to ensure comprehensive coverage of the data. Originally there were 57 nodes ranging from a maximum of 55 passages coded into the “retirement meaning” node, to a minimum of one passage in the “survival” node. Several nodes containing only a few passages were subsequently deleted, and some nodes were subsequently merged where the content was related and where each individual node had a small number of passages.
The nodes were then bracketed to form groups, or “tree nodes”, to explore the possibility that the node groups would show the emerging issues. Upon completion of the coding, the more and less important codes (in terms of their relevance to the essence of the meaning of working to older workers) were identifiable. Themes began to emerge early in the coding of the interviews, but constant reassessing and reviewing was needed to ensure the real messages given by participants were being heard through the data. Letting the data speak was the primary concern, and to capture the voices of individual older workers, and from their perspective. As discussed in the previous chapter, several cards were also presented to each participant, seeking the relative importance of a number of elements in the participant’s life. The results from these cards have been incorporated into the dominant themes.

5.4 Findings expected

The meaning of working literature argued that people found their meanings in a number of ways. For America (arguably one of the most similar cultures to Australia of the eight countries surveyed) the intrinsic meanings of working included adding value to something, contributing to society, and getting a feeling of belonging (MOWIRT, 1987). Other meanings included receiving money, finding it mentally strenuous, profiting others and that work was done at a certain time. Expectations of the research in this thesis would be to find similar meanings from Australians, although this research focuses on older workers, whose meanings may consequently differ.

If the literature about older workers was supported by this study, it would be expected that a majority of older workers would be thinking about early retirement. However, some older workers may be planning to “retire”, but not completely; or at least not full-time, wanting instead to continue working at some level and thus remain involved and engaged in life. This outcome is possible in the twenty-first century due to improvements in health and health care of older people, greater awareness of health-related issues, and increased longevity for both men and women. Alternatively, it is possible these same older workers may not have saved sufficiently (or may not have been in a position to save sufficiently) for a fully self-funded retirement and will thus partly rely on a mix between the age pension and income
from working. Another expected finding would be that these circumstances would be more likely for women than for men.

Finally, from the literature in which higher levels of education are positively associated with extended working lives, older academics are likely to want to continue working (where feasible and permitted) beyond their retirement age. In contrast, those participants with generally lower levels of education, such as the lower levels of general staff, might be more likely to desire finishing full-time working as soon as they were financially able. This expectation is based on the likelihood that the lower level general staff jobs do not provide the same degree of autonomy and flexibility, and thus work/life balance, and may not be perceived to be as much a part-of-life as an academic’s work is. Additionally, an academic’s job traditionally allows greater flexibility than the job of general staff, and particularly more than general staff at the lower levels. When the opportunity becomes available through financial security to leave the full-time pressures and day-to-day demands of others that are inherent to administrative or physical jobs, it is perhaps more likely that older general staff employees will leave, whereas academic staff might be expected to work longer, possibly beyond the traditional retirement age of 65.

5.5 Dominant themes

Eleven dominant themes surfaced as a result of the data analysis of the responses to the interview questions and discussion. The themes were: (i) working is important to older workers; (ii) most older workers do not want to continue working; (iii) most academic staff want to continue working; (iv) older workers like working; (v) having a life partner usually means early retirement; (vi) family is the most important aspect of life; (vii) autonomy and variety are important to older workers; (viii) the meaning of retirement has changed; (ix) forced retirement should not occur; (x) there appear to be four key influences on intentions to continuing working; and (xi) views about the right to work appear to be related to views about the right to retire.

Each dominant theme represents the most similarities in the participants’ experiences or comments. Themes are identified below in descending order of commonality between participants’ comments. Within each theme, there was a
number of issues that arose; these are explained below each heading. In terms of presentation, the dominant themes are supported by a variety of comments from the participants. These passages are not comprehensive and are only examples of the types of comments made. In each case, those comments within specific tables and those indented and italicised words within the text are actual quotes from the participants, and occasionally a long passage represents the complex content of participants’ responses. The use of quantitative research would not explain the meaning of working and thus numbers and percentages are used infrequently within the data presentation or explanation. Rather, the use of words such as “the majority” or “a few” will be used to explain participants’ responses where appropriate.

Where others could identify a particular participant, or if comments were sensitive or contentious, the use of their pseudonym has been omitted. It may appear, on occasion, as though some pseudonyms appear more frequently than others. There has been no deliberate favouritism in the use of one participant’s comments compared with any others. Rather, where the views of a particular participant have been used, they were chosen because they represent the views of others, usually for their descriptiveness or comprehensiveness.

### 5.5.1 Working is important to older workers

The most dominant theme arising from the data, in response to questions about the meaning of working to older individuals, was that working is important to the participants. The meaning of working to older workers was explored with all participants by asking a range of questions and using Card 1 (see Appendix I), which sought two sets of information. Card 1A sought ratings of how important working was to participants, where 7 was the highest rating, and 1 was the lowest. Card 1B asked participants to rank seven aspects of life (working, family, spiritual development, leisure, hobbies, friends and community), from the MOWIRT (1987) study, in order of importance in their life, where 7 was the highest and 1 was the lowest ranking.

When asked to rate how important “working” was to them (Card 1A), the majority (16 of 24) of participants responded that working was either very important or important to them, ranging from five staff (4 academics; 1 general) who responded
at the highest level – “one of the most important things in my life” – while two general staff participants responded at the lowest level compared with all other participants - “of some importance in my life”. The average rating was 5.8 out of 7. Not one participant rated working as being of little or no importance to them. Academic participants (averaging 6.4 out of 7) rated the importance of working highest, with males averaging 6.6 and females averaging 6.2. The general staff participants rated working on average at 5.18, with males rating it only slightly higher than females (5.2 compared with 5.17).

When asked to rank the seven aspects of life in Card 1B, participants generally ranked working at a lower level of importance than they had for Card 1A (how important working is to them, but not relative to other aspects of life). Academic staff rated working higher (with an average of 5.9 out of 7) than general staff (4.67) in relation to other aspects in life, while female academic staff rated it highest (6.0) compared with male academic staff (5.8). General staff males rated working higher (5.0) than female general staff (4.33). Combining these ratings with the participants’ comments in the interviews, the ratings were generally reflective of participants’ desires to continue working or not; those who rated working as very important in their lives wanted to continue working, those for whom working was not rated very highly wanted to retire.

During discussions about the importance of working, participants confirmed their previous ratings – that working for them was very important. Some participants talked about working in terms of how central it was to their lives; others remarked how working made them feel about themselves (see for example, Gail’s remarks below). Others, such as Ashley, viewed the importance of working in terms of the amount of time dedicated to working. April remarked that she would never retire, but would work until she died. Some participants, like Gina, commented about how working was important because of the influence on other parts of their lives.

Working was important to most (16 of 24) of the participants in this study, however, for some (7 of 11 academic staff; 12 of 13 general staff), there were other things apart from working that were more important. When asked what the most important aspect of life was, the majority (15 of 24) rated “family” first and above all
other choices in importance in their lives, as discussed later in this chapter. In summary, working was important to older workers, but for the majority, other aspects of life were more important.

Anthea commented:

*It really is my life, if I’m honest about it. I do have other things but I can’t imagine life without working.*

Similarly, Adam admitted:

*Work is everything. So that’s why I can say work is number one, because it is very central and it is an expression of my whole being.*

Alan also remarked that working was very important to him:

*Work is very important to me and I never in my life had a goal of retiring by a particular day or anything.*

Gillian noted:

*Work is very important to me. I guess all my life I’ve had to have major projects, and work for me is another lovely major project. I guess I wouldn’t work if I didn’t enjoy my work. I believe that having a job is very important.*

Gina said, agreeing with others about the role that working plays in her life:

*Work means a great deal to me. It’s been the centre of my life for a long time, particularly when your children are grown up and my husband died of his illness. So I’ve had more time to spend, more time thinking about work and contributing, and so it’s been the centre of my life for quite some time. It means independence. It means usefulness. It means that sense of being valued.*

Greg commented:

*The big question is, what would I do if I didn’t work? I’ve been overseas and have no desire to go again. My loves in life are fishing and golfing but you can’t do that five days of the week. I ask myself the big question, what would I do?*
As found in the literature (for example, MOWIRT, 1978) and supported by the findings from this study, most workers find meaning in working. In turn, the meanings for older workers impact upon their intentions to continue working or to leave the workforce. However, the meanings of working were different from those expected, as older workers did not cite the same meanings as in the literature. For example, the USA work meanings of working included: if you get money for it; it adds value to something; if it belongs to your task; if you do it to contribute to society; if you get a feeling of belonging; if it is mentally strenuous; if you do it at a certain time; and if others profit by it (MOWIRT, 1987). These differences may be partly explained because this study was undertaken in a different location; also, the participants were exclusively older workers and within one organisation.

Each participant was able to identify aspects of working that were the most important to them, and even though they enjoyed working, the majority also reported their intentions to stop working. In other words, older workers find positive meanings in working, even though they want to retire early. A few participants commented that, while the meaning of working for them was about money, they also enjoyed other aspects of their work; for example, they liked the social interaction, or the variety.

5.5.2 Most older workers do not want to continue working

When asked until what age they were planning to continue working, the majority (15 of 24) of participants answered with a definite age, and their specified ages were younger than 65 years. That is, the majority of participants wanted to retire early. Those who wanted to retire early were quite strong in their views about their retirement intentions, and were able to provide reasons. In contrast, those who wanted to continue working had not planned how they would continue, other than in a general sense of not wanting to stop doing what they were doing, but probably doing it differently in the future. The general staff had mixed views about retirement and what it would mean for them, but the majority (11 of 13) wanted to retire before their 65th birthday. There was one general staff participant who wanted to continue past the age of 65, but only for a year or two, and one who did not want to retire at all. Comments of participants wanting to retire early included: “I am counting the days
till I can afford to leave”; “I want to spend more time with my partner”; and “it’s time for me to have some time for myself”.

Gwen’s comments provided an example of why some people might not want to continue working, and she represented others’ perceptions by noting:

*I think by about that time I’ll be sick of it, and I want to have fun when I retire... In a simple sense – (retirement is) not clocking in for a paid job. An opportunity to expand and develop other parts of my life that I don’t give as much attention to now as I would like. If you’re going to function on a high level in this kind of work, it’s very much a full-time occupation and you squeeze other things in as you can.*

Graham noted his desire to retire and stop working as soon as he was able:

*I work to live, not live to work. That’s it in a nutshell. If I had the money and I had the resources, there’s no way in the world I’d be working now.*

Gary commented about the freedom of choice that he planned to enjoy in his retirement:

*I want to choose what it is I want to do, when I want to do it. Time to do the things that I want to do.*

The literature argued that older workers would want to retire early, and in general, this finding supports that argument, and supports the literature on the continuing early retirement trend (for example, Appelbaum, Serena & Shapiro, 2004; Australian Bureau of Statistics, 1998; Rosenman & McDonald, 1995). Australian statistics show the average age of retirement continues to decline as older workers continue their trend to leave work before the age of 65 (Australian Bureau of Statistics, 1998). Additionally, the Federal Government, recognising this trend as a potential problem, has initiated several incentives to encourage older workers to continue working, as outlined previously. Supporting that literature, when respondents in a Canadian survey of Generation “X” and Baby Boomers were asked whether they wanted to continue working until the age of 65 years, nearly 60 per cent reported that they would not continue working (Appelbaum, Serena & Shapiro, 2004). Similarly, Hartmann (1998, p. 18) argued: “research that suggests that many older
workers would rather work than retire needs to be viewed cautiously”. Likewise, Wolcott (1998) found when retired respondents were asked whether they wanted to retire earlier or later than they had, nearly 70 per cent said they were happy with the age at which they had retired (nearly all before the age of 65) or they would have liked to retire earlier. Hansson, et al. (1997) cited a survey in which 90 per cent of respondents who were not working commented that they had simply had enough. Finally, Gee and Baillie (1999) found the more personal control people felt they had over their destiny, the more likely they were to want to continue working. General staff in the studies within this thesis commented on needing to retire in order to have control over their destinies – supporting that literature.

Harpaz (2002) investigated the reasons why people desire to stop work as related to the meaning of work. In that study, significant predictors of stopping work included: “low work centrality, low occupational satisfaction, high instrumental orientation, and strong interpersonal relations” (Harpaz, 2002, p. 177). These findings suggest that older workers for whom work is not important, who do not enjoy the type of job that they do, who work mostly for the money, and who have strong family ties, are the most likely to want to stop working. As these characteristics matched many of those of the participants, the literature was partially supported by these findings.

When compared with workers on a higher salary, those on a lower income (including several women) were more likely to comment that they were working, and would continue working, because they were financially obliged to. This finding supports the American Association of Retired Persons (2003) study which, perhaps not surprisingly, showed that of those reporting they would not work in retirement, 8 per cent had low household incomes, compared with those who planned to work in retirement, of which 15 per cent had low household incomes. That is, nearly twice as many older workers who planned to work during their retirement came from lower income households.

Moreover, there appeared a difference in working meanings, apparently based on employment category (or job type). The general staff, for whom the meaning of working was money, or who found less meaning in working, or had partners in life, were keen to stop working – supporting the literature as described above. In contrast,
academic staff, whose meanings of working were generally positive and concerned a love of working, were keen to continue working and did not want to retire early. In the literature, older workers wanted to stay involved in their retirement and wanting to work later in life (Wolcott, 1998), supporting these findings. In the USA, Pollio (cited in Anderson, et al., 2002) found that older academic staff worried about retirement, and reported being unable to imagine life without work. This latter literature is supported by the next theme, but there are implications in terms of succession planning and pre-retirement planning for organisations, and this will be further discussed later in this thesis.

5.5.3 Most academic staff want to continue working

In response to questions and discussions about their future and working, most academic staff commented they wanted to continue working, and had no intention of retiring before the age of 65 years, unless forced to. The majority (7 of 11) of academic staff wanted to continue working past the age of 65. These academic staff commented either that they hoped never to retire, or that they were not ready to stop work “for years”. One academic reported she expected to finish her work at about the age of 65, when she will be forced to retire anyway.

The majority of both male and female academic staff wanted to continue working, irrespective of classification level. This tendency was confirmed by their similar responses to a question about whether they would want to continue working even if they had no financial need to work. In nearly all cases, the responses from the two questions matched: those who were keen to continue to work, even without financial need, also responded positively to working past the age of 65. Angela, who had recently joined the organisation, reported:

I have no thoughts about finishing work. I’ve just got back into work – working full-time for the first time since 1979 and I just couldn’t think of finishing work, and I’ve got no arthritis or anything and so I’ve got no ill health issues. I’ve got elderly parents and in time, I may need to think about spending more time with them, but at the moment, no.

Agreeing with these general sentiments, Alice (aged 65) argued:
I would still want to work because I still feel young and active and healthy and I just need to be occupied ... I feel I haven’t been working where my passion is long enough.

For some, work in later life did not necessarily have to be associated with earning money. Several commented that their continuance could depend on finding work that was meaningful and interesting or satisfying. For example, Ashley commented:

I would want to continue to work but it might be work in the community, but it wouldn’t be for money, but it would still need to be work that I enjoy doing. It’s still got to be satisfying.

All of those wishing to continue working wanted to do so in the same field in which they currently worked, or wanted to use the skills and abilities they had developed over their working lives. In other words, those who perceived positive meanings of working from what they were currently doing, also wished to continue working generally, and wanted to continue doing the same sort of work or using current skills. The desire to continue working did not appear to be linked to the length of time spent working within a particular field or occupation. For example, one participant (Anthea, aged 69) had never done anything else, yet wanted to continue doing the same. In contrast, Alice had only just realised “her passion” and reported that, at the age of 65, she had “just started” and was very keen to continue for many more years.

The rationale for wanting to continue working appeared to be linked to a variety of issues, differing between participants. Their rationales included simply liking working and the structure or meaning it provides; a love of working; not being ready or finished; a feeling that they have more to contribute; or financial reasons. There appeared to be a link between those who rated working highly with wanting to continue working, and as mentioned below, for those participants, the meaning of working was often reported in terms of “passion” for working, challenge, satisfaction and/or achievement. For academic staff in particular, the meaning of working was also about seeing others develop.
Clearly, this finding presents inconsistencies with the general early retirement literature, as this academic group of older workers did not want to retire. However, there is literature that supports the finding that the majority of certain types of occupations of jobs, such as academic staff, want to continue working and not retire (for example, Rosenman & McDonald, 1995). A possible explanation could be related to the concept of academic older workers holding "professional" jobs, explained by Begun (1986, p. 114), as including: “highly specialised training, legal recognition, ethical codes, and a high degree of commitment on the part of members” However, not all general staff should be excluded from the “professionals” category; especially some of the more senior administrative managers and highly qualified scientists servicing the laboratories. Yet, there was a group of general staff who wanted to retire, even though they also would be considered to hold “professional” jobs. Thus the findings from Study 1 do not wholly support the literature.

However, if job or employment type were introduced, the findings would support the literature about highly educated and skilled (Friedmann & Havighurst, 1977) and highly paid (Turner, Bailey & Scott, cited in Villani & Roberto, 1997) workers being less likely to retire. Friedmann and Havighurst (1977) found the more highly educated and skilled the older workers, the less likely they wanted to retire. Those authors further argued that older workers who valued their work, other than for economic reasons, would be more reluctant to retire at an arbitrarily-set age than those who found little meaning in their work. Wolcott (1998) also found more of the higher educated, professional or managerial older workers continued working than those with less education. Similarly, Turner, Bailey and Scott (cited in Villani & Roberto, 1997) argued that male midlife university employees earning higher incomes had less positive attitudes about retirement than their lower earning counterparts. The literature therefore appears to relate well to the findings from Study 1 about the differences in intentions to continue working between the academic staff compared with the general staff.

There is limited research in the Australian university sector about older workers and working practices, but full-time retirement for academic staff seems to be decreasing as they choose to continue working (Rosenman & McDonald, 1995). However, trends are evident in Canada and the USA of older academics taking
advantage of flexible retirement policies (instead of retiring full-time) and continuing working within their organisations (Mwenifumbo & Renner, 2000), and past the traditional retirement age (Stein, et al., 2000). In another large study undertaken in the USA, more than three-quarters of older workers reported they planned to work in their retirement to stay mentally and physically active, and to remain productive and useful (American Association of Retired Persons, 2003). Study 1 confirms this literature for academics.

Fortezo and Prieto (1994) found that about 65 per cent of participants thought of retirement as unpleasant, partly explained by their concurrent beliefs that retirement would end any further opportunities for success or development, and that it would lead to a boring life. “It is understandable, then, why so many individuals either delay their retirement decisions or find themselves re-entering the workforce after retirement” (Hansson, et al., 1997, p. 219). These views were confirmed by Parnes and Sommers (1994) who described the effect as “shunning retirement”, and found the 10 per cent of participants who were still working and who were older than 68 years of age did not look forward to retirement, and would continue working even if they did not need the money. That research supports these findings for the majority of the academic participants. However, for some, continuing to work may not be a choice, but an economic necessity (O’Neill, 1998), especially for women, and in particular, those who are single (Patrickson & Hartmann, 1996). However, as Patrickson and Ranzijn (2004) argued, even when older workers do want to continue working, their choices are “bounded” by government policies, employers’ constraints on choice, and older workers’ personal characteristics, such as health and financial circumstances.

5.5.4 Older workers like working

Another theme that emerged in response to the interview questions was that older workers generally liked working (as well as rating it as important to them), with matching positive comments being made by the majority of participants. Only one participant stated that he “disliked working”, adding that he was only there for the money. Participants were asked what they liked and disliked about working, and responses included assisting and enabling others, having a “great love” for work, being able to exercise one’s talents, working having its own motivations and therefore
there was “no need to run away to do other things”, not being able to separate the concept of working from the enjoyment gained from it, the intellectual stimulation and the challenges, and the monetary reward.

The most frequently-made comments concerned issues of satisfaction, achievement, challenges and the excitement of working. When asked to further explain or provide an example of how this was achieved, many (6 academic staff; 3 general staff) participants observed that one of the key rewards for them was being able to help or see other people grow and learn. This applied to both academic and general staff. In their jobs, academic staff teach students and often have access on a one-to-one basis to students, and thus may become involved with students at an individual level. This is particularly so once the student is beyond their first year at the university, at which stage classes are often large, offering limited opportunities to work on a one-to-one basis. For general staff too, there were identified satisfactions and rewards from helping other staff to grow and learn, as well as the occasional student, when access to students was part of their jobs. For example, Greg said:

*I really felt, without wanting to boast, that I had made a big contribution. I felt like I had changed their lives.*

Anthea also found watching others grow and learn to be satisfying:

*The meaning of working for me is watching people grow and seeing the improvement. That’s why I stay here.*

Aron concurred, remarking:

*As far as I can tell, for most of the time, the enjoyment and the rewards come from the students. I feel very rewarded when somebody has had that kind of ‘aha’ reaction to something, and suddenly they have a new capability that they didn’t have before. That’s a lot of it for me.*

However, the overall theme of older workers liking working was broader than simply seeing others grow and learn, and participants’ other comments about what they liked about working are presented below. As discussed previously, the majority of participants reported that they enjoyed their work and gained meaning and satisfaction from working. Several participants (3 academic staff; 8 general staff)
commented that while they were looking forward to retirement, they would also miss some aspects of working; most notably, the social interaction with others. Three participants did not want to retire as soon as possible, nor were they shunning retirement. However, all of those participants still wanted to retire before the age of 65. They were happy at work, and predicted they would also be happy in their retirement. For example, Adam said:

\hspace{1cm} A lot of the time you don’t feel you are working, because it is very fulfilling. So it’s the sort of expenditure of energy which tends to come back and feed into you again.

Gina represented others’ views when she added:

\hspace{1cm} What I like about this most is the challenge. The sense of achievement when you’ve achieved what you set out to do ...you enjoy some jobs more than others, but in fact I don’t think I’ve ever had a job that I didn’t get some satisfaction from.

Ashley also commented on working being satisfying and of meaning in his life:

\hspace{1cm} It (working) has to be meaningful and satisfying. I don’t know how else to explain it apart from job satisfaction. It’s fulfilling. I’ve mentioned the intellectual challenge and I think that summarises it.

Changing from another occupation helped Alice to find more meaning in working:

\hspace{1cm} I changed from teaching because I was bored, and am now finally being directed into what I really want to do. I would have happily done a PhD in lots of things, I just needed that intellectual chance to do it.

While for Geoff, the meaning of working was more about the intellectual challenge:

\hspace{1cm} I love playing table tennis with the two aspects of the job. The analysis and the synthesis. The importance of the bits and knowing very well where they’re going to, and then looking at the total thing and being able to see what it’s made up of. I suppose it’s the problem-solving and intellectual challenge.
Gwen talked about the intrinsic rewards from working for her being about acknowledgment from others:

*The intrinsic rewards I get from my job are public recognition and the individual thanks I get from people. If the aim of your job is to help someone and you achieve that, and they think that’s great, that is good.*

In response to the question about what participants disliked about working, most participants identified some minor inconveniences, such as paperwork or bureaucracy. However, for some participants (4 general staff), working was not satisfying. For example, Ginny gained little satisfaction from her current job, and said:

*it stops short of making me feel that work is extremely fulfilling for me, because it hasn’t been fulfilling for me.*

Similarly, while he enjoyed the variety of daily tasks, when asked what he disliked about working, Graham said:

*Everything. I come to work for something to do. If you boil it down why I come to work, it’s money.*

Similarly, when asked what the meaning of working was, a few other participants answered only in terms of money, but when later asked what they liked about working, each one provided positive comments about aspects of working that they enjoyed. Some enjoyed the interaction with other people at work, either colleagues or students; some enjoyed the variety of tasks; for others, the challenge of the work itself was enjoyable. These participants commented that they really had no meaning in their working other than the financial compensation - *“the pay packet”* according to Gail - yet they still liked aspects of working.

For those people, these two conflicting views of the same experience of working are consistent with Balance Theory and Dissonance Theory (Kiesler, Collins & Miller, 1969). These two theories are introduced here in an attempt to explain why older workers who find little meaning in working and do not want to continue working, comment that they find elements of their work that they enjoy. As
mentioned above, Gail, for example, said she came to work for the money, yet also remarked:

*I enjoy my team members, my fellow workers. I enjoy their company. The second part is the challenge, because it's not a very mundane job, it's quite challenging and I'm sure if I stayed at home I wouldn't be up with all the technology.*

It may be that such participants, in order to reduce the internal psychological tension, identify other positive meanings of working as a way of rationalising their working, as opposed to solely attending work for the money. Attending work purely for the money is unlikely to resonate with their values about enjoying working, and getting up every morning and going to work. That is, they believe that they should think there is some value in going to work.

Most consistency theories stress the basic need of everyone to be personally consistent and to strive towards consistency if there is inconsistency. According to Kiesler, Collins and Miller (1969, p. 155) some theories argued that the need for consistency is: “between attitudes, between behaviours, or between attitudes and behaviours; and still others emphasise the perception of the world in a consistent, unified manner”. Most of the theories argue that inconsistency within an individual leads to psychological tension that is uncomfortable for that individual. In order to reduce such discomfort, the individual changes their psychological world to restore consistency. The use of Balance Theory is introduced at this point, as it appears useful in explaining the comments made by some participants. Heider’s theory argued: “balanced states are stable states and resist change; unbalanced states are unstable states and should change so that they produce balance” (Kiesler, et al., 1969, p. 159). Heider’s theory can be used to explain the comments of those participants who described their main, or only, meaning of working to be earning a living or the money, and yet found positive meanings in working. If an individual likes and values other people’s opinions, and those opinions are that working is of value and has positive meanings, then if the individual differs from these views, that individual is in an unbalanced state. As such, s/he will then strive to restore consistency in their psychological world. To achieve such a balanced state, the individual can either change their views about working, or change their views about other people. It seems
easier to change one’s views about working than about other people. Therefore, an individual will likely find some positive meanings about working, to align with other people’s meanings, as opposed to staying in a state of imbalance. While there are criticisms of it, Balance Theory can be used to partly explain why participants, during the course of the interview, initially said they found no meaning of working other than money, yet later identified other positive non-monetary meanings of working.

The implications for organisations from this finding include the use of succession planning as a strategy to retain the human capital of older workers, who enjoy working, but are considering retirement. By arranging for older workers to be able to pass on their knowledge to others, to “see others develop”, something participants commented that they liked about working, then more older workers may stay working longer. Further discussion of this strategy is included in Chapter 8.

5.5.5 Having a life partner usually means early retirement

Another dominant theme arising from the data was the influence on the participant of having a life partner (either working or not working), and the apparently related desire to stop working. As can be seen from the following table (Table 5.3; note the highlighted row), none of the single (without a life partner) participants wanted to retire early. That is, all single participants (4 academic staff; 2 general staff) wanted to continue working beyond the age of 65. It seems that without a life partner, participants did not want to retire, irrespective of their job type. These results suggest an apparent association between the desire to continue working and whether the individual has a life partner.

In contrast, the majority (13 of 18) of partnered participants wanted to retire before the age of 65, and all those who wanted to retire early (3 academics; 10 general staff) had life partners. A common response from participants was that they wanted to retire “to spend more time with my partner”. It appears, therefore, that having a life partner positively influenced the early retirement intention, irrespective of whether that partner was working.
### Table 5.3: Relationship status and working intentions

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<td>Partner</td>
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<td><strong>TOTAL</strong></td>
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If a participant had a life partner, then s/he spoke positively about their future, and had either made plans or were looking forward to “doing things together”. For example, Alex, one of the few academic staff who wanted to retire early, commented:

> my wife and I have always collected a lot of things, and we’ve done many, many trips to many, many places, and we’d like to do more. ... So I’m going to think about it (retirement) at 60, and see how we are placed financially, but particularly see what my wife thinks, because I’m very heavily guided by her.

Similarly, Gillian commented:

> once (my husband) vocalises that he wants to retire, I couldn’t envisage working full-time. I need to spend time with him.

Graham agreed he also wanted to spend time with his partner, and that retirement meant:

> Doing what I want to do, and what we want to do, the wife and I.

However, there was a difference between the working intentions of academic staff in contrast to those of the general staff. As mentioned previously, the majority of the academic staff wanted to continue working, while the majority of the general staff wanted to retire early. Following this finding, it might not be surprising that academics comprised the majority (4 of 5) of partnered participants who wanted to
continue working, while general staff comprised the majority (10 of 13) of those with partners who wanted to retire early.

Previous research (Smith & Moen, 1998; Szinovacz, et al., 2001; Wolcott, 1998) also found a relationship between marital status and retirement. The researchers found that retirement decisions needed to include marital status as one of the disposition factors, but none indicated the direct consequence of marital status. Szinovacz, et al. (2001) argued the intersection of work and family may evolve into retirement influences that either positively or negatively affect the desire to continue working. Smith and Moen (1998) found, irrespective of gender, the retiring person believed their partner had more influence over their retirement decision than did the retiring person him/herself. The findings from Study 1 thus confirmed a role of partners in retirement intentions, supporting this earlier research, yet suggested an extension to that role, including an earlier retirement influence on those who have a life partner.

According to the American Association of Retired Persons (2003), pre-retirees who were divorced, separated, or widowed were more likely to associate retirement with financial obligation in terms of having to do some work, and possibly full-time work. Married workers were more likely to mention a retirement that involved only part-time work, and: “includes slowing down, stopping work completely, a chance to have more fun, and a chance to do things you never had time for” (American Association of Retired Persons, 2003, p. 14). Additionally, that report found non-married men and women were less likely to retire.

As expected from the literature (Patrickson & Hartmann, 1996), this study suggested women were more disadvantaged than men in terms of saving for their retirement, and therefore they have fewer choices about the timing of their retirement. In support of this literature, all the single participants in Study 1 wanted to continue working beyond the age of 65, while in contrast, all of those who intended to retire before the age of 65 had partners. That is, having a life partner apparently influences the retirement decision.
This finding may have implications for work motivation and retention rates of married or partnered older workers. Such a relationship between older workers, their partners and continuing to work may be particularly relevant in the current climate of wanting older workers to continue working.

5.5.6 Family is the most important aspect of life

As discussed in the previous chapter, participants were each asked to rank seven possible aspects of life - working, family, friends, community, spiritual development, leisure and hobbies. Overall, the majority (15 of 24) of participants rated “family” first in relation to the seven aspects of life. Notably, all eight of the female general staff rated “family” as the most important, while the majority (3 of 5) of the male general staff also rated “family” first. However, of the academic staff, “family” was rated first by less than half (4 of 11), with more males (3 of 6) than females (1 of 5) rating it first. In contrast, “working” was rated first by nearly a third (4 of 11) of the academic staff, compared with a minority (1 of 13) of the general staff participants. In general, academic staff were mixed in their views of what was the most important aspect of life to them. However, it was clear that for general staff, family comes first in life (11 of 13). This result may help to explain why general staff were more interested in not continuing working compared with academic staff, who did not rate family as highly.

The family considerations that may influence retirement decisions typically include economic considerations such as educating children, paying house mortgages, care responsibilities, and other non-economic family demands that compete with work obligations. Szinovacz, et al. (2001) found social interaction was also an important influence on retirement decisions, whereby those workers with strong family relationship ties would be more likely to retire than those who had no such relationship ties. Additionally, the authors found, those without family ties were more likely to want to continue working in order to continue opportunities for social and personal fulfilment. Study 1 findings supported this literature.

There is limited available literature to explain the different opinions between the academic and general staff participants. Of greater significance, however, are the possible implications of the finding to organisations and HRM. Those older workers
who value family above all else in their lives are likely to have strong family ties, and as long as working limits their abilities to meet those needs in the area of family, they are likely to want to retire early. However, some possible explanation of the differences between the academic and general staff views about intentions to continue working are discussed within the next theme.

5.5.7 Autonomy and variety are important to older workers

Card 2 was used to seek participants’ perceptions of the most important aspects of working. The MOWIRT (1987) called these “work goals”, and they included: (i) working with other people; (ii) opportunity for promotion; (iii) work conditions; (iv) working hours; (v) variety; (vi) job security; (vii) match between job and abilities; (viii) pay; and (ix) autonomy. A frequent comment made by participants when asked about their work goals was the desire for autonomy and variety at work. Nearly all participants commented favourably on the opportunity for autonomy in their work, and across all participants “autonomy” was the most frequently rated most important work characteristic (4 academic staff; 3 general staff). Participants’ explanations included control over timetables, work content, lack of reporting to supervisors and the like. For example, Geoff said:

I love autonomy and freedom and somebody gives me a project, I enjoy solving it and doing it.

Similarly, Gail commented:

in this job, I have to work out what I have to do next – so I like that part where you’ve not got someone telling you exactly when you’re going to do something next.

Adam explained:

I don’t feel that I’ve had a boss, and of course there are people that you are accountable to, obviously; ...and of course you’re responsible to your students, but you don’t feel like you’re in a boss situation with them, nor do you feel there is anyone looking over your shoulder telling you how to do the job.

Alan agreed with the importance of autonomy for him:
the decision-making ability and working in an environment where you really can make decisions – that’s what I like. I made all the decisions. I didn’t have to refer to anyone and I quite enjoyed that.

Several participants mentioned variety as a key factor in the meaning of working for them. “Variety”, across all participants, was the second most frequently rated most important work characteristic (1 academic staff; 2 general staff). Some participants talked about “being bored” if they were not given a variety of things to do and a series of challenges, while others talked about their need for variety in terms of not knowing what they would be doing when they arrived at work on any particular day. Alan explained:

I never thought that in my life, I would do one thing all my life. When I worked... in the nineties, people would say things like ‘(name) has been here for 43 years’. There was almost no-one with less than twenty-five years’ service. I thought it was incredible.

Graham commented on enjoying the day-to-day variety, noting:
I’m quite happy because it’s different. Different jobs every day. I can get 10 or 12 jobs every day to do. It’s good. Variation. I couldn’t be doing the same thing.

Gail was also able to vary her day-to-day tasks and responsibilities, explaining:

it is solving things and looking for things like a needle in a haystack. It’s an interesting job because no one request is the same as another. My job is an ever-changing job. Just when you think you’ve got one way of getting better stuff, it changes and you have to scramble and get something else. I like that.

In general, academic staff had a lot of autonomy and variety, as well as flexibility, intellectual challenge, and the opportunity for social interaction with both colleagues and students. Arguably, academic staff have the choice of not having to go to work every day, choosing instead to work from home or other suitable places, provided that teaching and administrative responsibilities are covered. Of course, for some academic staff, these responsibilities are significant, and as such require daily
attendance. In contrast however, general staff tended to have less autonomy in such attendance matters, including first-hand and sometimes close supervision by others, working hours which were less flexible (requiring “typical business hours” attendance). To achieve the desired level of flexibility and autonomy, general staff possibly felt they needed to retire, whereas the academic participants perhaps did not. As one person commented: “academics don’t need to retire”.

O’Brien (1986) found the opportunity for control and variety available in jobs was important, where more was generally better and absence was generally bad. Similarly, Gee and Baillie (1999) found when people felt they had personal control over their destiny, it was a positive influence on continuing to work. As discussed in the previous section, the findings from Study 1 supported this literature in that both autonomy and variety were important to the participants in their meaning of working (combined autonomy and variety rated first by 5 academic staff and 5 general staff). However, the implications of the difference between the academic and general staff’s opportunities for autonomy and variety may be significant. It is possibly an explanation for their different retirement intentions. Supporting this argument, research has shown that early retirement was related to low levels of autonomy in job tasks (Blekesaune & Solem, 2005). There are implications of this finding for organisations relating to job design, job enrichment and other management initiatives to enable greater levels autonomy and variety, if that is what workers need to increase job satisfaction and extend their working lives. Job design could be made more age-friendly, and thereby assist in greater retention levels of older workers by keeping them healthy within their current jobs or designing more suitable jobs for future employment opportunities.

5.5.8 The meaning of retirement has changed

Another dominant theme arising from the data was that of the changing perception of what “retirement” is. Once considered a permanent end to paid working, as discussed in Chapter 3, participants described “retirement” as differing arrangements, ranging from working full-time or part-time, to not working at all. Participants spoke about retirement as: (i) a positive change in their daily structure and flexibility; (ii) something for which “serious” planning is required; (iii) being forced on them by the organisation and they were resentful; (iv) something they knew
would be happening to them some day, but they had not accepted or planned for it; (v) something they were not looking forward to; or (vi) as an idea to be rejected altogether. Perhaps not surprisingly, given their age and stage of working life, all participants had a lot to say about retirement. Additionally, they knew the focus of the interview was the meaning of working and extending working lives, and so it is likely participants would expect to be asked their views on working and retirement. Therefore, the fact that retirement was such a dominant theme is perhaps not surprising. Nevertheless, retirement was a conspicuous theme for participants.

Most participants (2 of 11 academic staff; 10 of 13 general staff) described and desired a retirement different from the traditional model of retirement - ceasing paid work completely, and pursuing more leisurely interests. Many general staff participants (7 of 13) reported they thought they would be “working in their retirement”, either part-time, volunteering or hobbies This “new retirement” included elements about working, and all academic participants reported their meaning of retirement included continuing the more personally-enjoyable parts of the job they currently did (particularly writing and teaching).

The participants fell into several main groups – those who were looking forward to retirement, possibly including some work (the majority, including both academic and general staff), those who wanted to retire now but “could not afford to” (mostly general staff), and a minority of those who were not looking forward to retirement (mostly academic staff). Some participants (the majority of female general staff) had a traditional view of retirement, and most wanted to retire now but were not yet financially able. The majority of participants reported they would not be bored in their retirement, and that it would likely consist of some part-time or volunteer work, though not necessarily for money. In contrast, other participants (mostly academic staff) had not really considered retirement at all and were rejecting the idea of ever retiring, wanting very much to continue working. “I never want to retire” or “I can’t see an end to working” were comments made by several participants. Of those who were looking forward to retirement, Aron’s remarks represented others’ views:

there is a sense in which I view it as a welcome relief. I’m going to leave behind a lot of the drudgery and everyday idiocies and be quite happy about
that. I don’t ever see myself not being busy. That’s the one thing I don’t worry about.

Most were aware of the need to plan their retirement (particularly the financial aspects) and some preferred the option of a transitional entry into retirement, to allow time to develop outside interests while still working part-time. Many participants (9 of 11 academics; 13 of 13 general staff) talked about retirement as a time to do the things they had been unable to do sufficiently while working, such as travelling with their spouse, reading books, spending more time on their hobbies, or revisiting their music collection. Yet some of these participants, particularly the academics, said that they would be able to enjoy time for these extra activities while remaining working, but at a reduced pace, later in their lives. For those who were looking forward to retirement, comments included: “having more time for myself”, “spending more time with my husband, my family and friends, and my community” and “being able to do those things that I am too busy to do while working”. For example, Grant commented that for him, retirement meant:

Having more control over your time, and being able to use it in the way that you choose yourself.

Grant agreed with the notion of flexibility in retirement:
Be able to not have to go to work today and to have the day for myself to do what I like.

Likewise, Arthur remarked:
Any time I think about retirement, it’s sort of doing what I’m doing now. I think if I was retired now, I’d like to read and write.

In contrast, for those who were not looking forward to retirement, comments included that retirement was “scary”; some participants were afraid of boredom, or lack of structure to their day; others were concerned about boredom and filling in their day. For example, Alice commented that she was not looking forward to retirement, and said she thought that the meaning of retirement to her was:

A bit scary. It’s always something I have viewed with horror. The picture of retirement that is painted or presented in the media is just appalling.
Travelling around being gormlessly entertained and playing golf. Or lying down on the beach, lying in a hammock, or a deck chair.

Another academic also agreed that retirement was not something she was looking forward to. April remarked:

*Shock, horror! Shock, horror! Discrimination, unfair. I can do all the things I want already... I’m not going to retire. I have no intention to slow down before 80. Definitely not before 80. As long as I’m healthy, why should I retire? Retire to where?*

Likewise, Gina was concerned about retirement, commenting that she viewed retirement:

*With a sense of horror. The thought of eeking my days out in a retirement home is not really for me.*

Another issue about retirement was the individual’s preparedness for it. For example, Gina did not want to retire, explaining that she was not ready for her looming compulsory retirement. She felt that, for the first time in her working life, she would not be able to finish her current major project. She was particularly concerned about this because she believed that, as nobody at her work cared, the project would be simply dropped. As Gina stated:

*I feel I want to get this finished before I leave or else you will need to start all over again with somebody new. I guess I’m wondering whether things I’m doing would best be not done, if I can’t finish them. I’m not going to get the completion on this, I can see that, so that’s very, very frustrating for the last job you’re going to do.*

It appears this is a common view (22 of 24) amongst the older worker participants – they are desirous of making a contribution, making a difference, and at the same time (possibly as a by-product) feeling valued or useful, whether they are paid workers, family carers or community volunteers. Nevertheless, some participants perceived that in order to be able to access the other things they wanted to spend time on, they would need to retire. That is, for some, working was sufficiently
restricting or limiting that they needed to leave the workforce in order to do the other things they wanted to do.

The literature similarly argued retirement was changing, but with little explanation as to what new retirement is. Study 1 suggested that, for older workers, retirement is a combination of interpretations of changing paths. Some people want to stop working; others want to continue paid working, yet would consider themselves to be “retired”. The traditional single model of retirement as being permanent removal from the workforce is no longer applicable (see for example, American Association of Retired Persons, 2003; Koopman-Boyden & Macdonald, 2003; Patrickson & Ranzijn, 2004), and Study 1 supported this literature.

In their retirement, participants were generally seeking more flexibility, time to spend with their partner, some level of working (either paid or unpaid), or involvement with other people. This finding is confirmed by a major USA study that reported 53 per cent of the more than 1500 survey participants stated working for enjoyment, not money was part of their definition of retirement, and that 42 per cent reported having to do some kind of work to help pay the bills was also a part of that definition (American Association of Retired Persons, 2003). The issue of retirement for participants in Study 1 was a frequent source of comments, and they found working to be very important to them for a variety of reasons. They also liked working. Yet, the majority of participants wanted to retire early.

Notably, the issue of the majority of older people wanting to retire early is supported, as discussed previously, by Appelbaum, Serena and Shapiro, (2004), Australian Bureau of Statistics, (1998), Dychtwald, Erickson and Morison (2004) and Rosenman and McDonald, (1995) but consideration of intentions to stop working was omitted from the MOWIRT (1987) meaning of working model. The participants viewed retirement as providing more flexibility and choice, time to spend with partners, reduced pressure, time-lines, commitments and obligations, or being able to “get off the treadmill”. These findings support the literature in the area of retirement decisions (see for example, Feldman & Kim, 2000; Kim & Feldman, 2000; Wolcott, 1998). Within the limited literature in an academic setting, Stein, et al. (2000) and

Additionally, from this finding, it appears that strategies for organisations to extend the working lives of older workers could contain special training of both managers and older workers about the range of flexible work arrangements that might be available with the organisation. Such training may help older workers find the appropriate work/nonwork arrangements to suit their interests and the changing meaning and application of retirement. Without both older workers and managers having knowledge of the alternative flexible working arrangements available, some older workers may retire to meet their need for flexibility. However, if an appropriate employment arrangement was available, and they and managers knew about it, some older workers may have continued working. As the meaning of retirement to older workers has changed, so must organisational policies and strategies, in an attempt to extend the working lives of older workers by meeting their different needs.

5.5.9 Forced retirement should not occur

During the interviews, several participants (5 academics staff; 8 general staff) advised that they would be forced to retire at the age of 65 years because of the employment conditions set at the time of their joining the organisation. Those employees who happened to join the organisation after a particular date were not subject to the same compulsory age-based retirement conditions. This was a source of anger and anguish for some; while for others, it was a catalyst for their thinking about retirement. One participant, having been forcibly retired under these conditions, had been re-employed back into the same job on a contract basis. However, those who did not want to retire felt anger and hostility towards the university about what they perceived as a lack of equity, based solely on their date of employment.

Even though not directly asked whether they had views about forced retirement, the majority of participants (8 of 11 academics; 10 of 13 general staff), irrespective of whether they personally would be forced to retire, commented that they felt forced retirement at the age of 65 was an equity issue that their employer, the university, was not addressing. They remarked that those who happened to be employed under employment contracts that included compulsory retirement at the age
of 65 were disadvantaged and being discriminated against. For example, Gina declared:

I guess I had always hoped that they would get over this silliness about the legislation and do what (the organisation) is so good at. It’s a bit of a disappointment to me, I have to say. We are so aware of equity issues at (the organisation) and people try so hard to be the best they can be, and yet on this particular issue, which is ageism really, it (the organisation) just hasn’t been able to see the wood for the trees.

Adam added:

I do have a bit of a grievance because it’s not equity when some 65-year-olds will be out on their birthday and others will not. I think anybody who started here after a certain date has an open ended contract but those before have to leave. To say that this is an equity situation is a nonsense and I feel that very strongly.

Some participants (3 academic staff; 6 general staff), due for forced retirement themselves, were very angry and hoped they might still be invited back to continue working after they turned 65. Others who were not so close to their 65th birthday hoped the university would change the rules prior to their having to leave. One person had overcome the negativity and anger he had originally felt about this imposed situation, and was now looking forward to finding time to spend on other important things in his life, once retired. Aron argued:

on the one hand, I am annoyed it is happening the way it is. On the other hand, maybe I am not really unhappy about that anyway.

Gary suggested:

there are people here that are somewhat younger than me who should retire now and probably would be willing to do so if they were given the opportunity. I don’t think retirement should be based on some artificial thing like a birthday or a calendar or a length of time.

Whether directly affected or not, most participants (8 of 11 academics; 10 of 13 general staff) were concerned with the inequitable situation of some employees
who were not performing being able to continue, while other high level performers were being forced to leave. Comments included the central theme of this being a “bad business decision”. Given that there is now Australian federal legislation against any form of age discrimination (the Age Discrimination Act 2004), including compulsory retirement, the organisation should remove all such clauses in employment contracts. Clause (3e) of the Age Discrimination Act 2004 (p. 2) states that the legislation is: “to respond to demographic change by removing barriers to older people participating in society, particularly in the workforce”. Nearly all participants agreed the forced retirement issue was a challenge TU should address, as the issue was one of age discrimination. The use of a particular birthday as an arbitrary date to end a person’s working life within an organisation was seen as being entirely negative and inappropriate.

5.5.10 Four key influences on intentions to continuing working

Financial circumstances and personal health impact to a large degree on individuals’ choices regarding continuing working, as in certain circumstances there may be no choices. It is when health allows that one can choose to continue working, and when financial circumstances allow that one can choose to retire.

When discussing with participants whether they would be interested in continuing to work past the age of 65, several (8 of 24) remarked that this would depend on their health – both physical and mental. Participants’ personal experiences influenced their intentions to continue working; for example, Gail (aged 53) knew of two other people who had not reached the retirement age of 65, having passed away before that. As a result, she was keen to retire as soon as she was financially able, in order to spend time with her partner who was suffering from poor health. Grant (aged 59) commented that his genetics and gender decreased his expectations of longevity, and so he was keen to retire as soon as he was financially able. Geoff (aged 61) commented that he did not think his attitudes would change as he aged, even though his health would influence his decision about future working.

Participants had different attitudes from each other about the impact of their health. For example, Ashley (aged 59) said he was concerned about his health, and
that this would be a major factor in his decision about the age at which to stop working. Alice (aged 65) added:

*I don’t know how I’ll feel in five years’ time, and whether I’ll be healthy. That’s a big thing.*

Alan (aged 60) remarked:

*I think that both physical and mental fitness are issues and as long as I’m able to work, then I’d like to continue. I haven’t thought of any particular age that I would stop, and I’d like to continue working full-time for as long as I’m able.*

Gail (aged 53) commented along similar lines, saying:

*I would like to keep working because I’m fairly fit and healthy now, so I’d like to keep on going until I feel that I’m not fit and healthy enough and I’m not mentally alert enough to be able to keep up with everybody. So as long as my health is good, I think that I would be okay for at least another five years.*

From the literature, health and financial considerations were the most important initial factors in the retirement decision (Australian Bureau of Statistics, 1998; Morrow, 1982; Patrickson, 1998; Patrickson & Ranzijn, 2004; Public Sector Management Division, 2001; Talaga & Beehr, 1995). Other important health factors in the decision to retire include factors that may inhibit a person’s ability to carry out the work, such as physical limitations and health problems of the worker, as well as the health of the worker’s partner (Talaga & Beehr, 1995). Talaga and Beehr, and Wolcott (1998) also found that if their partner were in poor health, men would continue to work to provide greater financial resources, while women would tend to leave the workforce in order to directly care for their sick spouse.

The second primary factor concerning the retirement decision is that of the individual’s financial circumstances. Several participants (12 of 24: 2 of 6 male and 0 of 5 female academic staff; 4 of 5 male general staff and 6 of 8 female general staff) wanted to retire at the time of the interviews, but said they could not afford to, and were thus obliged to continue working for financial reasons. Individuals’ financial situations include issues of savings (both personal and superannuation), housing ownership, other investments, dependence of others (children, elderly parents or sick
relatives), expected income stream from combined pension and superannuation and
adequacy of health insurance (Karoly & Rogowski, 1994; Patrickson & Ranzijn,
2004; Wise, 1996). If finances are very healthy, the decision to retire may be possible
at any age or stage. On the contrary, if finances are very unhealthy, the option to
retire may not be realistic at a particular point in time. This finding thus supported the
literature.

Apart from the primary considerations (health and finances), participants
mentioned several other influences on their intention to continue working. These four
main influences on the intention to continue working identified in the research were:
(i) the love or “passion” for working; (ii) having to a life partner; (iii) the motivations
provided by outside interests to leave work; and (iv) negative factors at work. Each is
discussed in turn below.

5.5.10.1 The “passion” for working

While many (9 of 11) academic staff in Study 1 commented on the difficulties,
complexities and frustrations of academic working life, all of them argued they had a
“passion” for what they did, and the majority (10 of 11) argued there were still some
attractions about being an academic, although these had reduced over the years. As
discussed previously in this thesis, most commented on the enjoyment and satisfaction
they received from teaching and watching students grow and learn. Others
commented on the increased focus on research and publication, and while this brought
associated pressures and stress, it also resulted in the spread of knowledge, more
emphasis on collaboration with industry, and personal achievement.

These findings concur with Anderson, et al. (2002), who found from a large
Australian multi-university survey that academic staff still found some attractions to
the academic way of life. These attractions included an increase in the quality of
teaching, a more diversified student body and a consequently more interesting student
mix, the growth of communication technologies (in particular e-mail, which enabled
worldwide research collaboration) and the ongoing: “pleasure to be involved in a
highly intellectual community and with very able students at the top level” (Anderson,
The literature confirms the role of work “passion” or motivation in the desire to continue working. Psychological factors such as reduced commitment and job satisfaction, dissatisfaction with career attainment, and anxieties about leaving the workplace, were influential in the retirement decision (Ekert & DeViney, 1993). However, for the majority of academics in Australia, job satisfaction had decreased and become worse, for both males and females, and increased with age (Anderson, et al., 2002). Overall, the Anderson, et al. study found more negatives than positives to the working life of an academic, and thus the question remains, why do academic staff want to continue working later in life?

In contrast, as discussed previously, general staff wanted to retire as soon as possible. Very few participants wanted to continue working after the age of 65; not even the participant who rated “working” as the most important aspect of his life. In other words, while they mostly enjoyed working, general staff had other, higher priorities; their motivations/passions were likely to be found outside of work.

In summary, there appeared to be a relationship between high ratings of working in life (passion for working) with the desire to continue working and associated reluctance to retire. Similarly, lower ratings of working in life were associated with those wanting to retire early. These ratings and the desires to continue working were also aligned with the employment category – either academic or general staff. Academic staff wanted to continue working, were more likely to rate working highly and mentioned the “passion” for their work. Autonomy and variety were considered to be important to the meaning of working, and academic staff were more likely to have more of both features. In contrast, general staff were more likely to want to retire early, and mentioned little “passion” for their work. In addition, general staff were less likely to have autonomy or variety. Therefore, the characteristics of their employment category (or job type) may help explain the differences between the two main groups of participants – academic and general staff.

Subsequent to Study 1, there remained some unanswered questions – was the organisation creating an environment that encouraged older workers, particularly general staff, to leave? How did the organisation and its managers treat older
workers? More explanation was deemed necessary, and further exploration designed to answer these questions is outlined in the next two chapters.

5.5.10.2 Having a life partner

This finding has been previously discussed in this chapter. From the findings in this study, whether participants had a life partner appeared to have a major influence over their intentions to continue working. As discussed earlier, those with a life partner wanted to retire earlier than those without a life partner.

5.5.10.3 Interests outside of the workforce

Those who had a hobby or consuming interest outside of the workforce were more likely to be keen to retire as soon as they were financially able. General staff mentioned they wanted to leave working in order to pursue these hobbies or interests. However, few academic staff said that they needed to leave work in order to undertake such interests. One academic was keen to further pursue his hobby, which he shared with his wife, and this was negatively influencing his intentions to continue working. For those academics who did not have such an interest outside of the workforce, or for whom their interest coincided with work (such as research), there appeared to be no reason not to continue working. As one academic said: “I can do everything now. Work does not get in the way”.

There appear to be three possible explanations for this situation. Firstly, academic staff’s interests are work-related (for example, researching), and thus their hobby is integral to their work. Secondly, academic staff’s hobbies may not require a lot of time away from working, and are either limited, time sparse, or not followed to an extent that dominates daily activities. Thirdly, the working arrangements of academic staff are such that they are able to accommodate outside interests. If this third possibility provided the explanation, academic staff would not need to retire in order to fulfil their outside interests. It is this third possibility that is of significance to this thesis. By comparison, it is less likely that general staff have the same degree of flexibility in their working day or week. In other words, general staff needed to retire to accommodate their interests.
5.5.10.4 Negative factors at work

The data in Study 1 showed that some employees (7 of 24) were influenced in their retirement intentions by negative influences at work. In particular, these included organisational issues such as bureaucracy, lack of recognition, the internal promotion process, work pressures and timelines, as well as negative experiences with a “boss”. For those who rated highly the meaning of working, improvements in these organisational factors would likely have a positive impact upon their desire to continue working. For those whose meaning of working was about pay and for whom working was not an important part of life, such negative factors at work would likely only add to their general dislike of their situation. This situation would also more likely lead to an early retirement.

Most participants commented that there was nothing they “hated” about work, but “there are things that get up your nose”. Most participants accepted there would be some dissatisfactions at work, or that it was “just part of life”. Comments centred on working conditions, the way the organisation was managed (such as lack of recognition) and the bureaucratic requirements.

According to Anderson, et al., (2002), almost 80 per cent of the Australian academic respondents reported an increase in their job stress in recent years, and older academic staff were even more likely to comment the increase had been great, and that the change was for the worse. Perhaps not surprisingly then, many participants in that study also commented they would not recommend an academic career to their friends or children. Again, the question arises – why do academics want to continue working?

From this finding, it appears that one organisational option available to reduce older workers leaving the organisation is the training and development of their managers - the “boss” referred to by participants as one of the negative factors which would influence them to leave the workforce. Further discussion of this aspect is presented in Chapter 8.
5.5.11 Views about the right to work appear to be related to views about the right to retire

The context in which people are working in terms of societal norms, which is therefore relevant to future debates about older workers continuing to work in society, was investigated in the studies within this thesis. Each participant was asked to respond to six statements on Card 3 (see Appendix K) - three statements each about “work entitlement” and “work obligation”. The statements were taken directly from earlier research on the meaning of work (MOWIRT, 1987). The “work entitlement norm” represented the work rights of individuals in a society and the employer and organisation-related responsibilities towards all individuals. That is, “all members of society are entitled to meaningful and interesting work, proper training to obtain and continue in such work, and the right to participate in work/method decisions” (MOWIRT, 1987, p. 94). The “work obligation norm” represented the basic and assumed duties of all individuals of society in terms of working. That is: “everyone has a duty to contribute to society by working, a duty to save for their future, and the duty to value one’s own work, whatever its nature” (MOWIRT, p. 94).

When asked about social norms and entitlements, the majority of participants expressed synonymous views, but the general staff agreed to the statements more strongly. Table 5.4 (below) provides a numerical representation of the findings from these questions.

Table 5.4: Participants’ views about working entitlement and obligation

<table>
<thead>
<tr>
<th></th>
<th>OBLIGATION (3 statements each)</th>
<th>ENTITLEMENT (3 statements each)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agree</td>
<td>Disagree</td>
</tr>
<tr>
<td><strong>ACADEMIC STAFF</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Females</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Males</td>
<td>14</td>
<td>4</td>
</tr>
<tr>
<td><strong>GENERAL STAFF</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Females</td>
<td>21</td>
<td>3</td>
</tr>
<tr>
<td>Males</td>
<td>9</td>
<td>6</td>
</tr>
</tbody>
</table>
The three statements about work entitlement were agreed to by the majority of participants, meaning that most participants thought working was an entitlement; that workers have rights in terms of working and having a job. Fewer participants agreed with the three statements about obligations; that everyone has duties with respect to working.

In the next few paragraphs, responses to “work entitlement” will be discussed first, followed by analysis of the “work obligation” responses. The outstanding result (see the shaded area in the above table) was that the general staff, irrespective of gender, *unanimously* agreed with the work entitlement statements. That is, all general staff participants agreed that working was a right and that organisations and employers have responsibilities towards them. In contrast, the academic staff, as a group, did not all agree. Only minor differences were found between the male and female groups in terms of their agreement with the statements. It was notable that while general staff viewed working as an entitlement, they were also more likely to want to retire and not continue working. Gwen, when asked whether she wanted to continue working, responded:

*Because basically why the hell should I? And there are too many other things I want to do. I was listening to something this morning, and I thought by the time I finish working, I will have worked for about 40 years, and that’s a hell of a long time.*

Similar to the entitlement statements, the obligation statements also showed more agreement than disagreement between participants, and in general, participants agreed with the view that workers have obligations in terms of working. However, none of the obligation statements had as many participants agree with them as any of the entitlement statements. The majority of general staff participants agreed with the obligation statements, and within the group, there was more agreement than for academic participants. More female general staff participants agreed with the obligation statements than male general staff, and more than academic participants of either gender did. In summary, the analysis of participants’ responses to the obligation statements was inconclusive.
Societal norms are a valuable context for research into working, and they may provide the basis for discussion about future working in a particular society. Some of the relevant literature about entitlements and obligations shows a shift over time from the Protestant work ethic towards values more heavily based on leisure, family, educational pursuits, and the dominance of work rights over work duties (MOWIRT, 1987; Rosow, 1981). Wolfe (1997, p. 559) argued that at one end of the spectrum are those who would argue that work is: “a corrective to idleness in Christian doctrine, or a genuine necessity for humanity”; while the other end of the spectrum would be: “a restraint on people’s capacities for freedom”

MOWIRT (1987) argued that workers who agreed with entitlement norms believed that all those who want a job were entitled to have a job, plus the training to obtain such a job. Study 1 thus supported this literature. Valuing family first, and valuing leisure in the form of traditional retirement are arguably reflections of this strongly held work entitlement view (MOWIRT, 1987). The study thus supports the literature in several parts.

A consequence of the strong entitlement views of the general staff participants may be a link with a view of retirement as also being an entitlement. That is, perhaps general staff view retirement as an entitlement in the same way as they view working as an entitlement. If this was the case, it may help to explain why the majority of participants were keen to retire – they may perceive it as consequence of years of working; a reward perhaps, as well as an entitlement. Encouraging older workers to continue working may prove difficult in circumstances in which many older workers have this perception about retirement. Further research is needed in this area.

5.6 Summary of differences between participant categories

When analysing the data, it became clear that differences existed between participants in terms of their responses, and these responses could be grouped according to participants’ characteristics. The major differences were between the academic and general staff participants. These and other differences are described below.
Overall, the academic staff were more likely than the general staff to want to continue working past the age of 65, including comments such as: “I want to work until I die”, “I can’t see an end to my working”, “I love what I do”, “I can’t see an end to it”, and “why would I retire when I’m already doing all the things I would do in retirement?” Additionally, the academic staff were more likely than the general staff to want to continue working, even without the financial need to work, and job or occupation type may provide some influence. This may be partly reflected in the average level of income received by the academic staff compared with the general staff. However, the lower-level academic staff commented that they too were keen to continue working, irrespective of financial need. In contrast, even the senior level general staff were less likely than the academic staff to want to continue working if there was no financial need to do so.

Compared with the academic staff, the general staff were more likely to comment that they were keen to stop working as soon as they were financially able, including: “if I retire at the age of 62 I will have enough saved to last until I turn 65 and then I can get the pension”, “I have worked from the age of 14 and I think that’s long enough”, and “I want to get on with the rest of my life”. Additionally, the general staff were more likely than the academic staff to agree there should be an entitlement to work and to have a job. The academic staff were less likely to agree that such entitlements should exist.

As mentioned earlier, the academic staff were more likely to rate “working” highest in terms of importance in their overall life. They were also more likely to want to continue working if they had a huge lottery win, and wanted to continue working past the age of 65. In contrast, the general staff also rated “working” as being “important” (but not “very important”) in their lives, but family was more important, most (10 of 13) would not want to continue work if they had a huge lottery win, most (9 of 13) were at least partly motivated by money, and most (10 of 13) would not want to continue working past the age of 65. The female general staff rated “working” lowest amongst the participants.

Those participants who were married or had a life partner were more likely to describe a retirement that included: “spending more time with my partner”, “doing
things I don’t have time to do now”, “we want to travel,” or “I’ve been working long enough”. Participants who were single (whether divorced, widowed or separated) were more likely to describe a retirement that: “is never going to happen”, “scares me a lot”, or “is needed to top up my financial situation”. In contrast, participants who were single and without a life partner were more likely to want to continue working past the age of 65, irrespective of whether they were academic or general staff, either male or female.

Finally, the older the participant, the more likely and more frequent the comments about retirement and what it meant for that person. Some of the younger participants in this group commented that they had not seriously considered retirement prior to the research interview.

In the literature, Gee and Baillie (1999) argued there was a difference between ‘job’ involvement and ‘work’ involvement. They discussed the findings of Kanungo (1982) who showed that ‘job’ involvement is about the extent to which an individual believes their identity is bound up in their job; that is, it is a personal and individual view. ‘Work’ involvement, on the other hand, is about the general belief of how important work is in life. Gee and Baillie (1999) reported that ‘work’ involvement can successfully translate in retirement to the person keeping busy, whereas ‘job’ involvement is tied to a particular job and consequently, less able to be found in retirement. This argument may help to explain the differences in the meaning of working between academic and general staff in Study 1. If academic staff hold ‘job’ involvement attitudes, then it may be difficult to find the substitutes to meet these needs in retirement, as the job belongs within an organisation structure. If this is the case, and the job seems irreplaceable and therefore retirement appears meaningless, it would not be surprising that academic staff wanted to continue working. In contrast, general staff, who generally did not rank working as highly as the academic staff, may hold ‘work’ involvement attitudes, and as long as they remain involved and busy in retirement, they can continue to meet such needs. In other words, ‘job’ involvement appears to correspond with academic staff, who wanted to continue working and not retire. In contrast, ‘work’ involvement appears to correspond with general staff, who largely wanted to retire before their 65th birthday. One of the consequences of this
Finding is that those with a high ‘job’ involvement may need to be helped to find potential substitutes in their retirement in order for it to be successful.

Differences between the intentions to continue working of the academic and general staff were also identified in the findings of Rosenman and McDonald (1995). They found academics more likely to want to continue working than general staff, and that the more senior the person, the more likely they would want to continue working, irrespective of job category. In their study, both senior academic and senior general staff wanted to continue working, but also wanted fewer hours of work per week. They argued the reason for this seniority factor was that: “more senior staff members are likely to have more control over, and choice about, their working conditions, and the greater the salary forgone by retiring” (Rosenman & McDonald, 1995, p. 64).

5.7 Gendered differences

Most of the female general staff participants intended to retire before the age of 65. All these women also had partners. Female participants wanting to continue working were more likely to be single, and to provide reasons such as enjoying interacting with people, “I need the money”, or “it’s better than staying at home”. Female general staff were more likely than men were to put “family” first when asked to rate seven items in terms of relative importance in their overall life. Furthermore, female participants were more likely than the males to mention a retirement that included volunteering and community involvement.

Female participants were more likely to mention that their life course included divorce, starting in or returning late to the workforce, and breaks from work to have children, each of which contributed to their lower earning capacity as well as their decreased access to build superannuation. Additionally, two participants had returned to the workforce full-time when their spouses had become ill, and commented on feelings of obligation to continue working to provide for family needs.

The gendered issue of women having less likelihood of early retirement due to lower earning and saving capacities has previously been identified by several authors, including the American Association of Retired Persons (2003), Atchley (1982), Bryson (2004), Onyx (1998), Patrickson and Hartmann (1996), and Patrickson and
Ranzijn (2004). Patrickson, Hartmann and McCarron (1994) found similar results when researching women in education in South Australia. These women were mostly uncertain about when they might retire, and were generally uninterested in early retirement, due partly to their limited access to superannuation and the consequent financial shortfalls. The findings from Study 1 support this literature inasmuch as all of the single females, and even some who were married, wanted to continue working because of financial shortfalls. In contrast, those who had partners wanted to retire early. Their early exit intentions are supported by Talaga and Beehr’s (1995) research in which females’ retirement decisions were influenced by other individuals in their environment, as well as their generation’s social norms about the role of women as nurturers and emotional providers for others.

5.8 Chapter conclusions

This chapter has described various aspects of older workers’ experiences and perceptions of the meaning of working to them. Several dominant themes emerged from the data: (i) working is important to older workers; (ii) most older workers do not want to continue working; (iii) most academic staff want to continue working (iv) older workers like working; (v) having a life partner usually means early retirement; (vi) family is the most important aspect of life; (vii) autonomy and variety are important to older workers; (viii) the meaning of retirement has changed; (ix) forced retirement should not occur; (x) there appear to be four key influences on intentions to continuing working; and (xi) views about the right to work appear to be related to views about the right to retire.

The findings from the data analysis of Study 1 have been discussed in this chapter, and compared with the literature in the area. The conclusions provide direct insights from people that bring us closer to the real world, rather than a theory that enables us to explain reality (Van Manen, 1990). Some identified new insights from this study were that older workers found working important and enjoyed it, yet they wanted to retire early. Additionally, the academic participants wanted to continue working, while in general, general staff participants did not want to continue working. Further, the discussion identified the emergence of retirement as a major issue for older workers in their meaning of working.
Comparing the findings from this study with those of the previous research literature on the meaning of working, it appears that one of the limitations of the MOWIRT (1987) model is that it did not include issues about the intention to continue working (or to retire). While Westwood and Lok (2003) added the organisational level influence, their revised model also omitted to identify influences on wanting to continue or cease working. That is, the Westwood and Lok and MOWIRT models neglected the notion of exiting the workforce, and the influence of this on the subjective expectations about future working situations. Therefore, while both models have made important contributions to knowledge about the meaning of working to individuals, neither included issues concerning the cessation of a paid working life, nor specifically included the perspective of the older worker. The findings from Study 1 have therefore added new knowledge about the meaning of working to older workers, and in terms of their intentions to continue working and the importance of retirement in their meanings of working.

However, Study 1 did not address issues of retirement, and therefore the focus of the research needed to redirect towards the meaning of working in relation to retirement and the meaning of retirement to today’s older workers. What is it about retirement that makes older workers leave what they think is important and that they enjoy? Could it be the organisation “pushing” them away? Could the managers within the organisation, or the employment policies, have a negative impact upon older workers? Several participants in Study 1 mentioned the impact of the organisation on their intention to remain at work. Therefore, there was an identified need to explore further any such impacts by the organisation, or the managers within it, and to examine how such impacts might be reflected in older workers’ intentions to continue working or to retire.

Consequently, the next chapter investigates aspects of the organisation (TU). These aspects were the views of the managers themselves, as well as policy and other documents, which might influence the desire of older TU workers to continue working or to retire.
Chapter 6: STUDIES 2 AND 3 – THE ORGANISATIONAL PERSPECTIVE

6.1 Introduction

Following the interviews with the employees in Study 1, one of the issues that constantly arose, and was consistently mentioned by participants, was that of retirement. Given the ages of the participants, this may not be surprising, but evidently, it was an important aspect to participants. One of the findings from Study 1 was that most older workers wanted to retire. Further, understanding was needed as to why the majority of older workers did not want to continue working. Could the organisation and its managers be influencing their employees’ intentions to continue working? Other findings from Study 1 were that the majority of participants reported that forced retirement should not occur, and that negative factors at work influenced intentions to continue working. Thus, the views of managers within the organisation were needed, and particularly with regard to the possibility of age discrimination, either overt or covert. Also, the policies and practices of the organisation needed examination to identify any possible influences on older workers’ intentions to continue working.

Study 2 was therefore undertaken to examine these issues, and is outlined in the first part of this chapter, which also includes the data analysis of Study 2 and a discussion of the findings in relation to the literature. Not all of the findings are discussed in relation to the literature (for example, improve the organisation’s HRM policies, and the academic managers are frequently temporary managers), as they are not all reflected in the literature.

The second part of this chapter describes Study 3. Following the findings in Study 1, further exploration was needed about the employment and retirement of older workers within the organisation, but from the organisation’s perspective. Thus far, exploration about the meaning of working to older workers had only occurred from the individuals’ perspectives, and Study 2 had explored issues from the managers’ perspectives. To gain further insight into how the organisation may impact upon
older workers’ meaning of working, Study 3 investigated data about the organisation itself, especially employee demographics and policies and practices.

6.2 Introduction to Study 2 – Managers in the organisation

The reasons for undertaking Study 2 were to:

(i) understand how older workers were treated and valued by the managers within the organisation;

(ii) understand how older workers were treated, in relation to retirement, by the managers of the organisation;

(iii) ascertain whether older workers were affected by the organisation or its managers in ways that might influence their intentions to continue working; and

(iv) gather data on how the organisation planned for the loss of corporate knowledge, skills and history integral to older workers.

6.3 Development of the interview protocol

The interview protocol (see Appendix F) was developed with the aims of the study in mind, and using semi-structured person-to-person interviews as the method of data collection. There were 12 general areas of discussion, beginning with a question regarding how the academic manager participant thought older workers were valued by the organisation. The participant’s personal experiences of managing older workers were then explored, followed by the discussion of a hypothetical situation in which a valued staff member sought advice from the participant about retirement. The issue of loss of skills and corporate knowledge associated with the loss of older workers was then explored, followed by a question regarding the participants’ views on forced retirement from the organisation. Discussions followed about age discrimination and whether forced retirement was a helpful staffing outcome for their work area. Finally, questions about plans for staffing their work area over the next ten years, and how the university’s HRM policies about retirement could be improved, were discussed.
6.4 Participants

Managers selected for participation in this research were chosen to achieve a broad representation across academic schools and administrative departments, locations, genders, and levels within the hierarchy. The organisation’s HRM department assisted by identifying several relevant managers and the researcher then contracted them, seeking their participation. The academic manager participants derived from several faculties, for example, Business and Law, Health and Science, and Arts and Education. The general staff managers were chosen from several administrative elements, for example, the Office of Technical Services, Information Services, and Human Resource Management. The fourteen managers selected for participation in this study all readily agreed when approached. There were more male managers than females in this study, a reflection of the lower proportion of females at senior levels in the organisation, which is explained in the second part of this chapter. Several of the managers commented that, prior to the interview, they had not given a lot of thought to older worker issues within their areas of responsibility. However, most had given the issues some thought.

The academic managers were aged between 46 and 62, with an average age of 55.8 years, while the general staff managers were aged between 34 and 60, with an average age of 46 years. The average age of the female participants was 47, and for male participants, it was 52. The average age of all participants was 50.2 years. Table 6.1 below presents the categories and average ages of the participants. Further details are provided in Appendix L.

The pseudonyms chosen for the data analysis of the participants’ comments in Study 2 were originally self-selected by each participant. However, as for Study 1, some chosen pseudonyms were overly long or complicated, and may have distracted from the data. The researcher, to reflect the category to which the participant belonged, changed each pseudonym. For example, Managers of general staff were given a pseudonym beginning with the letter “M”. Managers of academic staff, or Heads of Elements were given pseudonyms beginning with an “H”. Similarly to Study 1 participants, each manager gave their signed consent (see Appendix D) to participate, as well as acknowledging their understanding that the data would be kept confidential.
Table 6.1: Study 2 – Participant categories and average ages

<table>
<thead>
<tr>
<th></th>
<th>ACADEMIC STAFF</th>
<th>GENERAL STAFF</th>
<th>TOTAL (AGE in years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MALES</td>
<td>4</td>
<td>5</td>
<td>9</td>
</tr>
<tr>
<td>Age Range (years)</td>
<td>46-62</td>
<td>40-60</td>
<td>(40-62)</td>
</tr>
<tr>
<td>Average age (years)</td>
<td>55.5</td>
<td>49.2</td>
<td>(52)</td>
</tr>
<tr>
<td>FEMALES</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Age Range (years)</td>
<td>55-58</td>
<td>34-54</td>
<td>(34-58)</td>
</tr>
<tr>
<td>Average age (years)</td>
<td>56.5</td>
<td>40.7</td>
<td>(47)</td>
</tr>
<tr>
<td>TOTAL</td>
<td>6</td>
<td>8</td>
<td>14</td>
</tr>
<tr>
<td>Average Age of all (years)</td>
<td>55.8</td>
<td>46</td>
<td>(50.2)</td>
</tr>
</tbody>
</table>

6.5 Expected findings

It was expected that the university might be a sympathetic employer of older workers generally, and particularly of older academic workers. This expectation is based on the premise that academic jobs do not generally require great physical demands, so older age is not a retirement influence. Additionally, the high proportion of “knowledge-work” required in academic jobs has been found to suit older workers (Price, 2000).

The organisation would be expected to comply with relevant age discrimination legislation, and as a partially publicly-funded (and therefore publicly-accountable employer), discrimination on the grounds of age (or any other characteristic) would not be anticipated.

6.6 Data analysis

All the data were analysed using the same techniques as for Study 1, which were described in Chapter 4. All transcripts were also returned to participants for further comment and validation.
6.7 Dominant themes

As the data were analysed, ten main themes emerged from participants’ comments in response to the questions asked. Each theme represents similarities in participants’ perceptions and remarks, either about themselves or their staff. The ten themes were: (i) older workers are valued by the organisation; (ii) loss of corporate knowledge can be a problem; (iii) working is more important to the academic staff; (iv) the general staff find less meaning in working; (v) forced retirement is not helpful; (vi) the managers themselves want to retire early; (vii) having an age mix of staff has benefits; (viii) academic staff typically start their careers later in life; (ix) improve HRM’s policies and practices; and (x) the academic managers are frequently temporary managers.

These ten themes are presented below in descending order of dominance, or frequency of parallel comments. Under each heading identifying the concept of each theme are supporting comments and quotes from participants, explaining why the theme is important to the data. Within each theme, where relevant, discussion in relation to previous literature is integrated.

6.7.1 Older workers are valued by the organisation

All of the manager participants commented that from their perspectives and experiences, older workers were valued within the organisation. Comments fell into two main groups – general value of older workers, and value in terms of their particular skills. In terms of the general value of older workers, Matt supported other participants’ views, commenting:

*there is value in both (older and younger staff). We’ve got probably a little too much of the older in some places, but I think our employment practices indicate that we do tend to be fairly positive (towards older workers).*

Additionally, supporting the general value of older workers, the majority (13 of 14) of participants commented that there was no age discrimination within the organisation, at least none that they had seen. However, one participant commented that age discrimination was rife in society generally, including within the organisation. He also suggested the other managers would not, for reasons of political
correctness, comment on the existence of age discrimination within the organisation. Aside from that manager, all other managers, both academic and general, commented that age discrimination was not apparent at TU. For example, when asked about how the organisation values older workers, Malcolm replied:

\[ I \text{ would say they are equivalent. I would say there is no discrimination. Certainly not from what I've seen. } \]

Mike agreed with the view of no observable age discrimination, adding:

\[ I \text{ would think that the University is one area that does look after older workers, probably better than the benchmark in society and in the working community. } \]

Another group of comments concerned the particular value of older workers in terms of their skills. The majority of managers said within their own areas, older workers have particular strengths that were valuable to those areas. Howard commented:

\[ I \text{ think that there is a recognition that older employees, particularly on the academic side of things, have more chance of a track record, they have extensive networks, connections, corporate history that they carry with them, and until an individual indicates that they are going to retire, I don’t discern all that much difference between how an older employee is treated, and a younger academic. } \]

Marg added:

\[ \text{Probably there is something about maturity or communication skills, customer skills, team skills, all of these skills that we are looking for that might be softer skills, rather than just pure knowledge of techniques, that we end up with more mature people.} \]

In some areas, older workers were highly valued for specific reasons, and possibly more highly valued than younger workers. For example, Holly noted:

\[ \text{certainly in our school, mature age people are valued, I think because we see that they have life experience, they have maturity and wisdom and they} \]
probably don’t have as many family responsibilities (as younger workers). So they tend to be more reliable and consistent.

Harry concurred:
the older people in my School, the person who is the oldest one, is just an absolute boon in terms of having a history, knowing how policies developed; but also being generous in terms of being able to take on tasks with ease.

In conclusion, older workers appeared to be generally valued by the managers within the organisation. Age discrimination appeared to be limited, or at least not observable, except for the issue of forced retirement. Forced retirement at the age of 65 remained in the employment contracts of those who began working for TU prior to 1994. There was resistance from the managers to the issue of forced retirement, which was viewed by them as being “discriminatory” and “ageist”. Apart from this issue, they believed older workers were treated fairly and equitably. In some cases, older workers were viewed positively by the managers for their particular skills, attitudes and experiences. According to these views, the environment in which older workers were employed was equitable, possibly motivating, and apparently supportive.

The comments made by managers confirmed the views expressed by the participants of Study 1, as none of those participants said they felt discriminated against on the basis of their age at the university. A lack of age discrimination within universities is supported by the literature in the USA (for example, Stein, et al., 2000). Additionally, the literature found positive perceptions of older workers from employers (for example, Bell, 2001; Bennington & Tharenou, 1996; Fenstermacher & Kleiner, 1999; Humple & Lyons, 1983; James, 2001; Kaplan, 2001; London, 1996; Mallier & Shafto, 1992; Maule, et al., 1996; Moberg, 2001; Myers, 2001; Patrickson & Hartmann, 1996; Paul & Townsend, 1993; St-Armour, 2001; Sinclair, 1998; Yearta & Warr, 1995), which were also supported by Study 1 participants, and confirmed by the managers in this study.
6.7.2 Loss of corporate knowledge can be a problem

The majority of managers (of both academic and general staff) acknowledged that when an older worker retired, the potential loss of corporate knowledge and corporate culture could be critical to the effectiveness and efficiency of their workplace. Many of the participants reported they were implementing a variety of strategies to minimise the risk and consequences of such loss. For example, disseminating information “down the line”, developing and multiskilling staff, and shadowing with their replacement those who have indicated their intention to leave. A selection of participants’ comments concerning the loss of corporate skills and knowledge, as well as corporate culture is presented below.

Henry commented,

Well they (management) should be used to making sure that that kind of corporate wisdom and experience is not lost; that it is drawn upon, and they never do it. I think it’s a sin of omission – I think they just don’t think about it. What you need is a few old codgers around, like me, who are happy just to be sort of senior citizens and happy to talk to the younger people and if it’s of benefit, to collaborate with younger people, even to be historians.

Mike concurred, adding that as a manager, discussions took place in his work area regarding these issues,

A good manager would be looking at succession planning for key people, and we try and do that by identifying key areas and planning for their succession. ... At management meetings, we do discuss aspects of succession planning and when you talk to individuals, you might ask them about what their plans are for retirement.

Malcolm remarked,

The environment that we work in is pretty dynamic, so the knowledge they (people who had left) had dates as well. So again, in a space of two or three years, a lot of that knowledge is no longer important. So things do move on, and everybody has their own way of doing things, and the people who are doing it now – the way they do it in five years’ time may not be applicable or the best way of doing it.
Matt agreed, but had tried to take action to minimise such loss, remarking,

*Since I have been here, I have instituted programs where everything or person needs to have their job duties invested somewhere else, so I try and rotate managers and team leaders. So if anybody got hit by a bus tomorrow, we could assemble from the throng all of the corporate knowledge that the person has.*

(Later he commented) *We have had conversations about do we want to start, not deliberately, but thinking about employing a younger cohort, particularly those interacting with the students.*

Similarly, Howard said that he had tried to implement some minimisation strategies,

*We’ve got a workforce profile, and we know the birthdays of everybody in the faculty and when their retirement date is, and those people who are not compulsorily retiring. We know the ages of the people in each of the levels, and we sit down whenever there is an opportunity created by a vacancy to discuss what we want to do with the profile.*

Several participants commented that particular work areas suited older workers in terms of the nature of the job. In contrast, a few participants were aware that having many older workers in their work area meant younger workers were not as attracted to join them. For example, Matt reported:

*We have a difficulty getting young people in here because they have to work with old folks.*

Another suggestion was that some older academic staff could be used in a more valuable way, and that there should be one or two older academic staff retained in each school for specific purposes such as mentoring, and for passing on knowledge and experience. A few others, not seeing the transfer of knowledge as a major issue, held a different view. They reported the loss of corporate skills and knowledge would not be a major problem.
A sound and supportive working environment is likely to include stability and continuity of staff. However, as staff age, some turnover is necessary to bring in ‘new blood’, to replace those leaving and to pass on corporate knowledge and culture (Stone, 2005). This latter factor, corporate knowledge and culture, was viewed differently by Study 2 participants, with some arguing its loss would cause problems, while others argued its loss was either not likely to be a problem or that it could create the opportunity for change. Some comments related to the need to retain older valued members of staff, and for a variety of reasons. Other participants commented on the simultaneous need for ‘new blood’, to develop new researchers or to introduce new administrative ideas. No participant claimed to have the answer, but a common thread was the need for planning for future staffing. While no previous literature concerning the turnover of general staff at universities could be found, Anderson, et al. (2002, p. 92) reported: “academics generally regard the increase in resignations and retirements as a negative factor because of the loss of expertise, lack of replacement, and the creation of an environment of instability”. Staff planning is a common HRM responsibility that includes the future prediction of labour supply and demand in an effort to minimise any differences between over-supply and under-supply of qualified staff (Gatewood & Feild, 2001). While the general staff managers appeared to have implemented strategies to manage such planning, the academic managers had not been as proactive, which may cause staffing challenges.

From the findings in this thesis, the loss of corporate knowledge and skills, corporate memory and intellectual property appears to be a challenge that needs addressing. Managers recognised the future problems likely to be encountered if such a situation was not effectively managed, and options for organisations to better manage such situations are made in Chapter 8.

6.7.3 Working is more important to the academic staff

Another dominant theme emerging from participants’ comments concerned the relative importance of working to the academic staff, when compared with the general staff. The majority of the managers reported a difference between the importance of work to an academic and to a general staff member. These comments support the findings in Study 1 that academic staff rated working as more important than did the general staff. Various reasons were provided by the managers for this
difference in the importance of working, but the broad notion was that the work of academic staff has greater flexibility, control and autonomy than that of general staff. Specific comments by participants included: an academic’s work was often within their control in terms of topic and subject; an academic’s work had a deadline but was able to be completed within flexible time and attendance arrangements and was generally self-determined; and an academic had freedom of choice about how this might be achieved. The academic staff also have higher levels of involvement and intellectual challenge provided by the actual work itself, noted the manager participants. The academic managers described the differences in similar terms to Helen’s comments:

an academic identifies themselves and their own ego with what they do. They describe their life as what they do. Whereas the general staff will not describe their general life. They would describe a job, not who they are.

Some participants offered additional insights as to why working is more important to academic staff. For example, Howard raised the issue of the “knowledge worker” compared with the “manual worker”. He observed:

I suppose there might be a greater hold on a person’s sense of well-being through intellectual work, the pursuit of research interests, the pursuit of teaching interests, that don’t require manual labour, than there would be for a person engaged in heavy physical activity. A greater hold on the individual, in other words, the motivation to work might remain higher because of the human contact, the intellectual contact, with ideas and so on.

It appears that the managers confirmed the findings of Study 1, that general staff did not find working to be as important in their lives as did academic staff. The desire to continue working is likely to be related to job satisfaction, morale, working conditions, and the management of the particular employee (Nankervis, et al., 1999). As reported by the participants, the greater access to autonomy, flexibility and control over working may help explain why working is more important to academic staff. Additionally, access to such work characteristics was likely to impact upon any involvement in other interests, including family. Supporting this, Rosenman and McDonald (1995) found that flexible working arrangements were favoured over full-time work by academic staff interested in continuing to work past the age of 65.
Stein, et al. (2000) reported that in the USA, academics were staying in their university workplaces longer and past the traditional retirement age, as discussed in the previous chapter.

6.7.4 General staff find less meaning in working

The majority of participants commented that the general staff appear to place less importance on their work, again reporting the differences between the academic and general staff in the nature of their work and associated levels of flexibility and autonomy. The key issue was that a general staff member’s work was more likely to be under the control of others. For example, managers’ comments included that the work of a general staff member consisted of constant deadlines and time pressures; had little room for flexibility or autonomy or freedom of choice; and required daily attendance between set hours with little or no time flexibility.

Such restrictions on flexibility and autonomy were the explanation provided by these managers for the lower levels of importance placed on working by the general staff. The majority of participants reported that, as a consequence, general staff’s passion for work was likely to be shifted from the work itself to other aspects. A range of aspects was mentioned, as well as a possible focus on interests outside of work. The social benefits of work, some particular detail of some of the work, the pay and benefits associated with the job, or the suitability of the location, hours of work, or healthy physical conditions of the workplace were noted as alternative such work foci. Mary had other views about these restrictions, and mentioned:

perhaps people who have worked as academic staff all their lives might not be quite as conscious of the discipline required in most other working environments, where you actually turn up every day, at particular hours and if you’re not there, you need to give an explanation as to why you’re not there, and you do not decide for yourself what you do. Academic staff don’t appreciate that people who work in general staff roles actually (have to) turn up every day.

Participants mentioned it was harder for general staff to remain committed when they had less flexible working arrangements, yet could observe the more
flexible academic work arrangements and draw comparisons with their own situations. As Malcolm said:

*general staff are generally pushed around a bit more (than academic staff) in terms of the given tasks to do, rather than choosing tasks themselves.*

Mike agreed, adding:

*a lot of academic staff are involved in something that is really of interest to them, and there is a mixture there between personal interest and ability to earn a living. But for a lot of general type staff, work is a means to an end. For a lot of academic staff, the money is often the last thing they think of; rather getting the next research grant or who can they collaborate with to learn more, or test out the theories they may have. A lot of the general staff are probably working at the university because it is a monetary thing.*

Such comments concur with Study 1 for the general staff, who identified their highest life priority as “family”. Such a priority in life could help to explain why general staff find less meaning in working than academic staff. Holly noted:

*general staff positions are usually fairly limited in scope and in advancement, and they tend to be more restrained and not as challenging; not as many opportunities. So for a lot of them, from the ones I know anyway, this provides an income for them to follow the other things in life they are interested in doing. Whereas for the academic staff, this is not about providing an income, it is the main interest in life. So even talking amongst our staff, I’d probably find more of the general staff have more outside interests than the academic staff have. They probably get a lot more of their enjoyment in life and stimulation from outside activities.*

While not directly asked about this issue, 3 (of 14) participants reported a perception by general staff that the demands made of academic staff were not as great as those made of general staff. They suggested this could add to an explanation as to why more general staff wanted to retire early than did academic staff.

A further difference between the working lives of academic and general staff noted by the general staff participants was the difference in access to promotion and
the associated raise in salary and/or feelings of self-esteem. Academic staff have access to two systems of advancement – one is the usual promotion available via filling a higher-level vacancy; the other is the “internal promotion” system, based on academics’ performance and incidental to any vacancies. Some general staff managers (5 of 14) perceived this as hampering their capacities to recognise and reward high-performing staff in their work areas, as general staff do not have access to the latter of these promotion systems. Marg explained:

*somewhere the academic staff, and this is if my understanding is correct, get promoted on the basis of research output and so on, irrespective of age, and it is possible almost for everybody to go through all of those steps.*

Mary supported this view, noting:

*the most usual sort of dissatisfaction (in the general staff) is a lack of career development and lack of opportunity to be promoted.*

These comments further support the possible frustrations of the general staff when they compare their working arrangements to the academic staff. This comparison may ultimately encourage the earlier retirement of the general staff. One general staff manager confirmed these views, predicting that all his staff would finish working before the age of 65. Matt stated:

*I could hazard a guess and say it’s not the general staff who are saying we want to work until we’re 65.*

Interestingly, the manager participants in this study did not question the underlying basis of this discussion – that the general staff wanted to retire earlier than the academic staff. The manager participants did not perceive anything strange or unusual when asked to help explain why there were differences in the academic and general staff’s intentions to continue working. The findings from this second study support the previous study, and have been discussed in Chapter 5. Therefore, the discussion will not be repeated here.

**6.7.5 Forced retirement should be ceased**

Participants commented that forced retirement is not beneficial in the management of staffing of their work areas. The majority (13 of 14) of participants
reported the continuing forced retirement of employees who started with the organisation before a certain date should be ceased, and several participants viewed forced retirement as a form of age discrimination. Participants commented that an individual who was still performing well should have some choice in continuing to work beyond the age of 65. For example, Harry reported:

*I’ve got mixed views on it. I always think those sorts of things are discriminatory in general, and setting arbitrary dates seems to be quite bizarre – that you could have some people forced to retire and other people not forced to retire. It just seems unfair.*

Mike said:

*I think if somebody is good enough to do the job, then I think it’s just a form of age discrimination. Everything else you can’t discriminate on, so why age?*

Many others agreed with this view on forced retirement, for example, Marg added:

*It’s discrimination. We say that we will not discriminate and we have all these things against which we won’t discriminate, and age is one of them, and then on the other hand we are contradicting ourselves by not letting people work when they feel physically and mentally and psychologically able and willing to work, and when they feel that their work will contribute... It’s ridiculous.*

Henry summarised the participants’ thoughts about age discrimination and the forced retirement issue for the organisation, remarking: “*what we do should be age independent*”. Malcolm’s comment also represented a commonly-held view: “*(forced retirement) should be banned. It’s discrimination.*”

Marg concurred, referring to a particular individual who had been forced to retire:

*it would have been excellent if he could have stayed for another couple of years. It’s ridiculous that he had to retire at 65.*

In contrast, one participant commented that he believed that people who had worked until later in life, such as until the age of 65, had worked long enough and
needed to move on and let others have a chance in the workforce. Harry commented that all employees needed to consider the organisation as well as themselves in their choices about continuing to work, in terms of the need for a younger generation of workers. He observed:

*In my own considerations around this, while people shouldn’t be forced to retire, I guess every individual has to look at the bigger picture. It’s not just about their own situation, but about this enterprise – the academic enterprise – and we definitely have a generational problem in (name of work area), and probably in academic life in general. There is no clear younger generation coming through.*

The literature is supported by this finding, arguing that age discrimination still occurs, and that such a situation is not helpful against the predicted labour shortfall (Bennington, 2001; Encel & Studencki, 2004; Productivity Commission, 2005). Such age discrimination includes the forced age-based retirement of older workers, and thus the removal of any such policies or procedures should be a target for organisations so as to comply with Australia’s age discrimination legislation. In addition the non-utilisation of those older workers capable of valuable contributions to the workforce, and the waste of human capital, would be counter-productive to Australia’s future growth and prosperity (Department of the Treasury, 2004b).

### 6.7.6 The managers themselves want to retire early

While not directly part of this study of managers’ perceptions of older workers in TU, the participants discussed their own retirement intentions during the interviews. The majority of participants (9 of 14) wanted to retire before the age of 65. Reflecting the same intentions as the majority of employee participants in Study 1, these manager participants (of mixed ages with an average age of 50.21 years) also wanted to retire early. A minority wanted to continue working. Similarly to Study 1, a greater proportion of the general staff managers (6 of 8) than the academic staff managers (3 of 6) wanted to retire.

In Study 2, the proportion of academic managers keen to continue working was not as high as for the academic employees in Study 1. This may be related to the age of participants in the two studies. Those in Study 1 (average age of 59.16 years)
were on average closer to retiring age than those in Study 2 (average age of 50.12 years), and thus more likely to have considered the prospect of retirement in their musings about their futures (Gee & Baillie 1999; Taylor & Shore 1995). Also, like those in Study 1, both of the single females who had family responsibilities and limited savings also wanted to continue working. These findings further support the literature about the influence of family on retirement intentions (Szinovacz, et al., 2001) as well as the continuing early retirement rate (Australian Bureau of Statistics, 1998).

Stein, et al. (2000) found that USA academic staff continued retiring early due partly to early retirement incentives. Likewise the majority of Australian organisations supported early retirement (Steinberg, et al., 1996), a situation that is likely to exacerbate labour problems, as the number of younger workers is not sufficient to replace those exiting the workforce. Strategies to reverse the early retirement attitudes of both older workers and their organisations are needed. When asked how this early retirement trend could be halted, the suggestions made by the USA academic respondents for retirement planning were: “more realistic previews of retirement, and desired skill enhancement in preparation for new opportunities” (Stein, et al., 2000, p. 73).

6.7.7 Having an age mix of staff has benefits

Another theme that emerged from participants’ comment concerned the benefit of combining younger and older workers in the one work area. Several participants (6 of 14) mentioned this benefit even though it was not a direct question. For example, Marg commented that having a mix of ages was beneficial for her work area, noting:

I think it is good to have a mixture of younger and older people... I think that they (the older people) have experience, knowledge, and maturity to look at things, and from the position of having experience and life experience. … I think that for the students, probably you need people who are a bit younger and who can relate to them.

Henry observed that there were strengths in both age groups, and that for older staff:
you can also draw upon them in ways that perhaps you can’t draw upon younger people, again because they have experience and wisdom and so on.

Matt commented on the strengths of the older workers in his area:

*I can say we don’t actively seek to employ older people, but having said that, our employment patterns indicate that we do employ older people, partly because the (work area) things require a lot of patience, and a lot of patience sometimes comes with being experienced and recognising that the world turns at a ... speed.*

Where the profile of a work area was skewed towards the older worker, a few managers had reconsidered their recruiting strategies. Aware of the need for equity and to ensure no discrimination occurs, where the candidates were equally suitable for a job, a few managers had been cautiously thinking about the possibility of choosing a younger worker in preference to an older worker. As Mike noted:

*we need to get the age mix spread a bit more so that we can get continuity in that section. Sometimes, in some areas in terms of the mix, if there are two people who are equally as capable, then we might choose the younger person.*

As mentioned above, many (6 of 14) Study 2 participants commented that having a mixed aged staff had benefits both for the students and for the stability and maturity of the staff. Problems were not reported in the management of employees of mixed ages and generations. Some literature supported this positive view. In a UK study, younger respondents observed that older colleagues were sometimes useful sources of advice and guidance (Department for Work and Pensions, 2001). Additionally, there was a mixed response to the issue of older workers as managers, with some younger people having very positive views of working for older managers, while others complained about how they had been treated by certain older managers (Department for Work and Pensions, 2001).

However, the literature generally paints a negative picture of the challenge of managing intergenerational differences. One issue was the rising resentment of the younger generation as older workers remained longer in the workforce and decreased the opportunities for the young (Saba, 2002). Another was that there is likely to be up
to four generations in any one workplace at the one time (Patrickson & Ranzijn, 2004). Compounding the potential problem was that Generation Xers (those born between 1963 and 1981) think differently – they viewed organisations more as a means to an end, and company loyalty and serving their time were not part of their values (Choo, 1999). Favoured younger workers and making older workers justify their place “in a world where youth and vitality are valued more than wisdom and experience” (Choo, 1999, p. 68) was also a difficult situation for any age to manage effectively. Tensions were likely to arise when younger workers supervised older workers (Ramsay, 1993), or when older workers competed for promotions against younger workers, who were often perceived as superior performers (Capowski, 1994).

The university, along with all other organisations, needs to manage the intergenerational differences that occur in the workplace. One strategy is to identify and maximise the strengths of each generation (Saba, 2002). Another strategy is to be found in diversity training and practical conflict management, as reported by Choo (1999).

6.7.8 Academic staff typically start their careers later in life

Most academic staff do not start their paid academic careers until later in life, when compared with most general staff. For example, Harry (an academic manager) explained:

the people we are appointing are already reasonably older, but I still see these people as young, energetic, wanting to pursue this career with a lot of vigour. Sometimes they have waited a long time to get this position.

Holly’s academic work area was one of those in which academic staff started late, and she said:

the youngest (applicant) we would be looking at would be mid 30s and up to their 40s. That would probably be the average age of people who apply for these positions.

These comments are confirmed by the ages of the academic employees when compared with the ages of the general staff employees (detailed in the second part of this chapter). There are fewer (30.55 per cent) continuing general staff who are 50
years of age or over than there are continuing academic staff (40.66 per cent) in that same age range. A minority of participants commented upon this issue. Nonetheless, it may be important if related to the later retiring age of academic staff. Academic staff need to devote a number of years to completing the formal educational qualifications required to become an academic before they can begin an academic career. The youngest age for a person to complete their PhD is typically about 25 years, and then only if the student has continued their education without interruption. Such a person is likely to then want to establish themselves within their field, which usually takes another several years. This delayed start to their careers may help to explain why the academic staff wish to continue working later in life than do the general staff.

In contrast, by the age of 25, a general staff member could have finished their education at the age of 15, and have been working for 10 years. Perhaps it could be expected, therefore, that a general staff member might want to finish working up to 10 years earlier than an academic. Adding further years to the later start for academic careers were those who had previous careers, family responsibilities, or spent time garnering the experience required to enter a particular field of academia. Instead of the uninterrupted education model, alternative models of qualifying for an academic career appear to be relatively common. The later start in an academic career may be a key factor in not wanting to retire early, and may partly explain the academics’ desires to continue working to a later age when compared with the general staff.

Many of these late-starting academic staff would be viewed as new researchers with the necessity to build their portfolios and research histories. This need would likely extend their working lives in comparison with general staff, who may begin building their careers from a very young age. In Canada, the average age of entry level academics was 41.3 years in 1992-93, two-thirds were mature students, and the faculty of Canadian universities continues ageing (Mwenifumbo & Renner, 2000).

6.7.9 Improve HRM’s policies and practices

Another emerging theme was the issue of the role and possible improvement of the organisation’s HRM’s policies and practices in the management of older workers. The dominant issue reported by the vast majority of participants was that of
abolishing the practice of forced retirement of those employed prior to 1994. When asked how she thought HRM’s policies and practices could be improved, Holly commented:

   *if they get rid of forced retirement. I can’t think of anything else from HRM’s perspective that they could offer to assist in the area. I think they offer assistance in planning retirement and those sorts of things.*

Helen agreed:

*it should be that the expectation is that you retire at the age of 65, but that application for extension for beyond that could be made, that this will be considered on a case-by-case basis. It’s how well you’re performing, it’s always been that.*

Mike represented other managers’ views when he said:

*getting the forced retirement out of the agreement, and that would probably be one thing. Other than that, I haven’t given much thought to what’s in there, but it doesn’t impact my area greatly.*

In terms of retirement policies and practices, the manager participants provided few other positive or negative comments about HRM policies or practices, apart from noting the currently helpful financial advice provided by the organisation’s superannuation expert and the need for greater support for training. The academic managers commented very little on the overall role of HRM, or in regard to retirement, perhaps indicating that as temporary managers they have little involvement with HRM. Another possibility is that most HRM issues were dealt with by HRM, and many academic managers do not actually get involved to any great extent or on a long-term basis.

### 6.7.10 Academic managers are frequently temporary managers

When asked about how they might plan for staffing within their work area for the next ten years, several academic managers said there was no point. Situations changed, student numbers changed, the demand for certain courses changed; the result of which was a changing demand for skills and knowledge. As Harry noted:
I am a temporary manager here. I will manage this school for a particular period of time and then I will step out of that role.

This notion of being responsible for staffing for only a short time appeared to influence some academic managers’ planning. The knowledge they were “only temporary” may be the reason behind comments such as Harry:

I really haven’t thought about these issues much, and it is your interview that is provoking me to think about these issues; … I am just warming the seat.

Notably, only academic managers (but not all of them) made these sorts of comments. Some academic managers had staffing plans well-defined and in place. In contrast, the general staff managers had all begun some type of staff planning in terms of work profiles, cross-training, multi-skilling, staff development, and other forms of preparation for people to take over important roles within the work area. Malcolm said knowledge transfer plans were in place in his work area. Mike’s comments represented several others when he said:

we do some age profiling just in terms of saying we are at risk in some areas, because in some areas they tend to be weighted heavily in the older categories, and in those areas we need to get the mix right, because we risk losing everybody at the same time.

Some academic managers remarked that they were not fully cognisant of planning the staffing of their areas, nor did they seem to take responsibility. The temporary nature of the academic’s role in management positions might be the source of staffing problems. Academic staff are usually trained and qualified in their areas of expertise, and then, when promoted to a certain level within the hierarchy, are expected to take on management responsibilities, often without the background, interest or training. Additionally, the managers reported academic staff are sometimes reluctant to undertake such roles, as these roles are seen to take them away from their “real” job. Furthermore, little recognition is given to the time-consuming and complex role of the academic manager in terms of future promotion or advancement. The use of reluctant, temporary managers is likely to be problematic for the organisation if staff decisions are made without consideration of the long-term consequences. A poor staffing decision can be a problem for the next and subsequent
managers. Further investigation is needed to assess whether this is a general trend, or simply a reflection of a small number of managers in this study.

Nevertheless, the training and development of managers to better understand effective methods of managing their staff, the futures of their work areas, ways to reduce or eliminate older workers leaving the workforce due to poor management, including lack of recognition by their management, appear to be implications of this finding. Further discussion of this issue continues in Chapter 8. The next part of this chapter will outline and discuss Study 3, which investigates the organisation more closely in terms of available employee demographics and policy documents.

6.8 Introduction to Study 3 – Data about the organisation

The rationale for Study 3 was to assess any likely impact of the organisation on the working and retirement intentions of older workers by gathering information about the organisation, including demographic data. An examination of employee aggregate data was undertaken to gather information about TU employees, and the policies and practices that may impact upon older employees.

Due to the nature of the information sought – employees’ personal details – only aggregate information was requested by, and supplied to, the researcher. The information requested was concerned only with full-time employees, except where employees were aged 65 years or over. The data requested were: (i) the total number of employees by age and by gender; (ii) the number of employees over the age of 45; (iii) the employment categories and classifications of the employees; (iv) the average age of retirement of employees from each of the two streams of employment (academic and general staff); (v) the number of employees over the age of 65; (vi) the category of employment of those over the age of 65; (vii) the number of employees hired in the last year, by age; (viii) the number of full-time employees over the age of 50; and (ix) the number of employees over the age of 50, by employment category, who did not work full-time. Not all of this information could be supplied to the researcher. Neither the average age of retirement of employees, nor the number of employees hired in the last year, by age, could be made available to the researcher.
6.9 Background to the organisation

The modern history of Australian universities has been affected by major funding changes, from a shared responsibility with Commonwealth and State Governments in the early to mid 1900s, through to Commonwealth total funding in the 1970s. In 1987, amalgamations of all Colleges of Advanced Education as universities subsequently doubled the number of universities, and student fees were introduced, which were expected to cover about one-fifth of the estimated costs of their studies (Anderson, et al., 2002). These changes coincided with fundamental industrial changes. “Academics” became “workers” who had to undertake extra tasks not previously required, such as conducting and publishing research. “Universities” also became “industries” as a result of the Dawkins white paper of 1988 (Anderson, et al., 2002). This new industrial framework continued, and universities were now expected to be “entrepreneurial” (Anderson, et al., 2002). Public funding continued at a much-reduced level, and provided less than half the expenses of many universities. At the same time, the authors argued, the ratio of students to staff had risen rapidly – 75 per cent over the last decade. Consequently, many of today’s older academic staff and general staff looked back at the “old days” with fond memories of more relaxed environments.

TU is a large university that like many others aims to increase its position in the university “hierarchy”. From presentations made by the leadership of the organisation, it is apparent that being within the “top ten” universities is a position they aspire to, but this has consequences for all staff, as reported by the participants in the studies within this thesis. The working atmosphere seems one of “publish or perish” for academic staff, and one of “do more with less” for general staff. HRM is also impacted upon in its responsibilities for meeting the needs of both the organisation and the employees.

The academic staff’s role is a combination of teaching (both undergraduate and postgraduate), research, administration and community responsibilities. According to Anderson, et al. (2002, p. 3), despite the changes in funding and other priorities, academic staff retain: “the freedom to pursue their own scholarly interests and to determine the content of their teaching”. The general staff’s role is to service the needs of the organisation (for both staff and students) in a wide variety of areas,
including student services, finance, information technology, library services, maintenance, HRM, printing, laboratories, and car pools. Thus, TU represents a variety of employees, including managers, across a range of jobs. TU also has differing HRM policies and practices for each employment stream. These differences and similarities with other large organisations demonstrate that TU represents a microcosm of the workforce.

6.10 Demographic data

Below are four tables (Tables 6.2, 6.3, 6.4 and 6.5) that detail the employment status, classification level, gender and age of employees of the organisation. All data supplied was based on employee aggregate data for 2004. In total, there were 3962 people employed at TU. The number of staff aged 50 years or older was 1004 (27 per cent of staff), and over a third (41 per cent) in the organisation was aged 45 years or older. The number of females aged 50 years and older was 533 (14 per cent of all females), while there were 471 males (13 per cent of all males) aged 50 years or older. Of the 29 staff over the age of 65, there were 4 fixed-term appointments (3 at professorial level and 1 general staff member), 2 continuing general staff members, 9 sessional staff and 14 casual staff.

Female staff outnumbered male staff in the younger and middle age categories, but men outnumbered women in the older categories (those aged 55 years and older). This supported the general findings for gender differences among academic staff in Australian universities as reported by Anderson, et al. (2002). These proportions of males and females may also have reflected the younger average age for women retiring from full-time work in Australia (41 years) than men (58 years) (Australian Bureau of Statistics, 1998).
Table 6.2: Number of employees, by age group and gender

<table>
<thead>
<tr>
<th>AGE RANGE</th>
<th>MALE</th>
<th>FEMALE</th>
<th>Total for age range (rounded % of all staff)</th>
<th>Cumulative Total (rounded % of all staff)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; 70 years</td>
<td>2</td>
<td>0</td>
<td>2 (0.005%)</td>
<td>2 (0.005%)</td>
</tr>
<tr>
<td>65-69</td>
<td>16</td>
<td>11</td>
<td>27 (0.7%)</td>
<td>29 (0.8%)</td>
</tr>
<tr>
<td>60-64</td>
<td>81</td>
<td>61</td>
<td>142 (3.8%)</td>
<td>171 (4.6%)</td>
</tr>
<tr>
<td>55-59</td>
<td>180</td>
<td>162</td>
<td>342 (9.3%)</td>
<td>513 (13.9%)</td>
</tr>
<tr>
<td>50-54</td>
<td>192</td>
<td>299</td>
<td>491 (13.3%)</td>
<td>1004 (27.2%)</td>
</tr>
<tr>
<td>45-49</td>
<td>190</td>
<td>332</td>
<td>522 (14.1%)</td>
<td>1526 (41.3%)</td>
</tr>
<tr>
<td>ALL AGES</td>
<td>1550</td>
<td>2142</td>
<td>3692 (100%)</td>
<td>3692 (100%)</td>
</tr>
</tbody>
</table>

Table 6.3: Total number of employees by employment category

<table>
<thead>
<tr>
<th>EMPLOYMENT CATEGORY</th>
<th>MALE</th>
<th>FEMALE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuing</td>
<td>810</td>
<td>1008</td>
<td>1818</td>
</tr>
<tr>
<td>Fixed Term</td>
<td>387</td>
<td>524</td>
<td>911</td>
</tr>
<tr>
<td>Sessional</td>
<td>88</td>
<td>144</td>
<td>232</td>
</tr>
<tr>
<td>Casual staff</td>
<td>265</td>
<td>475</td>
<td>740</td>
</tr>
<tr>
<td>ALL STAFF</td>
<td>1550</td>
<td>2142</td>
<td>3692</td>
</tr>
</tbody>
</table>

Table 6.3 above shows the number of employees employed, by employment category, where the “continuing” category includes both probationary and confirmed employment. There were many more female staff (2142) than male staff (1550), and notably, more female staff in all employment categories. More than half of all staff
did not hold continuing appointments (1818 were continuing; 1883 were either fixed-term, sessional or casual). Nearly one-quarter of all staff was either casual or sessional.

Table 6.4: Number of continuing general staff, by gender

<table>
<thead>
<tr>
<th>CLASSIFICATION</th>
<th>MALE</th>
<th>FEMALE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;HEW 1 *</td>
<td>5</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>HEW 1</td>
<td>3</td>
<td>16</td>
<td>19</td>
</tr>
<tr>
<td>HEW 2</td>
<td>16</td>
<td>19</td>
<td>35</td>
</tr>
<tr>
<td>HEW 3</td>
<td>45</td>
<td>123</td>
<td>168</td>
</tr>
<tr>
<td>HEW 4</td>
<td>57</td>
<td>198</td>
<td>255</td>
</tr>
<tr>
<td>HEW 5</td>
<td>63</td>
<td>140</td>
<td>203</td>
</tr>
<tr>
<td>HEW 6</td>
<td>81</td>
<td>103</td>
<td>184</td>
</tr>
<tr>
<td>HEW 7</td>
<td>55</td>
<td>62</td>
<td>117</td>
</tr>
<tr>
<td>HEW 8</td>
<td>28</td>
<td>32</td>
<td>60</td>
</tr>
<tr>
<td>HEW 9</td>
<td>22</td>
<td>14</td>
<td>36</td>
</tr>
<tr>
<td>HEW 10</td>
<td>10</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>&gt;HEW 10</td>
<td>4</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>389</td>
<td>737</td>
<td>1126</td>
</tr>
</tbody>
</table>

*HEW = Higher Education Worker, where HEW level 1 is the lowest level and HEW level 10 is the highest level

Note: 344 (30.55%) of these general staff were aged 50 years or older

From Table 6.4 above, there were overall more female continuing general staff (737) than male continuing general staff (389) and more females at the lower levels of the organisation (HEW 3-6), which also had the most numerous positions. This latter gendered demographic was also found in the majority of universities in Australia (Anderson, et al., 2002).

From Table 6.5 below, total male continuing academic staff (421) outnumbered the total female continuing academic staff (271). There were also more males at every level of the academic hierarchy, except the bottom level. Not only was
the category where women dominate the lowest academic level (Below Lecturer), but these women were also employed on a probationary basis. Additionally, the ratio of males outnumbering females increased in favour of males as the levels increased.

Table 6.5: Number of continuing academic staff, by gender

<table>
<thead>
<tr>
<th>CLASSIFICATION</th>
<th>MALE</th>
<th>FEMALE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below Lecturer</td>
<td>19</td>
<td>24</td>
<td>53</td>
</tr>
<tr>
<td>Lecturer</td>
<td>149</td>
<td>129</td>
<td>278</td>
</tr>
<tr>
<td>Senior Lecturer</td>
<td>168</td>
<td>82</td>
<td>250</td>
</tr>
<tr>
<td>Associate Professor</td>
<td>46</td>
<td>17</td>
<td>63</td>
</tr>
<tr>
<td>Professor</td>
<td>39</td>
<td>9</td>
<td>48</td>
</tr>
<tr>
<td>TOTAL</td>
<td>421</td>
<td>271</td>
<td>692</td>
</tr>
</tbody>
</table>

*Note: 280 (40.46%) of these academic staff were aged 50 years or older*

When Tables 6.4 and 6.5 are compared, it is evident there was almost twice the number of continuing general staff (1126) as there was continuing academic staff (692). Also, on average, the academic staff members were older (40.46 per cent were 50 years and older) than the general staff (30.55 per cent were aged 50 years and older).

Further, the academic staff in this organisation appeared to be older than many other universities, as 280 (40.46 per cent) of their continuing academic staff were aged 50 years or older. Anderson, et al. (2002, p. 109) reported their project brief included a global statement that: “just under 30 per cent of academics are 50 to 59 years old”. Additionally, they reported that in the top eight universities, 17 per cent of academics fell into the 55-64 years age bracket, compared with 22 per cent in metropolitan universities and 18 per cent in regional universities. The Department of Education, Science and Training statistics for Australian academics in universities show that 33.61 per cent of full-time staff are aged 50 years and over (Department of Education Science and Training, 2003), compared with the 40.46 per cent at TU. Thus, TU appeared to be “older” in the older age categories than the usual age profile of an Australian university. In comparison, in New Zealand’s eight universities, 42
per cent of the academics were over the age of 50 years, with 46 per cent of the male academics and 33 per cent of the female academics being over 50 (Koopman-Boyden & Macdonald, 2003). In Canada, 53 per cent of the academic faculty were over the age of 50 years (Mwenifumbo & Renner, 2000).

In terms of all continuing staff (confirmed plus probationary), 280 of the academic staff (15.40 per cent) were aged 50 years or over, while 344 of the general staff (18.92 per cent) were aged 50 years or over. That is, 624 (34.32 per cent) of all continuing staff were at least 50 years of age. Of the total number of all staff (including continuing, fixed term, sessional and casual staff) 27.21 per cent were 50 years of age or older. It appears that, of all staff aged 50 years and over, TU employed a greater proportion on a continuing basis than on a non-permanent basis.

6.10.1 Findings from Study 3

Of the 3692 employees within TU, there were overall more females than males, with the majority holding continuing appointments. Of the general staff category, 30.55 percent were aged 50 years or older, while in the academic staff category, 40.46 percent were aged 50 years and older. As mentioned above, the average age of university employees was comparatively older than many other Australian universities, and thus the organisation needed to be more mindful of the simultaneous retirement of older employees from specific fields of work, and the consequent loss of significant and possibly irreplaceable corporate skills and knowledge. Females dominated the lower levels of less skilled, lower paid jobs, while men dominated at the higher levels aligned with higher pay. Like many other large organisations in Australia, this organisation needs considerable planning to ensure the retention of key skills and knowledge, as well as managing the financial liabilities of superannuation and other payouts owing to those retiring. The next section will examine and discuss the university’s HRM policy and practice documents used to manage older (and other) workers within the organisation.

6.11 Review of the organisation's HRM policy documents

An investigation of the content of several policy documents, obtained via the internal policy website, was conducted by the researcher. The purposes for this review were to:
(i) better understand TU’s approach to managing its older workers;
(ii) explore how each key HRM function might impact upon older workers;
(iii) investigate any differences in the policies between conditions for older workers and other age groups; and
(iv) investigate any differences in the policies between conditions for academic and general staff.

Overall, the content of the policies appeared non-differential in the treatment of older workers, compared with workers of other ages. However, there appeared to be differences in the policy arrangements for academic staff and general staff, which may have influenced individual decisions to continue working or to retire. The organisation seems aware of equal employment opportunity legislative requirements and the need to comply with these in their policies, documents, advertising, hiring, and other HRM-related decisions. Nevertheless, as mentioned in Study 2, some managers were concerned about the ageing profile of their staff, and were considering focusing on recruiting younger workers as one of their strategies. Overall, the organisation did not appear to have policies directly related to, or specifically affecting, older workers. Changes to the HRM policies and practices are suggested below to improve the retention of older workers, who appear to continue the trend to early retirement.

One notable issue was that most internal vacancies within the organisation, and most training and development opportunities, were advertised via e-mail. While employees seemed to have physical access to computers, some were in public areas within their workplace, some were shared with other workers (particularly within the blue-collar working areas) and some older workers were not familiar or comfortable with their use. These circumstances potentially result in older workers being less likely to access important information. One of the consequences of this may be that older workers had reduced access to information about opportunities within the organisation.

Related to the above electronic communication issue is another aspect of organisational communication. It appears that in some work areas, the organisation relied on communicating with staff via managers and supervisors throughout the
organisation. While this strategy may be useful, it should not be relied upon exclusively. Staff within organisations need access to important information, and the variety of methods to disseminate such information should not be restricted.

6.11.1 Recruitment and selection

The organisation had a Recruitment and Selection Interim Policy, plus Appointment of Academic Staff and Appointment of General Staff documents that outlined the procedures to be followed to ensure merit would be the basis of employment decisions, equity principles would be followed, and the best quality staff appointed. This policy covered the lower and middle levels of the organisation, while a separate policy applied to senior appointments.

However, among the Appointment of Academic Staff and General Staff Policy documents, there were statements relevant to those employed in their current position before 30 June 1994. The policies state that such employees, on reaching the age of 65, may be offered a maximum limited term appointment not exceeding one year, irrespective of their performance level. Why should this be a maximum of a year if the employee’s performance and the organisational needs warrant a longer period? A further option is that of part-time work, which could be made available to those employees who were valued by the organisation. An added criterion such as “performance which is assessed as valuable” could enhance these policies.

6.11.2 Performance management

The Academic Review Procedures and the General Staff Performance Management documents were both examined. Typical of performance management systems in most organisations, the success or otherwise of the system depended very much on the individuals involved. Success requires training, trust and time, as well as goodwill from the organisation’s management (Rudman, 2000).

These requirements were less likely to be met with the short timeframes of academic managers’ roles mentioned previously. The temporary nature of most academic Heads of Schools/Departments positions may have negative consequences for the performance management system. For example, the validity of performance reviews relies on open and candid communication between the academic and their
“boss”. However, as many academic managers were only temporarily in their management role, there may be insufficient time to develop such relationships with staff. Yet the consequences of a performance review can have long lasting effects for an academic.

Further, the academic performance review relies heavily on an Activity Log, a lengthy, time-consuming and cumbersome document, whereas the review of a general staff member is made directly by their supervisor, without reference to such records of activities. On the one hand, documenting activities may enhance objectivity, even though effort is required by the academic. On the other hand, should a general staff member’s review judgement be negative, there is little documentary evidence to support the general staff member’s performance. Such policies may influence either an academic or general staff member’s intentions to continue working.

6.11.3 Redeployment and redundancy

The Redeployment and Redundancy – Academic Staff Policy, and Redeployment and Redundancy – General Staff Policy were examined. The aims of both policies appeared to be the same, to retain the services of existing staff who have been affected by organisational change. As such, both policies were suited to the challenges for organisations of extending the working lives of older workers.

The details of the two policies vary in their generosity to the employee being made redundant, and these were likely aligned with the different union agreements. Additionally, it appears that general staff can be re-employed as casuals immediately after voluntarily separating under this policy, while academic staff cannot. These policies did not appear influential in an employee’s retirement decision, other than the common practice of “taking the package” if one is close to retirement anyway, and the timing suits that retirement decision.

6.11.4 Educational assistance

The General Staff Educational Assistance Policy and the Academic Staff HECS Policy were both examined. Education assistance is offered to both academic and general staff, though the Academic Staff HECS Policy states that staff need to pay for their studies and then be reimbursed for fees already paid. General staff
apparently do not have to pay up-front. These policies are otherwise unlikely to affect an employees’ decision to continue working or not.

6.11.5 Supplemented superannuation

TU’s superannuation policy has an enticement for people to partially exit the workforce (in the form of the Fractional Supplemented Superannuation Appointment Policy). The organisation apparently allows for those affected by organisational change to work in a fractional or part time appointment while simultaneously receiving the equivalent of full-time superannuation contributions from the employer. Those applying for such a fractional appointment must agree to leave the organisation at the end of such an appointment, and the superannuation contributions would not be available until the person reached the typical minimum superannuation access age of 55.

However, rather than enticing older workers to remain working, having worked part-time in the lead-in to complete retirement, such a policy could be perceived as an incentive to leave. On the other hand, such a policy may also retain some who would have left if they had to work full-time.

6.11.6 Retirement and related policy documents

The University’s compulsory retirement policy (affecting university employees employed before a certain date) appeared inconsistent with the Government’s new direction of encouraging workers to extend their working lives. Given the predicted labour market shortfalls, organisations need to find ways to retain their performing older workers, not force them to leave. Forced retirement may result in the loss of organisational skills and competencies an organisation may find difficult to replace. The employees and managers within the organisation viewed such an employment condition as negative and regressive. Those affected found it discriminatory, and those personally unaffected agreed, reporting it as harmful and wasteful.

Additionally, the Academic Appointment Policy and the General Staff Appointment Policy both stated within their “retirement” sections: “the University would not encourage employment beyond the age of 65 years”. This statement
appears ageist. Given the challenges that will soon be facing the labour market, the value accorded by TU managers to most older workers, and that (based on their age demographics and retirement intentions) general staff may not be interested to continue working, the inclusion of such a condition for general staff is possibly worth reviewing.

Finally, it appears no retirement policy documents are available from the policy database. If correct, this omission is an oversight, as retirement is a key issue for today’s organisations to manage. Retirement policies are needed in all organisations to define issues of re-employment, retention and retirement, and to make performance management information integral to management decisions regarding the future of older workers. Pre-retirement planning seminars, concerning more than financial issues, could be common practice. Interviews/discussions could be conducted with those considering retirement, as early intervention may reduce the number of early retirees by offering alternative continuing employment options. Retirement policy documents could address issues such as: (i) which staff would be eligible to remain working; (ii) the basis upon which such decisions would be made, and by whom; and (iii) how those who are not offered the opportunity to continue working will be managed to successfully exit the organisation, with minimum damage to both the organisation and the individual.

6.11.7 Other policies and practices

The Academic Staff Equity Development Program is an affirmative action initiative of the university to release some lower level academic staff members from targeted equity groups from teaching duties to concentrate on research. While such a program generally appears positive, it excludes general staff from similar opportunities to better their qualifications.

The Reversible Fractional Appointment for the care of dependents is aimed to provide access to a reversible part-time workload for those who have recently taken parental leave. However, there is no provision in the policy for older employees who may need the same flexibility for elder care. These days, family responsibilities cover more than children, and may include parents, siblings, in-laws and other extended
family members. Therefore, access to a fractional appointment for all those employees who require it, not only those with children, appears a more equitable approach.

Similar to the above policy, the Children on Campus Policy (p. 1) ensures: “staff are not unfairly disadvantaged or discriminated against because of their parental responsibilities, while also ensuring that reasonable steps are taken to protect the study and work environment of others at the University”. A similar policy could be considered for those who may have eldercare responsibilities, for when sudden and unexpected difficulties in care arrangements.

The Salary Loading for Academic Staff Policy appears to be available only for academic staff. While the attraction and retention of academic staff may be more difficult than that of general staff and therefore require a salary loading, the non-provision of similar access to loadings for general staff restricts the flexibility available to management. With the prediction of a shortage of skilled workers looming, organisations will need maximum flexibility to attract and retain their valued staff, whatever their employment category.

Also, the organisation’s Equal Employment Opportunity Policy has “age” listed as one of the grounds of discrimination to be eliminated. That policy, if implemented throughout the organisation, provides solid coverage against overt discrimination, and according to the employees and managers in Studies 1 and 2, there appeared to be scant overt age discrimination. However, there did not appear to be a policy governing the management of diversity. For example, in one of the policy documents, issues of differences between people were raised, and the need to be sensitive to cross cultural, gender issues and people with English as a second language. However, the issues associated with age were omitted. There now exist the management challenges associated with younger people having to manage older employees, and vice versa, and the possibility of different generations working simultaneously in the one place. “Managing diversity” is considered an important addition to the organisation’s policy library, with particular reference to age and the management of intergenerational differences.
Finally, while it appears that overt age discrimination was not apparent within the organisation, covert age discrimination can occur at many organisational levels, and the literature reported it was rife in Australia (Bennington, 2001; Bennington & Calvert, 1998; Horin, 2001; Human Rights and Equal Opportunity Commission, 2000a; Sheen, 1999, 2000; VandenHeuvel, 1999). While the policies and procedures examined and mentioned above appeared non-discriminatory, it is difficult for any organisation to manage the attitudes of its employees and managers. Covert age discrimination can creep in at many stages in an older employees’ career, including in the opportunities offered, and based on the assumptions and attitudes of those making the decisions. As seen in Chapter 2, age discrimination and negative stereotyping of older workers do occur, and may limit older workers extending their working lives. Ageist attitudes are not helpful at a time when most organisations need to improve their retention rates.

As mentioned, neither its employees nor managers reported this organisation as being ageist. There are several possible explanations for this. Firstly, this organisation was different from many others and was not ageist; secondly, the researcher was being provided with “politically correct” information; thirdly, it happens that those in the studies had not suffered from age discrimination; or fourthly, the older workers were not sensitive to the existence or consequences of covert age discrimination, and may have accepted certain behaviours and decisions as “normal”.

6.12 Discussion of Study 3 findings

Like most other universities (Anderson, et al., 2002), and other large organisations (Australian Bureau of Statistics, 2001b; Stone, 2005), females in TU dominated the lower skilled and lower paid jobs. In contrast, men dominated the higher skilled and higher paid levels within the university. Such delineation of the genders may have consequences for the advancement of women within the organisation.

Older workers within the organisation generally liked working, and were supported by both the managers within the organisation and the HRM policies were used to manage them. It appears that, apart from the forced retirement issue, there was little to “push” an older worker to want to retire. Several issues mentioned by
participants in Study 1, such as the amount of bureaucracy, the internal promotion system frustrations, work pressures and timelines, some “other people” at work, and the like, appeared to be local and possibly isolated. There may be little the organisation can do to increase job satisfaction for all older workers, but some things may be possible at a more individual level. For example, there appeared to be little to encourage older workers to continue working. In any case, the organisation did not seem to be the main or sole reason so many older workers wanted to retire. Neither did it appear to be the main reason many academic staff wished to continue working.

University managers could be made aware of the need to retain valued older workers. They would need to be well-trained in accurately assessing which older workers are valuable and which are not, how to effectively communicate that decision to individual older workers, what the available options are for continuing employment (such as part-time work or job sharing – particularly for the more senior levels) and how to manage ongoing older workers who are over the age of 65. There are other consequences for the effective management of older workers remaining at work until later in life, including health and physical issues, such as ergonomics in the workplace. Managers must be provided with current information about the management and employment possibilities for older workers, and their likely impact upon both the organisation and the older workers themselves.

Overall, it appeared the organisation and HRM had tried to create an environment conducive to older workers. The high number of staff wanting to retire may reflect lifestyle decisions (particularly those involving partners, family and outside interests), which the organisation could do little about. However, expansion of a range of flexible working arrangements seems one area that has been neglected. The utilisation of wider access to a larger range of flexible working arrangement may entice some older workers to remain. These arrangements should include access to part-time work, especially at higher levels to retain the more senior older workers.

Finally, any older workers not on the “forced retirement track”, who want to continue working past the age of 65, will need to be managed by the organisation so that decisions can be made about an appropriate time for them to finish working. Such a decision should be a mutual choice made by the organisation and the
employee, based on the continuing need for work to be done and the employees’ performance in that type of work, as well as their desire to continue working. There are implications of managing such employees’ performance, and this issue is further discussed in Chapter 8.

6.13 Chapter conclusions

In Study 1, retirement was a dominant theme, and a major issue in the meaning of working for the participants. While those participants reported that they liked working and found it important, they also wanted to retire. One possibility could have been that the organisation was influencing participants’ intentions to retire. Either the managers of the organisation or the organisation’s employment policies and practices could be negatively affecting participants’ desires to continue working. Thus, an investigation of both the HRM policies of the organisation, as well as the attitudes and perceptions of older workers by the organisations’ managers, was undertaken.

The managers reported that older workers were valued by the organisation, and they commented on benefits from employing people of a range of age groups, but that the loss of corporate knowledge was an issue that had not been sufficiently addressed to date. These managers confirmed the employees’ meanings of working from Study 1, agreeing that the academic employees seemed to find working more important than did the general staff. However, these managers reported that forced retirement of their staff, on the basis of age, should be ceased.

The organisation’s managers reported that they were supportive of older workers, and there was nothing in the organisation’s employment policies that appeared to be negatively directed at older workers. That is, the organisation did not seem to be the main reason that participants wanted to retire. The question remained unanswered. If participants enjoyed working, and found it important, why did they not want to continue working? What was it about retirement that appeared so enticing that they would leave their work, even when they could not predict a financially comfortable retirement?
The need to further explore the notion of retirement was clearly identified from this study. Therefore, the next chapter investigates what retirement means to individuals, all of whom had retired from TU.
Chapter 7: STUDY 4 – RETIREES’ PERSPECTIVES ON THE MEANING OF WORKING

7.1 Introduction

During the interviews with the employees in Study 1, a key issue that emerged consistently with participants was that of retirement. This may not be surprising, given the ages of the participant cohort, but evidently, it was an important aspect for all participants. To understand their perceptions of, and experiences with, retirement the research in this thesis needed additional input from retirees from the organisation. These perceptions were sought from those who had voluntarily made the decision to retire, rather than those forced to retire due to age-based retirement employment conditions. The reasons for undertaking this study were to:

(i) better understand how and why retirees made the decision to retire;
(ii) better understand what retirees mean by “retirement”;
(iii) gather perceptions of the role of the organisation in the decision to retire;
(iv) gather data on whether retirees seek the same satisfactions from retirement as they did from working; and
(v) gather data about the meaning of working to those already retired, to ascertain whether there are differences in the meaning of retirement between those already retired and those who are not retired.

This chapter identifies the dominant themes emerging from the exploration of retirees’ perspectives on the meanings of working and retirement, then identifies the differences between the participant categories, followed by an exploration of the relationships between this study and Studies 1 and 2.

7.2 Introduction to Study 4

Study 4 was undertaken by interviewing retirees who had retired from the same organisation as the employees and managers in the previous studies. Similar methodology was employed for this study as for the previous studies.
7.3 Development of the interview protocol

There were twelve areas that were of interest to the researcher about retirees from the organisation (see Appendix G). The first area was about the meaning of working to each of the participants, from an individual perspective. Retirees were asked to describe their last job and what it had meant to them. For some, this also included the current work they were doing as retirees. This first general discussion was also designed to uncover other areas about the meaning of working and retirement that were important to the participants.

The next two areas for discussion were about what the participants (had) liked and disliked most about working. The fourth area was a critical component of these interviews, seeking understanding of what retirement meant to the participants. This question often resulted in long discussions about the joys or disappointments resulting from the expectations and the realities of retirement. The next two questions also concerned retirement and what it meant to the participants, and sought deeper explanation of how participants gained satisfaction or meaning in their retirement. The seventh question was about how retirees went about making the decision to retire, and the timing of such a decision. Following this, more detailed explanation was sought about how retirees decided on the actual day of retirement.

The interview then shifted to what retirees did on a day-to-basis in their retirement, to further the discussion about the meaning of retirement. The next two questions concerned the decision to retire and whether participants, in hindsight, were glad they had made the retirement decision, and what, if anything, they might change about that decision. Following these two questions was a question concerning the organisation they had retired from, and whether there were any HRM retirement policies or practices that could be improved.

7.4 Participants

Retirees from the organisation were sought in this study to investigate the meaning of retirement, and the meanings of working the participants used to have, or may still have, if still working. Retirees were selected for participation in the studies within this thesis using the snowballing technique (Minichiello, Aroni, Timewell & Alexander, 1995). Participants in Study 1 were asked if they knew of anybody who
had retired from the organisation and who would be willing to discuss their retirement. The group of retired participants available for this study was predominantly female general staff retirees and male academic staff retirees. It was difficult to locate or include a male general staff retiree member or a female academic retiree. However, these proportions closely match those of the 74 people who volunteered for the first study (that is, a majority of female general staff participants, and a minority of male academic staff participants). A summary of the retirees interviewed is set out in Table 7.1 below, and further details are in Appendix M.

Table 7.1: Study 4 – Participant categories and average ages

<table>
<thead>
<tr>
<th></th>
<th>ACADEMIC STAFF</th>
<th>GENERAL STAFF</th>
<th>TOTAL (AGE in years)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MALES</strong></td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Age Range (years)</td>
<td>63-67</td>
<td>69</td>
<td>(63-69)</td>
</tr>
<tr>
<td>Average age (years)</td>
<td>65</td>
<td>69</td>
<td>(65.4)</td>
</tr>
<tr>
<td><strong>FEMALES</strong></td>
<td>1</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Age Range (years)</td>
<td>69</td>
<td>49-64</td>
<td>(49-69)</td>
</tr>
<tr>
<td>Average age (years)</td>
<td>69</td>
<td>58.5</td>
<td>(60)</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>5</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Average Age of all (years)</td>
<td>65.4</td>
<td>60</td>
<td>(62.6)</td>
</tr>
</tbody>
</table>

Twelve retirees participated in the study, seven females and five males; five academics and seven general staff retirees. The ages at the time of the interviews ranged from 49 to 69 years of age, with an overall average age of 62.6, with the females’ average age of 60 and the males’ average age of 65.4 years. The average age of the academic retirees was 65.4, and the general staff retirees’ average age was 60 years. The actual retirement ages (the ages at which they actually retired) of the participants ranged from 49 to 65, with an average retirement age of 60.2 years. The reason that there are no participants who retired after the age of 65 is partly explained by the organisation’s mandatory retirement at age 65 of those employees who began
work with the organisation prior to a particular date. Most participants had been employed under these conditions. However, many of those who were forcibly retired had returned to work, or continued to work, within the organisation after their retirement. The average retirement age of the academic retirees was 62 years, while it was 58.5 years of age for the general staff retirees.

Marital status was another category of interest to the researcher. All male retirees were married at the time of the interviews, and all had been married when they actually retired. Five of the seven female retirees were married at the time of the interview, and they too had been married when they retired. Of the two single women, one was an academic and one was a general staff retiree.

7.5 Data analysis

Using similar methods as in Studies 1 and 2, data analysis was carried out by creating a transcript of each interview, then coding the participants’ comments, seeking to identify any emerging themes. The dominant themes are outlined below, with supporting comments from the participants under the theme headings. As for the previous studies, participants have been given pseudonyms in the data analysis to represent their categories. Pseudonyms beginning with “R” represent the general staff retirees; those starting with “W” represent the academic retirees (all of whom incidentally were found to be working, despite having retired from TU).

7.6 Dominant themes

In response to the questions asked and discussions held, nine dominant themes emerged. These themes are listed here and expanded below in descending order of participant convergence in views and comments: (i) the general staff retirees wanted to stop working; (ii) the academic retirees wanted to continue working; (iii) retirement meant time to spend with a partner; (iv) retirement meant flexibility and choice, and less pressure and deadlines; (v) the meaning of retirement has changed; (vi) non-working retirees missed the social interaction at work; (vii) retirees wanted to remain involved with life; (viii) suggestions for HRM policies and practices; and (ix) retirement is considered by some to be “deserved”.
These themes are each presented below, in descending order of convergence of comments. Each heading, which identifies a separate theme, is followed by verbatim comments from the participants to support that theme, and discussion in relation to previous relevant literature. However, not all themes are discussed in detail below, (for example, general staff retirees wanted to stop working, academic retirees wanted to continue working, and retirement meant more time to spend with a partner) as they have been discussed in detail previously.

7.6.1 The general staff retirees wanted to stop working

The most commonly recurring theme in the data was that general staff had wanted to retire early and had not wanted to continue working. Of the general staff, all had retired before their 65th birthday, except for the male retiree. Supporting this theme, the average age of retirement of this group was 59.86 – in contrast to that of their academic counterparts, who retired at an average age of 65.4. Representing the overall view of the majority, Rhonda commented:

I can’t understand why people would want to work after 65.

Rose, commenting on her decision to retire, said:

Everybody knew that I couldn’t wait (to retire) and I was crossing off the days.

Rachel reported that for her, retirement had been a release from working:

Five days a week, racing off to work, and then the weekends doing your other things, and then back to work again on Monday. I think that was one of the major reasons (I retired).

Of the female retired participants, none of the general staff retirees was keen to do any kind of paid work. It appears general staff retirees, or at least the females, do not want to continue paid working during their retirement. The male general staff retiree, however, was considering continuing to work in his retirement.

Another reason cited for retiring was health; either his or her own health, or the experience of the health of others. For example, Rita said:

in deciding to retire, a lot of my family have died very young, and my neighbours on either side – we all brought the families up together, both the
neighbours either side, both ladies have died – younger than me – and both from cancer. They were much more fit and active than me. One was a mad golfer and one was a mad tennis player, and I think that had a bit of an influence on me, in that I thought, so okay, I could work until I’m 65, but if something happened to me the year after, then what have I done it for?

However, in one particular case, poor management at the organisation was the main reason that a participant retired. The participant cited the lowering of morale in the work area, and very poor management practices, as the basis of his retirement decision, adding that he was “not willing to put up with that any more”.

Arguably, the reasons these general staff retirees wanted to retire would be the same reasons they would not now be attracted back to working. That is, they perceived working as providing limited autonomy and flexibility, as discussed previously, whereas their retirement better meets these needs. The literature relating to this theme has essentially been discussed in Chapters 5 and 6, and thus will not be referred to here.

7.6.2 The academic retirees wanted to continue working

From the questions asked in the interviews, comments from academics presented a similar theme of wanting to continue working in their retirement. In fact, all of the male and female academic retiree participants were still working in their retirement. All but one of these retirees had returned to the same organisation and the same field of work; some never leaving. However, the individual who left the organisation still continued with the same type of working. As Wendy said, representing many who returned to work:

the first thing to say about my work is that I’m too young to knit. My work has been my life and the main thing about my work is that I enjoy it a great deal. So it would be a bit like cutting off a limb and I know I will have to do that at some stage, but it hasn’t happened yet... I think that’s one of the fears that I had at 65, that I didn’t want to be sidelined. My way of not being sidelined was to work for much less money but have a stake.
William had retired at the age of 60, knowing he would be forced to retire on his 65th birthday. He left the organisation to continue working (writing and researching) in much the same way as had been while working at the university. Wayne, too, had retired at 60, in the knowledge that he would have to leave at 65. He was subsequently asked to continue working, doing the same job, but not the entire job. Interestingly, one of the general staff participants had the same perception about academics wanting to continue working, and said:

*I think academics probably are more inclined to want to work after 65 than administrative staff. A lot of academics that I’ve had dealings with – that’s their life. That’s their whole life. And they just want to keep a hand in.*

In contrast to the general retiree participants, the academic retirees did not mention their health, other than as part of the prediction about the age when they might finally stop working. Common observations from the academic retirees were that they would like to continue working for a long time, and at least past the age of 65, but that obviously such a timeline would depend to some extent on their health.

Similarly to the general staff retirees, these academic retirees are arguably likely to want to continue working for the same reasons they did prior to their retirement. Similarly to the academic staff in Study 1, these retired academics found meaning in working and therefore wanted to continue working, but perhaps at a different pace or workload. The relevant literature has been discussed in relation to Studies 1 and 2, and will not be repeated here.

### 7.6.3 Retirement meant time to spend with a partner

All of the female general retiree participants who had partners had chosen to retire to “spend quality time with my partner”. For example, when asked her reason for deciding to retire, Ruby said:

*The number one priority is spending quality time with my husband.*

Incidentally, all partners of the female general staff participants had been retired at the time, and this may have further impacted upon their desire to finish work. As Ruth said:
(Husband’s name) had retired and I thought – well what is the use of me working longer than 65, especially when I was putting in such long hours, which I didn’t really have to do.

When a working female had a partner who had retired, they appeared to seek retirement within a couple of years of their husbands’ retirement. One female retiree, however, had retired to spend time with her husband, but as retirement had not been successful for her, she had returned to work on a part-time basis. She reported: “I didn’t really want to retire, but my husband put pressure on me to retire because he was retired”.

In contrast (though with the small number involved it is difficult to argue any generalities) the males generally wanted to continue working. Interestingly, their wives were all still working, thus supporting the apparently significant role having a partner plays in the intention to retire early. As for the previous themes identified above, the relevant literature for this theme has previously been discussed, and thus will not be repeated here.

7.6.4 Retirement meant more flexibility and choice, and less pressure and deadlines

When asked what retirement meant to them, the majority of participants (both academic and general staff retirees) commented they had retired to have more choice and flexibility in their lives. In fact, when one retiree was asked what retirement meant to him, Walter’s answer was:

*Flexibility – so that when I do things, I’m flexible in what I want to do. So what I appreciate most is being able to call it quits at this point in time and go and do something differently. Rather than being chained into a set program, you’ve got the ability to get through that program as you see fit. You can start to call the shots from your own perspective. That’s the main difference.*

Rachel agreed with this perception of retirement:

*Being freer to do the things you want to do, when you want to do them. If you don’t do it today, you can do it tomorrow. ... Part of the enjoyment is that I can do nothing if I want to.*
Rose’s comments also confirmed that flexibility is what retirement means:

*For me it’s the sense of being able to do what I want, when I want to, and I’m thoroughly enjoying it. Someone will ring and say do you want to go for lunch, and you can just drop everything and go. And you don’t need to worry about having to get things finished because you’re at work and you won’t have time. I used to have to cram everything into the weekends, but now I don’t need to do that.*

Ruby agreed with these comments and said:

*I told them, the area that I work for now, that if there were any little jobs, that I would be quite happy to come in and volunteer my time to them. Also, it would not be the same as part-time, as it would mean there is no commitment – you could just come if you’re available.*

Finally, Walter commented that he had retired only to be asked to continue working, which he continued to do at the time of the interview:

*I elected to retire from full-time employment for health reasons. That brought about an early retirement. I guess things worked out differently, because from 2002 until now, I have worked each semester.*

Several participants noted that the greater flexibility and choice in retirement for them meant release from everyday pressures and deadlines. These included pressures for change, and the tight schedule required in daily activities at work. Many retirees reported the main reason they retired was to “get off the treadmill” and to spend time doing what they chose to do; it was the flexibility of being retired and being able to decide to do things spontaneously or not at all that was the attraction of retirement, according to many participants. For example, Rita’s comments represented several others’ perceptions:

*I suppose that what influenced me in the end was not having enough time for myself. I think I just wanted to get off the treadmill for a while. I think I wanted to just have time for myself, not especially to do anything in particular. To think that I don’t have to be here by such and such a time, or not to be regulated.*
Similarly, Ruth reported:

*Retirement is good. It’s the release from the discipline of having to be somewhere. Every day at the same time – you’re released from that.*

Warren noted that working for him had been very busy and ordered, and the chance to have the flexibility retirement offered was an attraction. He said:

*You had to be there at 8.15 (in the morning) and even though I didn’t mind working long hours, there was a lot of it, and it required very tight organisation, and I was much happier often in a reflective mode. So often just having to fit into very tight schedules was difficult.*

Walter also noted that the pressures of a busy work-life were part of his decision to retire:

*So I took a full-time teaching load, and the two (...) roles, ..., so it was quite an intense period. This would have had some impact on my thoughts about retirement.*

It appears there are several reasons for retiring, and justifications for leaving the workforce. The reasons included greater flexibility that was not available while working, greater choice of activities and choice in general about how to spend one’s time, and less pressure and deadlines. By choosing to retire, these older workers were choosing to do things other than working, or to work at a less than full-time pace. This finding supports the literature about retirement being an individual decision, and based on a variety of reasons (for example, Parnes & Sommers, 1994; Phillipson, 2004; Wolcott, 1998).

### 7.6.5 The meaning of retirement has changed

According to the responses from the majority of participants about what retirement means, there was a common thread – that the meaning of retirement was not only the traditional (permanently stop work) model. The meaning of retirement has changed, and the concept of retirement as having finished working and stopped receiving an income from a job has also changed. Retirement did not mean the end of working to many participants. Wayne commented:
I don’t have that traditional view of retirement. I think what I believe is that we are just changing our pathways as we go through life, and I think we’ve done that up to (the age of) 55 or 60 in different ways. But I don’t think that should change when you say – I’m going to stop full-time work, and I think that’s what the decision is, for me. It wasn’t that I was going to retire, and I don’t know that it ever will be. I don’t think the decision will be that I retire. I think the decision will be that I want to stop full-time work.

William retired because he wanted to do other things, however, he has been working ever since he retired. When asked what the difference was between being at work and being retired, he answered the fact that he has the choice to do something or not. Wendy also commented about her retirement, in relation to her working:

And I realise also that I haven’t exactly dealt with the fact that I will finish work one-day. Society doesn’t expect you to keep on working.

Notably, for those retirees who were continuing to work or who had returned to work, there was little difference in their daily activities now they were retired, from their pre-retirement days. The researcher asked them what it was that made them say that they were “retired” when in fact they were still working. Some had not stopped working at all. The answer appears to be that being retired is in the mind. Many retirees continue to earn an income. The difference between working and being retired is not necessarily linked to earning an income, which has been the traditional understanding of retirement. Being retired seems more to do with the perception of having a choice about working or not, as well as, most importantly, how and when to do that work – the flexibility. Sometimes these retirees would be working almost as many hours as they had been working prior to retirement, but mostly they were working fewer hours on average per day, leaving time for “other things”. William, for example, had retired at the age of 60 to do “other things”, but had still not become involved in a lot of those other things because he had continued working. His working, like the other working retirees, was very important to him and was a central part of his life. He commented that he could not see himself stopping working for many years to come, but planned to slowly reduce his working, and gradually replace it with all the other things he had planned to do in retirement.
As Warren said:

*The big difference is in the mind. I feel that I could decide in a fairly short time that I could cut down on some of these (things that I am working on), or I could build up.*

On the other hand, Rhonda reported that she did not feel that she was retired, because she was working again:

*I’m not really retired because I work three days a week, and I’m committed to one day a week looking after my grandson, so I really only have one day off a week. So I don’t really feel I am retired.*

In other words, it appears that retirement is an individual perception or state of mind. The literature supports the notion that retirement is changing, as discussed in Chapter 3 (AARP, 2003; Feldman & Kim, 2000; Gardyn, 2000; Healey, 2004; Kim & Feldman, 2000; Patrickson, 2003; Patrickson & Ranzijn, 2004; Wolcott, 1998). The single model of retirement as complete withdrawal from the workforce appears no longer applicable to today’s older workers. Instead, there are many paths and choices between full-time work and full-time nonwork for older workers considering, or already in, retirement.

### 7.6.6 Non-working retirees missed the social interaction at work

Another theme that came through participants’ comments was that many of them, having retired, missed the social interaction they had had while working. As Ruth commented:

*I liked the friendliness and the interaction with people. I’d talk to people and have a joke and walk on. That keeps you connected with people, and therefore I felt I have a lot of friends and a lot of people that I had interaction with. I am quite happy with my own company, but after a while if I do want to meet with other people, then yes I do miss the interaction.*

Rhonda, who has since returned to work, also provided a comment on missing her co-workers:

*I liked the company. I liked the socialising and the company at work. That’s what I missed most I think when I gave up work, is the company.*
Likewise, Ray commented on his desire for social interaction, and that he planned to find it outside of the working environment. He said:

*I miss the people tremendously. I really do. I come back every two or three weeks and call in and see people and have a couple of cups of coffee. I really do miss them. Somehow or other, I will get re-involved with people.*

Wendy, who remained working in her job after she retired, also commented that she enjoyed the social interactions that working provides. She said:

*You can see that (working) forms my social life as well as my working life and I like all that.*

Working clearly fulfils many needs, including social interaction needs. Those who had retired and not returned to work missed the contact with others, and most reported they would be seeking a substitute for that social interaction somewhere outside of work, including remaining involved with the community. This finding has been reported in previous research (Koopman-Boyden & Macdonald, 2003; Szinovacz, et al., 2001), and supports the need for organisations to ensure older workers have wide access to varied social interaction, to entice them to remain working and delay retirement. The academic culture could also be extended to include retiree organisations that continue relationships with the university after retirees have departed from the organisation. Retirees could assist in running conferences, campus visits and other events, or delivering lectures to other “third agers”. In Australia, older academics reported wanting continued interaction with their former colleagues, access to the libraries and university equipment for academic interests, even when paying a small fee (Rosenman & McDonald, 1995). Such strategies benefit both the academic facing retirement and losing contact with their field of work, and the organisation in terms of having a pool of expertise available. Such a finding has implications for job design, whereby consideration could be given to increasing opportunities for social interaction in older workers’ jobs as a strategy for increasing retention rates of older workers.
7.6.7 *Retirees wanted to remain involved with life*

Another theme emerging from the responses to questions about what retirement means, and what each participant did in their day-to-day activities, was that most retirees want to remain involved at some level, whether via work, volunteering, social clubs or family. Retirees commonly rest, relax and travel during the initial ‘honeymoon’ period of their retirement, commonly thought of as lasting for approximately six months. After this period, if they had not done this beforehand, the participants wanted to get on with their lives, and began to plan how they would spend their days in retirement. These plans often included volunteering, giving back to the community, spending more time with family, and travelling. When asked, all participants described how they would spend an average day in their retirement, and some of the plans they had for the future. These plans invariably included doing a range of things to keep mentally and physically active. A phrase used by more than one participant was the belief that you need to ‘*use it or lose it*’, and this phrase was used to explain their desire for an active retirement. Ruth reported:

> *when you retire you have the opportunity to put back into the community, and even though I haven’t started to do that, but I intend to.*

Rita agreed with this general perception, adding:

> *I’ve got a sister-in-law who plays golf to keep fit and plays bridge to keep her mind fit, so I think you need to do those things.*

Ray made some interesting comments about wanting to remain involved with life:

> *I’ve been on many committees over the years, and I do enjoy that sort of thing, so that’s one way of getting back and more involved with people. (It’s about) activity probably. Physical activity; mental activity.*

All retirees were keen to do something, to stay involved, and be active – particularly mentally active. Most were undertaking either paid work, unpaid work, or hobbies. After a common initial period of rest, “holidays” and doing very little, most had become concerned for how they would spend the rest of their days. Consequently, each had made decisions to become (more) involved, at different levels of involvement, and particularly with other people. From a review of the literature,
older Australian academics were keen to remain involved with their universities (Rosenman & McDonald, 1995). The findings from this study are further supported by the literature, as participants wanted to remain involved and active (Feldman & Kim, 2000; Ranzijn, et al., 2002; Wolcott, 1998). For some, this meant continuing working with a lower level of involvement, while for those who planned to retire early, most planned to become involved in volunteering, playing sport or visiting long-distance family (Dorfman, 2002; Healey, 2004; Phillipson, 2004b).

7.6.8 Suggestions for HRM policies and practices

During the interviews with participants, several HRM issues arose. While the majority did not identify any particular aspects that needed attention, several participants identified each of three main areas as needing improvement, which are discussed below.

7.6.8.1 Remove compulsory retirement age

Similarly to Studies 1 and 2, participants reported the forced retirement of employees was a negative action by the university. Ruth supported the notion of removing the compulsory retirement policy at TU. She said:

I'm sure that the University would have to change that forced retirement policy. Especially when you've got the Prime Minister saying you've got to work on to 70.

Rhonda also felt the forced retirement issue needed to change, saying:

I think the forced retirement issue should be laxed (sic). People should have choice.

For reasons of utilisation of human capital and compliance with age discrimination legislation (Age Discrimination Act 2004), the removal of mandatory age-based retirement appears to be the most appropriate action in effectively managing the ageing workforce. This finding supports the literature arguing that age discrimination still occurs (Encel & Studencki, 2004) and that organisations need to maximise their older human capital capabilities to effectively manage the ageing workforce (Department of Health and Ageing, 2001).
7.6.8.2 Introduce planning for life after retirement day

Most participants commented they found financial planning critical to their retirement, both in terms of knowing they had some financial security, and also the need to undertake the planning prior to retirement. This was a recurring comment by several participants. Financial planning was stressed as being important, and all participants had gone to financial planning seminars either within or outside the organisation. As Rachel noted:

*I would recommend to people that they make use of the seminars. I found them really helpful.*

However, another theme that emerged was that of the need to plan for the time after the actual retirement date. Several participants noted they had not planned sufficiently for their retirement, apart from the financial planning. These same participants were those who were working in their retirement. Other participants, who were not working in their retirement, noted the need for such planning for other pre-retirees, as they had seen the results of lack of planning with friends and colleagues. Rachel observed:

*I know a lot of people, especially people who need that challenge in their life. They need to plan what they’re going to do after they retire.*

Similarly, Rose was aware before her retirement of the need to plan how she would fill her days. She said:

*be very sure that you know what you are doing. That this is what you want to do. Be sure that you are going to like being at home and that you can get used to not having a structured existence.*

Several participants commented they did not want to end up in retirement watching television until two o’clock in the afternoon. This same view was mentioned by several employees in Study 1, who commented they too were concerned about not wanting their retirement to be spent “*eeking out their days in front of the television*”. Retiree participants mentioned several techniques they had integrated into their daily activities, to provide some structure and routine. For example, Walter explained:
I think you’ve got to have a certain amount of routine – not that you’ve got to be locked into it, but I’m going to achieve a certain amount at the start of the day. So from my point of view, I don’t want to become a slob, and I always have a shave in the morning and that’s part of the routine – the personal hygiene and the personal effort is there.

For William, however, wasting time at all was something about which he felt very strongly negative. He described his belief that one should not waste time generally and so to him, retirement was about ensuring that time was not wasted. He mentioned that this belief kept him motivated and continuing to achieve things in retirement.

There may be some relationship between effective planning for retirement (apart from financial planning) and successful retirement. An alternative explanation could be that those who did not plan sufficiently for their retirement (either intentionally or not) found themselves working after their 65th birthday. Research shows that planning for the retirement of academics must be multi-faceted, should encompass aspects of both performance and career management, and should also include: “preparation for life after paid work” (Koopman-Boyden & Macdonald, 2003, p. 37). Those authors also argued that retirement planning should be sensitive to individual differences, and provide advice on personal issues, and that in many universities in New Zealand, such planning is available both individually and through staff seminars. Therefore, in terms of implications for specific options for organisations one aspect for increasing the retention rates of older workers is consideration of pre-retirement planning, and particularly for life “in retirement” not just the planning for it, nor just the financial aspects of retirement. This finding suggests a need identified by older workers to further understand the notion of retirement and what impact it will have on their lives, rather than simply the “dream” of doing whatever one pleases every day. One of the potential consequences of the involvement by organisations in such discussions with older workers may result in older workers better understanding the array of flexible working options available to them, even after they have retired, and thus more staying at, or returning to, work.
7.6.8.3 Introduce planning for couples

Participants with life partners noted that once they had retired, issues emerged regarding their new life as a retired couple, and without the structure of work as part of their relationship. Several participants suggested pre-retirement seminars should include planning for those who would be a couple in retirement. Rhonda noted the mismatch of perceptions of retirement between her husband and herself. As a consequence, she had returned to part-time work. She remarked:

*I think that it’s important to plan for your retirement. I also think it’s important to plan as a couple.*

Rachel also commented on this issue:

*I was aware of the potential problems of couples when first they retire, but I don’t have any problem, because (husband’s name) is happy with his (hobby). So it seems to have worked out so far, but I am aware that that can happen to you, particularly if the husband doesn’t have anything.*

Ruby’s comments represented other participants’ views about the need for planning for couples in retirement. She noted:

*I think it might be useful for other people, because it is one thing to have a holiday together and then you go back to work and that is like your security blanket. But when you actually do it, when you are with each other all the time, you have to know how to handle it. So that would be good, to have something like that. A few seminars or something on what other people do, and how they cope.*

Partnered participants identified the need for not only the financial planning necessary for successful retirement, but also the need to have planned together, as a couple, for their different lives in retirement. Such issues as how they would spend their days, their priorities, and the various responsibilities of their lives needed discussion and agreement prior to retirement. In one case, as a consequence of not planning together as a couple, one participant explained that in retirement, her husband was not willing to spend the time together expected by her, and she had returned to work as a result. Planning for retirement appears to be an important issue for at least some of the participants, supporting other research about planning for
successful retirement (Richardson, 1990; Schanes, 1996; Sheen, 2004). Implications for organisational strategies for pre-retirement planning stem from this finding, and will be further discussed in Chapter 8.

7.6.9 Retirement is considered by some to be “deserved”

Many of the general staff retirees commented they had looked forward to retirement for a long time before they had actually made the decision to retire. They talked about that it having been “time” to retire, that they had worked for a long time and had earned the right to retire. In other words, they considered they “deserved it”. These comments supported the views of general staff employees in Study 1, who mentioned they had worked for long enough and it was now time for themselves, and/or to spend with their partners. This sense of earning retirement was common throughout the general staff, in both Study 1 employees and in the general staff retirees in this study. As Rose said:

The reason I made the decision is that I think I’ve worked enough in my lifetime that I now need some time to myself, so that I can do the things that I want to do and I don’t feel guilty.

Moby, a participant in Study 1, had made similar comments, explaining he had been working since the age of 14, and felt retirement was owed to him; that he had “served his time”.

Those participants who were, or had been, general staff were more likely to comment that they thought that their retirement was owed to them for their long years of service, or the like. Study 1 participants were asked their views about the entitlement to working, and general staff unanimously responded that they thought working was an entitlement. Perhaps this view continues with regard to retirement, as it was the Study 4 general staff participants who commented they thought retirement was deserved. If they believed working was an entitlement, perhaps that view spilled over to include retirement as an entitlement. Literary evidence concerning this issue was not found during a wide-ranging review of the literature. Perhaps this could be an area for further research.

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7.7 Differences between participant categories

As mentioned above, differences were found between the academic and the general staff retired participants. In all cases, the academic staff retirees had continued working or returned to work. This finding is similar to that of Study 1, and supports the notion of academic staff as “professionals”, and also Friedmann and Havighurst’s (1977) argument that the more highly qualified older workers will be less likely to want to finish working.

In contrast, all but one of the general staff retirees had finished working. This participant had retired earlier than she had wanted to, to spend more time with her husband, but had returned to part-time work because her retirement had proven unsuccessful. Again, this finding is similar to that in Study 1, where the general staff participants wanted to retire early. As argued earlier, it appears employment category, or job type, plays some part in an individual’s intention to retire.

Most of the general staff participants had cited one main reason for retiring – wanting to spend more time with their partner. These participants were nearly all female and in each case, they were married to men who had retired prior to the time of the participants’ retirement. In contrast, academic participants were nearly all male, and cited the main reason for their retirement to be less pressure, fewer demands, or greater flexibility and choice. While all males in the study were married, not one cited a reason for retirement as being to spend more time with a partner. It appears there are gendered differences in the decision to retire. This finding supports Rosenman and McDonald (1995) who found that, within an Australian academic context, females were more likely to retire before the age of 65. However, those authors related this gender difference to the relatively lower hierarchical levels the females dominated when compared with males.

7.8 Relationships between Studies 1, 2 and 4

Study 4 was conducted to better understand why retirees make the decision to retire and what retirees meant by “retirement”. The participants in this study supported many of the findings from participants’ comments from the earlier studies within this thesis. For example, most general staff wanted to retire early, while most academics wanted to continue working. Also, from the participants’ comments in
both Studies 1 and 4, it appears having a partner positively influences the decision to retire early. Another common theme between the two studies was the meaning of retirement had changed and no longer meant simply swapping an income from an organisation for an income from the government in the form of an age pension. Nor does it mean simply ceasing working. There were many meanings of retirement, including continuing to work or returning to working, yet participants considered themselves “retired” despite working. Finally, there was no single model of what retirement means to employees or to retirees, nor how the retirement decision was made. However, there were four new themes that emerged from this study: (i) non-working retirees missed the social interaction at work; (ii) retirees want to remain involved with life; (iii) the organisation could introduce planning for life during retirement and planning for couples in retirement; and (iv) retirement is considered to be “deserved” by some participants. Each of these new themes has been discussed earlier in this chapter.

The similarities in the meaning of working between the retired participants in this study and the employee participants in Study 1 were evident. The academic participants in both studies reported their significant meanings of working to be about the satisfaction and fulfilment gained from working, including some who commented working was their life. General staff participants in both studies, however, reported working involved negative aspects, such as deadlines and pressures, but overall was satisfying and enjoyable for most. In Study 1, most academic participants wanted to continue working, while the majority of participants wanted to retire before the age of 65. Study 4 found academic participants had continued working or had returned to work, but in contrast, general staff participants generally were not working, nor were they interested in working during their retirement. That is, Study 4 supported the findings of Study 1. Several (mainly academic) participants in this latter study did not want to stop working at all, and having retired, returned to work, or did not leave the organisation at all. Those who did retire and stopped working tended to be general staff participants, most of who retired to spend time with their partners, again supporting the Study 1 findings.

To ascertain whether there were differences in the meaning of retirement between those already retired and those who were not retired, findings from Study 1
were compared with this study. Study 1 participants commented retirement was: "being able to do the things you want to do", and that spending time with a partner was the reason for many participants’ retirement. Other Study 1 participants did not want to retire at all, and there was some anxiety about what retirement would really be like, rather than simply the fantasy or plan. This anxiety about retirement remained with those already retired in Study 4 in terms of how their futures might develop.

The Study 4 participants commented on the desirable flexibility of retirement and the choice of being able to do the things you want to do when you want to do them, which further supported Study 1 findings. Some retired participants discussed their concerns about remaining involved with people, and missed the social interaction of working, and the opportunity to use their mental and physical skills. This theme was also found in Study 1, demonstrating consistency in participants’ perceptions.

Study 4 participants did not cite the organisation as the reason for their retirement. The majority reported few improvements were needed in the way they had been treated by the organisation, its managers or HRM. Similarly, Study 1 had found that participants had few improvements to suggest for the organisation’s HRM practices and policies. It appears there may be only limited influences the organisation can have in terms of delaying the decision to retire, or retaining a greater proportion of older workers.

Typically, those retirees who went back to work after having retired were people who found the lack of activity and involvement boring, and worked mainly for their own reasons. Often they returned to their former employer on a part-time or consultancy basis. Other retirees were aware that in their retirement they had lost the sense of value, status, power and authority accorded them by others while working, and some sought to regain that sense. As one participant commented: "there’s not a lot of status in growing tomatoes in the back yard". Another retiree had returned to work because the partner she had retired to spend more time with was not interested in the activities they had planned for their retirement.
It appears the four main influences (apart from health reasons) on an individual’s retirement decision were: (i) the meaning, satisfaction or fulfilment gained from working; (ii) whether the individual had a life partner; (iii) the attraction of interests outside the workforce; and (iv) the negative impact of the organisation. These four influences appeared to “push” or “pull” the participants towards retiring. Financial circumstances are also clearly important in the decision to retire, and participants needed to feel sufficiently financially secure in order to voluntarily make the decision to retire. However, if financial circumstances allow, and health permits, then an individual can make a retirement decision, and it appears that decision is influenced by the four factors identified above.

7.9 Chapter conclusions

This chapter has described a study that explored with retirees from TU the issues surrounding retirement that arose during Studies 1 and 2. Several themes emerged from the study, such as the changed meaning of retirement - from the traditional, full-time cessation of paid work to a variety of alternatives including part-time working and graduated and consultancy work. There was no single model of what retirement means to individuals. Other dominant themes that emerged from the data were the desire for flexibility and choice (also reported by employees in Study 1) and that retirees wanted to remain involved with life, whether that included working or not. All the academic retirees were working, but the majority of general staff retirees were not working and had no intention of working. This study thereby supported many of the findings from participants’ comments from Studies 1 and 2, as even in retirement, the academic staff retirees found greater meaning in their working than did the general staff retirees.

Additionally, those with a life partner were more likely to want to spend time with their partner, and several had sought early departure from the workforce as the means to achieve that aim. The majority of general staff retirees, most of whom were female, reported they had retired for this reason. The chapter then argued that there are gendered differences in the decision to retire. Further, the four influences on the intention to continue working found from Study 1 were also apparent in this study as influences on the retiree participants’ reasons for retiring. However, having stopped working, the non-working retirees missed the social interaction that working enabled.
This study, like the others before it in this thesis, does not attempt to make any generalisations (Yin, 2003), but does suggest patterns to be investigated in other settings. For example, the retirement intentions of older workers within other industries could be explored for comparative purposes, as suggested for future research in Chapter 9.

The next chapter discusses two key areas of contribution made by this thesis. One area is the theoretical contribution to the approach to the exploration of retirement. The second is practical contributions in terms of the implications of such a shift in disciplinary approach. Implications will impact upon both individual older workers and organisations. One such set of organisational implications is in the field of HRM, discussed in detail in the next chapter.
Chapter 8: DISCUSSION - A NEW PERSPECTIVE ON MANAGING OLDER WORKERS

8.1 Introduction

The studies within this research examine the meaning of working and the meaning of retirement to individual older workers using relevant literature, the development of the theoretical framework, and the analysis of data from the phenomenological explorations. The data illustrates many perceptions, attitudes and beliefs about the issues and experiences among the participants. This chapter interprets the data, presents the conclusions of the research outlined in Chapters 5, 6, and 7 in light of the themes and the theoretical framework, and in turn presents an integrative discussion of the studies. The chapter also identifies major contributions made by the research in addressing gaps in the management and organisational literatures.

In qualitative research, the initial questions asked are quite broad, but are progressively focussed during the research process, as concepts and their relationships emerge. Flexibility and freedom are important components for exploring the phenomenon in depth (Strauss & Corbin, 1998). The research questions assist in identifying the phenomenon to be studied and help the researcher focus during the analytic stages of the research process. However, it is common in qualitative research that the research questions are not answered directly; rather, in the process of exploring answers to the questions, the field of study is narrowed, the important issues emerge, and a more refined research agenda arises. Therefore the focus of this chapter is the research findings that evolved in the process of answering those original questions.

While the focus will remain on the themes relevant to the research objectives, this chapter extrapolates about the findings at a conceptual level. As such, the discussion integrates the literature, concepts, data and themes from the four studies within this thesis. Additionally, this chapter begins to re-conceptualise the approach taken to managing older workers, and the view of retirement commonly used by
management and organisations, which in turn is used as a platform to suggest the practical implications of a new perspective to managing older workers.

The chapter is presented in two parts – the theoretical and the practical contributions made by this thesis. The theoretical contributions are in relation to the meaning of working literature, the need to rethink the approach taken to researching how older workers are managed, and how the issue of retirement is conceptualised and researched. By drawing from the two levels of analysis identified in the introduction – the organisation and the individual – the second part of this chapter presents the practical implications of such theoretical shifts for management practices in general (and HRM in particular) and the older worker. The third set of implications - for public policy - is included in the next chapter, as the studies within this thesis drew from only the individual and the organisational levels of analysis. Nonetheless, such implications are an important inclusion in the consideration of the management of the ageing workforce and the older worker.

The theories of HRM that would provide background for this chapter are outlined in Chapter 2, and so will not be discussed again here. Each HRM function related to the research findings will be discussed in terms of how it might be revised and developed to specifically include older workers, so as to achieve mutual benefit for both older workers and the organisation.

8.2 Theoretical contributions of the research

This research contributes to the understanding about the meaning of working to older workers, and provides some insight, from the individual older worker’s perspective, into the influences on individuals’ intentions to continue working. Another contribution of this thesis is in addressing the voids in the meaning of working literature, to older workers, and within the Australian context. A further contribution of this research is that it provides greater understanding and clarity about individuals’ retirement intentions. The conceptual framework within which older workers make decisions about continuing to work is extended by the studies described herein. These studies suggest the majority of the older workers generally liked working, but wanted to retire early. The studies also suggest that, apart from health
and finances, there are four main influences on older workers’ intentions to continue working, as outlined next.

There are seven areas in which the research contributes to knowledge about intentions to continue working: (i) the extension to the meaning of working model by the addition of four factors influencing the intention to continue working: whether they have a “passion” for working; whether they have a life partner; whether they have outside interests for which they have insufficient time while working; and whether there are negative influences on their work; (ii) the suggestion that there are four other, possibly less important, sub-factors that impact upon the “passion” for working: (a) job type and associated autonomy and variety; (b) social interaction at work; (c) starting some careers later in life; and (d) the casualisation of the workforce; (iii) addressing the gap in the research about the meaning of retirement to older workers; (iv) the importance of life partners in the decision to continue working; (v) the gendered effect on retirement intentions; (vi) the neglect of older single women as a category of older workers; and (vii) the need to revise and reconsider the concept of full-time retirement. The following paragraphs explain further those seven points.

Firstly, the research in this thesis contributes to the meaning of working theory by extending the Westwood and Lok (2003) model to include key influences on an individual’s intentions to continue working. The earlier meaning of working model (Westwood & Lok, 2003) did not consider the intention to continue working, nor any exit strategies (such as retirement) as other influences on the meaning of working. Figure 8.1 below therefore presents a revised version of the Westwood and Lok model, which extends that earlier model to include a sixth group of variables – the influences on the intention to continue working (see the shaded box, Figure 8.1 below). Primarily, an individual’s health and finances will determine whether continuing to work is available as a real choice or not. On the one hand, if there is no real choice available to continue working (for example, if health prevents continuing working), then the individual would likely not continue working.
Figure 8.1: Revised model of the meaning of working (adapted from Westwood & Lok, 2003)

INTENTION TO CONTINUE WORKING
Health and Finances; followed by:
(i) a passion for work; (ii) having a life partner; (iii) outside interests; and
(iv) negative factors at work
On the other hand, if there is no real choice available to cease working (for example, if financial resources were considered insufficient by the individual to support them if they ceased paid working), then the individual would likely want to continue working. However, if a real choice is available, then there appear to be four subsequent key influences on the decision to continue working: (i) if they have a “passion” for working, they will be more likely to desire to continue working; (ii) if they have a life partner, they are more likely to want to retire early and not continue working; (iii) if they have outside interests for which they have insufficient time while working, they would be less likely to want to continue working; and (iv) if there are negative influences on their work (such as organisational issues including high levels of bureaucracy, lack of recognition, and work and time pressures), they are less likely to continue working.

These four influences are derived from the themes that emerged from the studies within this thesis, and have been discussed in detail earlier. Additionally, by focussing on older workers, these suggested influences might add an important dimension to the model. Hence, the contribution of this research is that it provides some clarity about how previously identified factors impact upon the intention to continue working. This research therefore extends and adds further dimensions to the earlier model.

However, while this thesis contributes greater understanding about the meaning of working to older workers, the study of influences has not been exhaustive, hence further research is necessary to refine and validate the model within broader situations and contexts. Moreover, this study used a qualitative research approach, and a quantitative approach may be needed to test how important these factors may be.

A second contribution of this thesis is the suggestion that in addition to the four key influences mentioned above, there are four, possibly less important, sub-factors that impact upon the first of those influences (the older worker’s passion for working and associated intention to retire). Firstly, from the studies within this thesis, older workers were more likely to continue working if their job provided more autonomy and variety. These characteristics have been likened to those of
“professionals”, discussed previously. Job type was also suggested as impacting upon the expectations concerning which older workers might wish to continue working; such findings support already existing literature. Secondly, older workers expected they would miss the social interaction available at work, and thus their retirement may be delayed, or they may seek re-employment. Thirdly, the start of academics’ typical careers may be later when compared with that of general staff’s, potentially delaying academics’ retirement to a proportionately older age. Fourthly, the influence of the casualisation of the workforce, which has negatively affected the labour market (Stone, 2005), has made employment (especially full-time) more difficult to attain and subsequent involuntary retirement more likely.

A third contribution is in addressing the gap in the research about the meaning of retirement to older workers, though there are limitations of this research in terms of generalisability of the findings. Further refinements to the concept of retirement suggest which older workers would be more likely to continue working, and which older workers might be more likely to retire early. From the research described in this thesis, it is apparent that those older workers who value family above all other aspects (working, friends, hobbies, community, leisure and spiritual development) of their life were the most likely to retire, or had retired, before the age of 65 years. In contrast, those older workers who rated working above all other aspects of life were likely to continue working, or had continued working, well past the traditional retirement age of 65 years, with some older workers commenting that they never wanted to retire.

A fourth contribution of this research is that the findings suggest the importance of life partners in the decision to continue working. In particular, those older workers with life partners, and particularly those whose life partners are retired, were more likely to want to retire to spend time with them. In contrast, those without life partners wanted to remain at work. It appears that both these issues could be considered when refining further meaning of working models.

Finding that there was a gendered effect on retirement intentions is the fifth contribution of this research. While the male participants (and particularly the academic staff) were more likely to continue working than the females, those males with partners were generally more likely to want to retire early. The sixth
contribution is that the findings suggest that HRM frameworks have neglected older single women. A seventh contribution is the need to revise and reconsider the concept of full-time retirement as the end of paid working. These contributions are discussed further in this chapter.

The next section briefly explores the current approach to the management of older workers. In so doing, this next section also provides some explanation as to why the contributions made by this thesis are valuable. The current perspectives of managing older workers have apparently not been sufficiently effective, as older workers continue to retire early (Australian Bureau of Statistics, 1998). The studies within this thesis confirm such a desire of older workers to retire early.

8.2.1 The current approach to managing older workers

As discussed in Chapter 2, there is an argument in research, demographic and policy literature that Australia needs a larger number of older workers to meet the shortfall of skilled labour expected in the future, and to reduce the financial burden on younger workers. However, the statistics on retirement in Australia show a trend towards the continuing early retirement of older workers (Australian Bureau of Statistics, 1998). Therefore, a different perspective on managing older workers, and especially towards the end of their working lives appears to be needed. Such changes are likely to be necessary for both management and HRM perspectives.

The need for improvement in the management of older workers is exemplified by the omission of the individual older worker’s perspectives in the current theoretical frameworks. As discussed in Chapter 2, nearly all HRM models were consistent with a unitarist perspective, with the majority of HRM models assuming management’s interests were the most legitimate. In so doing, however, those models of HRM assumed the interests of all three parties - employees, employers, and the government/state - were synonymous. While the dominance of management’s interests clearly affects the employment of older workers, it is this last point - the supposed inclusion of three parties’ interests - that is pertinent to this thesis. As mentioned previously, the findings from this research contribute to the literature by identifying that the interests of one of these groups - the employees (older workers) - have been neglected. For example, older workers found both employment or re-
employment difficult to obtain, the labour force has been casualised and thus further marginalised older workers, and organisations have not been successful in retaining, nor have they been planning the retention of, older workers. Further, redundancies tended to be targeted at older workers and early retirement continues (Australian Bureau of Statistics, 1998). Older workers have apparently been finding insufficient rewards to continue working, or have stopped looking, and have continued to retire before the age of 65 years.

The literature on retirement from an individual perspective is limited, with most retirement research focussing on labour force participation or the economic implications. Little research could be found regarding what retirement means to the individual older worker, and thereby how the management of older workers could be improved. From the studies within this thesis, the managers and the organisation appear to perceive retirement as only one of the exit choices for workers, and little enticement was provided to older workers to remain working, or extend their working lives. Further, according to their managers, these older workers were treated no differently from other employees. While this has merit in terms of equity, there could be special arrangements made for older workers to retain their skills. Probably not unlike other large organisations, this organisation did not especially provide for, nor encourage, older workers to remain working, and demonstrated even less concern once they indicated a desire to retire. Few offers of a gradual transition to retirement, such as part-time work in the same job, were offered to those in this study, or were considered as options by the manager participants. Consequently, employee participants reported (as did some manager participants) that they needed to retire in order to reduce their working hours, to have time for the other important aspects of their lives. Additionally, early retirement as an ongoing and increasing employee choice (Australian Bureau of Statistics, 1998) confirms the failure of current theoretical frameworks to optimise the contribution of older workers.

Such an outcome for older workers and for organisations is not desirable in light of the predicted shortfall of skilled labour. It seems that the lens through which the end of a worker’s working life is viewed needs reviewing. Currently, the framework used to manage older workers appears insufficiently effective to meet future workforce expectations, and a new concept of retirement appears needed.
8.2.2 A new retirement

Theories of retirement have been described in Chapter 7 and therefore are not repeated here. However, there is a need to enunciate how such a theoretical framework contributed to this thesis. Retirement, as one of the exit strategies older workers choose in order to leave organisations, is an integral part of managing older workers, and was therefore investigated in this research. This section discusses changes in the concept of retirement to today’s older workers, and the need to re-conceptualise retirement.

As discussed in Chapter 7, a commonly accepted view in the literature is that an individual’s retirement intentions are influenced by three main factors: the health situation of themselves and their family, their financial circumstances, and their motivation to work. It is the last of these factors that is significant to this thesis. Greater depth of understanding about the influences impacting upon the motivation or “passion” for working is one of the contributions of this thesis and has been discussed previously. Without the motivation to work, older workers have continued to retire, and earlier than they needed to; some leaving in less desirable financial circumstances than they had planned. Therefore, this thesis also sought to address the following questions: what is it that older workers cannot get from working that they can get from retirement? Why do they need to leave the workforce in order to achieve it? What is the meaning of retirement to older workers?

This chapter begins to explore a re-conceptualisation of retirement and confirms other authors’ views that the traditional notion of retirement is now obsolete (American Association of Retired Persons, 2003; Australian Bureau of Statistics, 1998; Clement, 2004; Delsen, 1996; Feldman & Kim, 2000; Gardyn, 2000; Healey, 2004; Kim & Moen, 2002; Kim & Feldman, 2000; Lazarus & Lauer, 1985; Parnes & Sommers, 1994; Phillipson, 2004b). Retirement is no longer considered a state but a process, often comprising a gradual reduction in work and leading towards a complete cessation of work. The findings from this research suggest that retirement intentions vary between individuals, and identify a variety of reasons, discussed previously. Even though older workers rated working as important, they also wanted to retire (for example, to gain greater amounts of flexibility and choice, time to spend with
partners, or pursue outside interests). Many reported the need to retire in order to access these other aspects of life. Neither a gradual reduction in work nor transitional or partial retirement were reported as commonly offered by managers, though desired by the older workers in this research. However, the focus of this thesis is not on retirement; rather the focus is on the meaning of working to older workers. Retirement was an important issue to participants, as evidenced by the findings from the studies, and further research is needed to refine or redefine the concept of retirement. Nonetheless, this thesis suggests several influences on the intention to retire in relation to intentions to continue working, which are further discussed in the next section.

8.2.3 Factors influencing intentions to continue working

The studies within this thesis suggest several key influences on the intentions of older workers to continue working. The most important of these are financial and health circumstances, followed by four other main factors. These four factors have been discussed previously, but are reviewed below in light of their implications for a new theoretical perspective to managing older workers. The four main factors that appear to influence intentions to continue working are: (i) the “passion” for working, further impacted on by job type; (ii) having a life partner; (iii) outside interests, and (iv) negative factors about working.

8.2.3.1 “Passion” for working

Some academic staff indicated a lifelong devotion to a particular work issue. Most academic staff spoke about their work as part of what they do and who they are, indicating strong positive feelings about their work. Their managers confirmed these views, as did some of the general staff participants. For the majority of participants, both academic and general staff, the positive meanings in working were to do with challenge and achievement, seeing others grow and learn, or the interaction with others. Confirming these views, when asked whether they would continue working upon winning or inheriting a large amount of money, the majority of academic participants (who were also those who wanted to continue working after the age of 65) reported they would continue working. From these findings, it is apparent that those who are keen to continue working are those who have a strong motivation or “passion” to work. However, the studies within this thesis suggest four factors that
appear to impact on older workers’ passion for working: (i) job type and associated autonomy and variety, also gained by the influence of being a “professional”; (ii) social interaction at work; (iii) academic staff appear to start their careers later in life; and (iv) the casualisation of the workforce. Each of these factors is elucidated below.

8.2.3.1.1 Job type, and the influence of being a “professional”

The differences between the academic and general staff’s intentions to retire could be further explained by the nature of the job itself. The academic staff reported their jobs as having greater autonomy and variety than did the general staff, thereby better equating with the characteristics of a “professional” job. Those participants who worked in knowledge worker types of jobs (all the academic staff and some of the general staff) were more likely to want to continue working past the age of 65 than those who worked in “old” job types (such as blue collar, lower level clerical). The “old” type jobs were also those with little autonomy and where close day-to-day supervision was relatively common.

These different job types appeared to influence the amount of perceived flexibility at work. None of the general staff employee participants commented on the lack of flexibility in their day-to-day working as being something they disliked about working, even though they commented on looking forward to retirement in order to have more time for themselves or their families. Supporting this perception of retirement, the general staff retiree participants all commented on the positive consequences of retirement as including flexibility and choice. In contrast, the academic employee (and retiree) participants commented frequently on the positive aspects of the flexibility of their working arrangements.

These days, managers commonly understand the need for the occasional later start in the morning or earlier exit in the afternoon for personal reasons. Despite this flexibility, the majority of participants still wanted to retire early, or had retired early. Even the academic staff, who arguably have significant flexibility and autonomy, retired in order to achieve greater flexibility and control over their time, or more time for their other interests. Therefore, it appears that flexibility is not the simple or sole explanation for older workers wanting to retire.
Nonetheless, having working arrangements similar to “professionals” may help account for the academic staff wanting to continue working. As discussed in Chapter 2, a greater degree of autonomy and variety are more likely to be found in jobs associated with increased education and skills, such as the academic “professional” jobs. A “professional” job containing high levels of autonomy and variety, as well as the higher level skills identified by Friedmann and Havighurst (1977), was representative of the jobs of those who wanted to continue working. Further support from the literature is provided by Gallie and White (1993), who found the desire to continue working was affected by several influences, many of which appeared to be the same as the characteristics for professionals. The older workers in the studies within this thesis valued higher levels of autonomy and variety, but such high levels were found mostly amongst the academic participants (the professionals).

Confirming that professionals continue working until later in life than non-professionals, the Australian Bureau of Statistics (1998) reported more professionals retire later than almost any other type of occupation. Of the professionals, while the majority had retired before turning 65 years of age, the third largest age group retired when they were aged 65-69 (14.3 per cent), yet those aged 70 years and over still comprised 2.85 per cent of retiring professionals. As a comparison, of the “intermediate clerical, sales and service workers”, only 9.6 per cent retired in the age range of 65-69, leaving only 0.03 per cent who retired at 70 years of age or older (Australian Bureau of Statistics, 1998).

The explanation of academic staff as having professional jobs also addresses and helps to explain many of the other differences identified between the academic and general staff, their working conditions and working styles. As professionals, academic staff would be more likely to have increased educational levels and skills, more autonomy, a passion for their work, to have started their working career later in life, and therefore, according to the study findings, be more likely to want to continue working longer.

8.2.3.1.2 Social interaction

Another influence that may make continuing to work more attractive to today’s older workers is the increased access to social interaction in modern
workplaces, compared with the now-uncommon isolated factory worker forced to work in silence. It is well-known that social interaction is a key factor in many workers’ enjoyment of their jobs (see for example, Lockwood, 2003; Maslow, 1954; Maslow, Stephens & Heil, 1998), and this was confirmed in the findings from the studies within this thesis. Both current employees and retirees particularly enjoyed the social interaction aspects of working, reporting they would miss, or had missed, the social interaction with colleagues and students in retirement. Those who had retired found themselves continuing various sorts of communication with those still at work, including emails, social dinners, or “dropping in for coffee and a chat”. This applied to both academic and general staff.

Such social interaction is likely to influence the motivation to work and therefore the intention to retire. Those participants still working appreciated the company and interaction with others, and participants remarked on the variety of people available to interact with within a university environment. The participants reported the mix of ages, nationalities, levels of staff and students, and genders, all added to the richness of the older workers’ social contacts. Social interaction may also be related to whether an older worker had a partner with whom to share their retirement. It could be expected that those with a life partner would meet part of their social interaction needs with that person, and consequently, miss the social interaction from working less than those who are single. Previous research reports similar findings (Szinovacz, et al., 2001). It appears therefore that access to social interaction at work is a further influence on the intention to continue working.

8.2.3.1.3 Academics start their careers later in life

It could be argued that some people work until later into life because they completed their education, and therefore started working, later. That is, they delayed their entry into the workforce and likewise wanted to delay their exit from the workforce. For example, if a person began working full-time at the age of 17 and wanted to retire at the age of 60, then s/he would have worked for 43 years. By comparison, for an academic starting work full-time at a typical age of 24 (having completed a PhD), the same 43 years of working means that academic would want to retire at the age of 67. This could help to explain why those general staff participants who started working at an early age wanted to retire much earlier than the academic
participants did. Additionally, several of the academic participants had not entered their academic career until mid-life, having already had an earlier career. As one academic commented: “I have put all this work into my education. I want to be able to use it to its fullest”.

8.2.3.1.4 The casualisation of the workforce

The casualisation of the workforce, and the move to employ temporary workers in place of permanent workers, may have created opportunities for older workers to return to work, but it has also increased the marginalisation of older workers. Such a “core-periphery” managerial strategy has created the situation where the number of “core” or permanent employees is minimised, and a “periphery” of short-term, part-time or casual employees replaces them (Pinnington & Lafferty, 2003). While casual employment may offer flexible employment advantages to both employers and employees, it can also be associated with insecure jobs and potentially unfavourable employment conditions. According to the Australian Bureau of Statistics (2003c), the proportion of males employed as casuals almost doubled in ten years, from 13 per cent in 1991 to 24 per cent in 2001, and over the same period, the proportion of female casual employees increased from 28 to 31 per cent.

Such a move to casualise the workforce has resulted in the breakdown of the psychological contract, which Schein (1986, p. 121) defined as: “a set of unwritten reciprocal expectations between an individual employee and the organisation”. Guest (1999) later added that the psychological contract could be more strongly defined by substituting terms such as “obligations” or “promises”, rather than expectations. When an individual employee accepts a job and is thereby obliged to exchange their labour for reward, there is a natural expectation of loyalty by the organisation to that individual (Guest, 1999). The corollary of this is that an organisation, by exchanging their monetary compensation for labour, expects loyalty from the individual. Such situations are not supported within the new framework of workforce casualisation, and have further marginalised the role of the older worker and the older applicant. As discussed in earlier chapters, the probability of re-employment for older workers is currently low, and can result in their involuntary retirement. Simultaneously, the stresses of constantly finding new casual or temporary jobs are likely to be unattractive to most older workers, possibly adding to the voluntary retiree ranks.
Handy (2001a) advocates portfolio working as the future for workers, and says that such working will be outside of the organisation. Platman (2004a) also found portfolio careers provided the extra flexibility that older workers were seeking. That is, the current perspectives to managing older workers have failed them in terms of job security, leaving casualised, part time and portfolio work as the major sources of employment. Such working arrangements often limit lifestyle choices, particularly when funded by bank loans, which become less accessible due to employment insecurity. In other words, the financial circumstances created by the casualisation of the workforce, in addition to the loss of loyalty by the organisation, is likely to negatively influence the intention to continue working.

8.2.3.2 Having a life partner

From Study 1, a striking difference was found between those who wanted to retire (each of whom had a life partner), and those without a life partner (each of whom wanted to continue working). The reason given by the participants for this desire to retire early was to spend more time with their partners. One explanation for this influence could be that working limits the amount of time an individual can interact with their partner and that having a life partner might motivate individuals towards early retirement. In contrast, those without partners might be less likely to leave the workforce based on their enjoyment of social and personal interaction gained from working, or perhaps because, on a single income, they are less likely to have sufficient financial resources available to retire.

Other researchers have argued that family obligations and relationships have an influence on retirement (for example, Szinovacz, et al., 2001). However, the findings from the studies within this thesis suggest there is a clear association between having a life partner and retirement intentions, rather than family or other relationships. If the current approach to managing older workers is perceived by older workers to be insufficiently flexible to enable them to have sufficient time with their partners, then such approaches may need changing. While HRM strategies can do little to change the personal relationship circumstances of an individual older worker, ensuring maximum flexibility of working arrangements so that people can find
sufficient time to spend with their partners, without having to retire to find such time, may improve the retention rates of partnered older workers.

The findings from the studies within this thesis suggest that people who are single, irrespective of job type, do not want to retire. This could be for a number of reasons, including the desire to continue social interaction with work colleagues, or the need to continue working for financial reasons. However, of the participants who wanted to continue working, there was a mix of single and partnered participants. From the results of the studies within this thesis, it also appears that HRM has not effectively facilitated a range of circumstances for older single women, and has neglected their needs. At a time when some are possibly at their most financially vulnerable, there still exists the possibility of forced retirement, the possibility of a less than comfortable retirement, and a retired life spent relying on government handouts. These situations have arisen through historical circumstances, and by the lack of attention to older women’s specific needs.

Female workers face a number of obstacles in building sufficient funds for a comfortable retirement; more obstacles than men (Burgess, et al., 2004). As previously discussed, as they reach later life older women’s financial situations are likely to be precarious, and even more so if they are single or widowed. Women dominate in non-standard employment arrangements (particularly part-time and casual employment) and many have had absences from the workforce associated with child-bearing and raising families (Australian Bureau of Statistics, 1998). Without regular and continuous employment arrangements, it is difficult to sustain superannuation contributions. Additionally, holding part-time and casual jobs results in relatively smaller contributions (Burgess, et al., 2004). Today’s female older workers have lived through major social changes, including being forced to leave work upon marriage, being discriminated against because of their gender, and expected by society to be responsible for child-rearing, and now many are in the position of not having had a long working life in order to build finances for their retirement. Being in a “financially sandwiched” situation (paying for the education of children often born later in a mother’s life, while at the same time paying for eldercare), and with higher rates of divorce, older women may have financially stretched circumstances. Despite the introduction of compulsory superannuation in
1992, some older women (especially those without a life partner) now find themselves in a position of financial shortfall, and are financially unable to retire until they reach the age of access to the age pension.

The majority of female participants commented they were intending to retire at an earlier average age than the male participants. However, these were the married females. The explanation for this may partly rest in the social view that women have the major responsibility for non-economic family issues, while men continue to be seen as the main economic providers, even though this view is changing. Such gender differences are likely to influence intentions to continue working, as: “care obligations and salience of kin ties would be more influential for women’s retirement decisions” (Szinovacz, et al., 2001, p. S21). This argument was confirmed by the results from the studies within this thesis. Management and HRM perspectives, as well as public policy, have failed these women in providing for an independent retirement. Consequently, retirement appears to be a gendered concept.

8.2.3.3 Other interests outside the workplace

Whether an older worker has interests outside the workplace is likely to influence their desire to continue working. Many employee and retiree participants wanted to retire to pursue hobbies, take up community work, write a book, or have more time for gardening, spiritual development or music. The most frequent reason provided for this influence on their intention to retire was that working either prohibited or limited their time for these other interests. That is, a satisfactory balance between working and outside interests could not be found, and full-time retirement was seen as the solution. HRM has a role to ensure sufficient flexibility for workers in later life, so that full-time retirement is not viewed as the only solution to having time to pursue other interests. Phased or transitional retirement is seen as one option.

8.2.3.4 Negative factors at work

Several employee and retiree participants (and particularly the general staff) remarked that the reason they had chosen to retire was that there were negative factors at work. The most frequent negative comment about working was that participants did not want to deal with the large degree of bureaucracy in the organisation. However, this was not usually associated with a need to leave the organisation; it was
simply a negative factor associated with working within the organisation. The second negative factor at work was that participants disliked or disrespected the person who was their “boss”. In contrast to the first negative factor, such uncomfortable or negative working environments would influence them to retire, reported the participants. One person went so far as to retire because he: “didn’t need to put up with it (the management) any more”. Despite the role of management and HRM in the selection, training and performance management of appropriate managers and supervisors, it appears this role has not always been effective. Such a finding adds depth to previous research about the consequences of negative organisational factors (for example, Anderson, et al., 2002; Karpin, 1995).

The next section begins the second part of this chapter and discusses the practical contributions made by this thesis. There are two main sections in this part of the chapter, which identify the practical implications of a new perspective on managing older workers at each of the individual and organisational levels. The implications for public policy are discussed in the next chapter.

8.3 Practical implications of a new perspective on managing older workers

A shift in the theoretical approach to managing older workers, such as that presented above, will have many practical implications. Outlined below are the practical implications of such a new perspective for each of two levels: the individual and the organisation. The implications for HRM are a particular focus of the organisational level because neither public policy nor the individual older worker can, by themselves, implement the changes necessary to effectively manage an ageing workforce.

Public policy will clearly impact upon HRM policies and strategies by way of taxation, superannuation and pension arrangements, either encouraging older workers to continue working or not, and enabling organisations to offer a desirable array of working arrangements to suit older workers’ preferences. Additionally, older workers will affect HRM through their desires to continue working or to retire early, while in turn, HRM impacts upon older workers by way of employment offerings and attractive or unattractive working conditions. However, it is through the strategies of HRM that these two other influences of public policy and older workers are brought
together, to actually manage the ageing workforce, and therefore HRM at the organisational level is a critical component of any solution.

HRM in this section is viewed as being within an organisational context. However, while HRM is portrayed here as an organisational strategy, it is recognised that HRM is not limited to the organisation, per se, but may be across an industry, a public sector, or a profession. However, even with the best intentions of public policy and older workers themselves, without HRM at the organisational level, the management of an ageing workforce is unlikely to be successful.

The importance of HRM to the effective management of an ageing workforce is further highlighted by its increased importance within the strategic management of organisations (Stone, 2005). Recently, the image and status of HRM has risen to one of business partner, where HRM objectives are tied to the organisation’s strategic business objectives, and HRM planning is tied to corporate planning (De Cieri, et al., 2005). Thus, in today’s’ competitive global marketplace, HRM provides the link so that organisations can deal with both public policy and individual objectives. In other words, HRM is probably the most important aspect in the management of an ageing workforce, as on their own, neither public policy nor individuals are likely to have sufficient influence.

The next section identifies the implications of a new perspective on managing older workers from the individual older worker’s point of view. The section following that identifies the implications for organisations, and especially for HRM.

8.3.1 Implications for individual older workers

On the one hand, while it is evident that older workers are likely to be in demand by organisations in the near future, only the better-suited and qualified older workers are likely to be employed. Talented older workers are likely to be successful in seeking employment, especially in the new economy, with the growth in demand for knowledge workers. A higher level of education evidently makes an older worker more attractive to employers (de Grip, et al., 2004). Therefore, it is in the interests of the individual older worker themselves to update and upgrade their skills, retain networks and contacts, to maintain their competence, and thus their employability.
In the USA, the majority of HRM professionals reported that older workers were of more benefit than they were a cost – the advantages outweighed the costs (Collinson, 2003). However, while the same argument has been presented for the Australian context (Brooke, 2003), the employment situation in Australia remains bleak for the older worker (Encel & Studencki, 2004), and thus it is important for them to remain competitive in the employment marketplace. While older workers have many strengths, such as experience, stability and loyalty, they also have weaknesses such as obsolete skills, lack of credentials, lack of self-worth, expectations about retirement, and elder care responsibilities (Davey, 2003).

Career planning for today’s workers is more complex than ever before, as responsibility for managing a career falls more on the individual worker than previously (de Grip, et al., 2004). Employees can no longer rely on the organisation managing their careers, career steps or succession planning. Employees increasingly move from one job opportunity to the next, without regard for loyalty to the organisation or the boundaries of the job (Stone, 2005). The term “boundaryless careers” has recently entered HRM’s vocabulary to describe the situation where careers are no longer bound to a single organisation (Arthur, 1994). Handy (1996; 2001b) argued employees need to think of their careers as a series of jobs that may or may not be within the same organisation and the future is no longer guaranteed. This is a challenge for both the older worker and the organisation. Additionally, many older workers may not have the skills or knowledge to manage their own careers, and may continue to retire early.

On the other hand, older workers may be in a stronger employment situation as a result of being in demand, may begin to raise their cost of working and thus earn more to save for their retirement, and be able to demand part-time and other more flexible working arrangements.

8.3.2 Implications for organisations

The challenges for organisations to effectively manage their older workers include retaining and retraining those older workers of value, retiring those not of value, and justifying which older workers belong in which group. To change the
attitudes of employers, managers and peers about older workers and their capabilities, organisational investment is required. Support for HRM strategies is required at all levels within the organisation, and sponsorship from the top of the organisation has been reported as necessary for success (Stone, 2005). Organisations may need to explore their own organisational culture, and seek to create alternative views to the negative stereotypes associated with older workers. While the predicted shortfall of labour and consequent higher demand for older workers may naturally serve to redress such negativity, the value of older workers needs to be recognised and developed to meet organisational objectives in today’s lean organisation operating within a competitive marketplace.

In addition, specific HRM policies and practices on hiring and retiring, training and development, performance management, job design, health and safety, and flexible work and retirement options will need reviewing to attract and retain skilled older workers. Individually-tailored options will likely be required to suit the preferences of older workers, in the areas of flexible working arrangements, training, development, and retirement. New organisational roles for older workers may need to be considered, for example, mentoring and coaching younger workers, gathering retirement intention information from prospective retirees, developing new approaches to hiring interviews to include older workers’ perspectives, planning appropriate content for retirement seminars, designing and providing ongoing communication with and between current retirees from the organisation, developing attractive alternatives to full-time retirement, and planning future staffing strategies to be attractive to current and prospective older workers. To effect all these changes, organisational investment in older workers and relevant HRM strategies is needed. Management needs to view older workers as being integral to organisational productivity and profitability.

No longer is age legally part of the decision to retire a person in Australia, and management’s ability to plan their staffing profiles has therefore become more complex, without the knowledge that poor performing employees would necessarily be retiring at the age of 65 years. Further, there may be an increasing number of “professionals” who want to continue working longer, irrespective of performance levels. Organisations will need to be able to legally justify decisions to curtail such an
employee’s working life. In contrast, however, according to the studies within this thesis, one of the challenges may be how to hold on to older workers, as they continue wanting to retire. The loss of corporate skills and knowledge may be irreplaceable, negatively affecting the possible outcome of human resource planning and hence organisational objectives. Central to such decisions will be the HRM functions of career planning and development, performance management, training and development, and retirement, discussed in detail further below. In addition is possibly a new role for HRM – changing the attitudes and perceptions of employers, managers and peers about older workers.

Organisational recognition of the value to the organisation of the accumulated knowledge and experience of older staff is needed. As discussed previously, the attitudes of employers to older workers have been a barrier to the employment of older workers in the past, and need changing. However, changing perceptions will not be an easy task. Organisations could demonstrate the value of older workers by using older workers to mentor and coach younger workers - sending a message of the value of such knowledge - in addition to the other roles mentioned in the beginning of this section. Older workers could also contribute to advisory or strategy-making boards, and be the “wise old owls” espoused in Handy’s (2001) book as being one of the few essential permanent parts of the organisation.

However, the question remains as to how prepared organisations are for such a challenge. As discussed in Chapter 2, most employers have not yet responded to the predicted labour shortage, despite the increasing age of the workforce and average age of retirees slowly declining. Few organisations appear prepared for the loss of human capital, nor do they seem aware of the individual retirement intentions of their staff, such as in the organisation in this thesis. The findings from the studies within this thesis supported the need for such improvements and change. According to Patrickson and Ranzijn (2004), Australian employers have not yet adapted to the changing demographics, nor are they planning their future staffing profiles within the context of an ageing workforce. The consequences of this slow reaction should be felt soon, as the predictions for a shortfall of skilled workers loom closer, as soon as 2010 (Access Economics, 2001). Faced with these projections, employers should address the needs of an ageing workforce or face difficulty filling important positions within
their organisations, while at the same time possibly employing some non-performing older workers who are more than 65 years old. Neither of these situations is desirable, and HRM policies and practices within organisations need to change to reflect the new circumstances and strategies required.

As reported in the USA by Maurer (2001), some surveyed organisations were planning for the possibility of worker shortage, and were using a range of HRM practices to retain workers, such as flexible working schedules (24 per cent), continuous skills training (17 per cent), reduction in working hours (17 per cent) and asking older workers what they wanted (5 per cent). These practices concur with the findings from the studies within this thesis that older workers could be attracted to remain or return to work given such choices. Organisations need to reconsider their employment options, and include a greater number of attractive alternatives for non-full-time working.

Intergenerational management poses another challenge for organisations, as there could simultaneously be several generations in the same workplace, bringing with them possible associated tensions between the generations. As one manager in Study 2 commented: “we have difficulty getting young people in here because they have to work with old folks.” HRM in organisations must re-appraise their current practices, as the number of older workers will grow, while simultaneously the number of younger workers joining organisations will continue to slowly reduce. This will present staffing problems, and restrict the ability to “grow the organisation” from within. There was an identified need in the studies within this thesis to institute programs to encourage younger people into the organisation, or end up with too few younger people.

Therefore, additional implications for organisations could include regular discussions between management and valued individual older workers about how to retain their services, including (i) increased opportunities for growth and recognition, training and development; (ii) the offer of phased or partial retirement as an exit strategy; (iii) flexible employment arrangements to attract and retain older workers; (iv) incentives for older workers to delay their retirement; (v) health strategies and work ergonomics to consider the needs of older workers in terms of occupational
health and safety; and (vi) ways of managing the intergenerational differences. To meet individual preferences regarding continuing to work, and to retain valued employees, managers need to discuss retirement intentions with each individual older worker. Offers of a mix of employment and partial retirement arrangements during the individual’s retirement deliberations may be sufficiently attractive for them to continue working. Such a result may slow or reduce the number of exits and retirements. Development of organisational policies concerning incentives to maintain the involvement of retirees could be another useful strategy, for example, gathering data on, and seeking the retirement intentions of, those close to retirement, while providing them access to library services and computers.

Succession planning and career development are other potential keys to the workforce planning required to manage older internal workforces, and such planning needs to be integral to all organisational HRM and business strategies. Knowledge management is another area that organisations will want to maximise, and the effective retention of knowledgable older workers will be a part of such management. Other incentives for older workers to remain in the workforce could be organisation-specific and even employee-specific, but the organisation needs to uncover what such incentives might be.

If an older worker still wants to retire from the organisation, despite being offered the options described above, then other strategies could include: (i) financial planning, including information about any negative impact on accessing superannuation payments early; (ii) the financial consequences of accessing the age pension or continuing to work; (iii) counselling for life in retirement (not just financial planning) and retirement as a couple; and (iv) discussions about continuing an association with the organisation in a variety of different roles, including organisational consultant, mentor, expert adviser, coach, or providing a social or volunteering service. To foster the extended working lives of New Zealand academics, Koopman-Boyden and Macdonald (2003) found flexible working arrangements, appropriately designed training programs, formal performance management and employer recognition of the value of corporate knowledge and experience were successful strategies.
According to Patrickson and Hartmann (2001, p. 7), changing the perceptions of older workers in terms of the attractiveness of remaining at work, as opposed to leaving work: “is the factor most likely to be adjustable by the employer”. As such, they argued, an organisation can influence an older worker’s decision to retire or not. Suggestions to extend working lives of older workers could include (i) determining the retiring intentions of staff; (ii) auditing the skills of older workers to examine if any critical skills may be lost when individuals retire; (iii) understanding older workers’ needs and preferences; (iv) allowing older workers access to training and development opportunities to enhance their job knowledge and skills, as well as career change and how to enact such a change; (v) offering flexible working arrangements that maintain status and value; and (vi) re-appraising hiring practices and the attitudes of those making the hiring decisions (adapted from Patrickson & Hartmann, 2001).

As the management of older workers appears to need a new perspective, organisations must consider individually-tailored arrangements to suit the needs, intentions and preferences of their older workers. Each organisation will need to consider the implications of each of their HRM functions for older workers. Further details of the likely implications for HRM are discussed next.

8.3.2.1 Implications for HRM

To structure a discussion on HRM requires a choice of theorist or approach, and the researcher has chosen Stone (2005), an Australian text on HRM currently in its fifth edition, as the basis for such a structure. That text will provide the order and the HRM definitions used in this chapter to discuss the implications for HRM policies and practices of the theoretical changes argued earlier in this chapter. The sections below only discuss the key functions of HRM that are relevant to the findings in this thesis, and therefore do not cover all fields of HRM (for example, compensation and benefits; health and safety). The seven relevant HRM functions discussed below are: job design; human resource planning; recruitment and selection; performance management; training and retraining; career development; and retention and retirement. The studies within this thesis have all been completed within one organisation and thus the organisational context remains constant, providing a sound basis for discussing HRM practices for that organisation.
A note of caution, however, should be mentioned here regarding the potential influence of HRM. HRM may have appropriate policies and practices in place to encourage older workers to remain in the workforce, yet many older workers may still retire. In attempting to redress the continuing trend of older workers to retire, it may be that older workers do not find enough fulfilment, meaning, challenge, or interest in working to keep them working later into their lives, irrespective of HRM strategies. If their meaning of working is not sufficiently important in comparison to, for example, their families or outside interests, this situation is unlikely to change. HRM cannot be held responsible for all older workers’ early retirement. What might be useful, though, is that there may be indicators to assist HRM to determine who are the more likely older workers to remain, and thus to effectively target resources. Such a possibility, resulting from the studies within this thesis, is discussed below.

8.3.2.1.1 Job design

Older workers in the studies within this thesis sought more autonomy and variety in their jobs, and this could be achieved through job design. Job design, because of its influence on job satisfaction and job commitment may be one way of reducing the rate of early retirement (Nankervis, Compton & McCarthy, 1999). Those authors suggested job design involves both human and technological factors in order to achieve objectives and the performance of the work, while accounting for the capacities and needs of job holders. In addition to the actual content of the job and the methods used to achieve it, job design can also change the way work is organised to include part-time work, job-sharing arrangements, portfolio work, and the like. In order to retain their services and skills, a range of employment alternatives could be offered to employees considering retiring. While considering such alternatives, any health and safety aspects and job performance standards relevant to older workers can simultaneously be taken into consideration to ensure safety and equity.

Despite being offered a (limited) range of working arrangements, older workers continue to retire. Judging from the studies within this thesis, the offer of flexible working arrangements has not abated the tide of those retiring early. Stein, et al, (2000) argued that flexible work practices for academic staff needed to go further than the limited offerings of part-time work or job sharing, and needed to include options for negotiated periods of work and non-work, as academic staff left and re-
entered the workforce in response to changing life circumstances. Similarly, Rosenman and McDonald (1995) found Australian academics sought flexible working arrangements, and suggested extra non-full-time options such as a one semester on, one semester off arrangement, or a part-time, postgraduate students only, teaching load, or a part-time, administrative duties only, load. Academic type work may also be able to accommodate special projects, consultancies, mentoring of younger academics, or teaching small post-graduate classes while phasing into retirement (Koopman-Boyden & Macdonald, 2003).

HRM could include retirement as part of the HRM planning for staffing of an organisation, and offer pre-retirees a wide range of alternatives to suit the older workers’ changing needs, while keeping their valued skills. Such flexible options were reported in Study 4 as attractive to those who had already retired, and thus could be a worthwhile addition to the number of job design policies and practices used by an organisation to retain staff. In terms of offering some specific options for organisations, many aspects of job design could be tailored to better suit older workers. For example, ergonomic issues in the workplace could be introduced to better suit the needs of older workers’ seating and work space arrangements, aimed at increasing applicability for those whose physical capabilities may not be as great as younger workers: the design of seating, spatial design for lifting and reaching needs, and different chairs and desks. Health and safety issues are other strategies for organisations to increase retention and attraction rates of older workers, such as ensuring lifting and carrying requirements are manageable by older workers, and that working conditions are not arduous in terms of speed or duration, as older workers were reported in the literature earlier in this thesis to be more accurate but needing more time for that accuracy, and also their desires for less than full-time work.

Moreover, judging from the studies within this thesis, older workers sought social interaction at work. This appears to be an important finding as it was not part of the MOWIRT (1987) model of the meaning of working. Social interaction could be designed as an integral part of many jobs, enabling older workers to interact more frequently with both their cohort as well as younger workers, mentioned in the studies in this thesis as desirable to older workers. Job design could therefore be employed to
improve social interactions available at work as another retention improvement or retirement delaying strategy.

8.3.2.1.2 Human resource planning

A frequently-raised issue regarding the management of older workers by the participants was the issue of planning for future staffing of the organisation. With the large number of exits expected of valued and skilled older workers, some managers within the organisation in this thesis were concerned to try and minimise the resultant loss of corporate knowledge, intellectual capital, history and experience. These participants had introduced various methods to assist in the retention of knowledge, including multi-skilling. However, most managers had not considered the consequences for their work area of the need to replace people leaving. Generally, they knew this would happen, but such thoughts had not translated into action. Only a few work areas had planned for future staffing needs, including some consideration of whether they would prefer to hire older or younger workers.

Human resource planning is about the demand and supply for labour, and is usually a shared responsibility between managers and HRM, to ensure the right skills will be hired (Stone, 2005). Human resource planning is concerned with trying to balance the demand for staff from the whole organisation with the supply of people now and in the future, who will meet the organisation’s needs. According to De Cieri, et al. (2005, p. 682) human resource planning is: “the process through which organisational goals are translated into human resource goals concerning staffing levels and allocation”. It involves forecasting the people needs for an organisation then planning the necessary steps to meet such needs. Effective planning for future staffing is another area of HRM that will play a key role in the successful management of the older worker and the ageing workforce.

From the findings in this thesis, succession planning and the career development of older workers need further consideration, to retain valued older workers and to minimise corporate skill and memory loss. Additionally, the transfer of knowledge is likely to become recognised as a more critical issue, needing effective strategies for its management. Strategies specifically for organisations to assist reducing the losses of older workers along with their intellectual capital and
corporate memory could include managers having discussions with each member of their staff once they reach the age of, say, fifty years, to discuss any plans the staff member has for their retirement. Such early intervention may alleviate older staff members’ concerns about flexible working options available to them as they near retirement as well as after retirement. The manager could advise valued older workers of the organisation’s desire to maintain contact with them and present an open invitation to return to working in a variety of flexible arrangements, should the older worker later desire to return to work. Further, succession planning could be used to plan for the replacement of those nearing retirement, allowing sufficient time for a “hand over” of information and corporate memory, as well as training the replacement on the job. Career planning and succession planning could be successfully combined to better manage the ongoing attrition of older workers in an organisation, by discussing individual plans with older workers, planning for future skill and knowledge requirements, and seeking out those who will meet the requirements of the vacated job.

While career planning and performance management both play roles in the management and planning for future staffing, and participants had considered the need for both, succession planning was not mentioned. Succession planning is one method of planning for the future in terms of the replacement of key individuals. Replacement can be identified a long time ahead of any expected departure, allowing time for mentoring, knowledge management, and training and development of the replacement person for the new role. Succession planning may therefore provide an additional mechanism through which to manage the ageing workforce.

8.3.2.1.3 Recruitment and selection

The managers of older workers in the studies within this thesis commented positively on having mixed ages of staff, and they occasionally targetted older workers for some jobs. Recruitment and selection functions are both needed in the achievement of a mix of staff ages, as well as providing opportunities for advancement, and hence the retention of staff. According to Stone (2005, p. 867), recruitment is: “the process of seeking and attracting a pool of qualified applicants from which candidates for job vacancies can be selected”. Recruitment is therefore one of the strategies affecting access to older workers, while selection is concerned
with choosing the successful applicant from that pool of applicants (Stone, 2005), thereby also contributing to staffing demographics. The approaches taken to both recruitment and selection could be reappraised, to ensure appropriately skilled older workers are more likely to be successful.

In order to meet the labour shortage challenges predicted, HRM will need to address the issue of attracting and hiring older workers. Attraction may need to include advertising differently, possibly including descriptions in advertisements such as “seeking mature and experienced applicants”, or “age-friendly employer”, and integrating images of older people in the media. For example, as not all older workers are comfortable with or have access to computers, reliance on web-based advertising could be viewed as ageist. Further, the hiring interview itself could be revised, as the literature has repeatedly found unstructured selection interviews to be unhelpful, lacking in validity and a poor predictor of future high performers (Gatewood & I, 2001). Despite this evidence, the selection interview continues to be the most frequently used method of staff selection (Singer & Sewell, 1989; Stone, 2005). Sullivan and Duplaga (1997) suggested the relative age of the interviewers could also be a consideration, as there appears to be a positive relationship between the age of the interviewer and the age of successful applicants. Despite research acknowledging the strengths of older workers as employees (as detailed in Chapter 2), older workers continue to find it difficult to obtain employment, and to re-join the workforce once they have left (Encel & Studencki, 2004; Ranzijn, 2004; Sheen, 2000).

Further, recruiters and interviewers interested in attracting and retaining valued older workers will need to be aware that older workers are not necessarily interested in the same work-related issues as younger workers. The predicted labour shortage is likely to create an increase in demand for older workers in the near future, making recruitment more competitive between organisations. HRM will need to ensure current training of their hirers, and offer potential employees more flexible and age-friendly working arrangements, as previously discussed.

8.3.2.1.4 Performance management

The findings within this thesis suggest that managers are concerned with the need for justifiable decisions as to which older workers to retain and which to retire.
Additionally, the temporary role of academics as managers implies the need for performance management of both managers and staff to ensure consistency over time. The use of effective performance management would help in both situations.

Performance management is an organisational HRM system designed to meet organisational needs for ever-improving performance, on the assumption that improvements in individual and organisational performance are integral to improve competitive advantage (Stone, 2005). A performance management system is typically linked to recruitment and selection, training and development, career planning, compensation and benefits, and job design, and is thereby critical to the effective management of older workers.

Additionally, as the workforce continues to age, what can organisations do with those older workers who are becoming tired or disinterested? In the days of mandatory retirement, when people were forced to retire at the age of 65, organisations did not have to consider whether an individual was performing or not. The removal of mandatory retirement has created situations where such individual decisions need to be made by organisations, and the use of objective and appropriate performance measurement is therefore integral to effective and legally justifiable performance judgements. There is a clear link between the measurement of older workers’ performance and the impact upon the future of older workers. Thus, the issue of valid and reliable measurement of older workers’ performance (as with all other employees) is critical to the management of the ageing workforce.

If an older worker’s performance is considered unworthy of retention in a particular job, a range of alternatives is available before retirement or dismissal is considered. The first alternative is to coach the person through a period of performance management, providing the support and assistance required to raise the level of their performance. A second option is to update/upgrade the older worker’s skills and knowledge, or to retrain them for a different job. A third option would be to adapt the features, ergonomics or work design of the job. A fourth alternative would be to assist the individual to leave the organisation with dignity and respect, either promptly or through a process of gradual transition into retirement. HRM has a vital role in ensuring fair, equitable and accurate assessments of people are made within
organisations, as there will be a need for justifiable decisions by employers about which older workers are retained and which retired.

8.3.2.1.5 Training and retraining

As discussed in Chapter 2, HRM will be challenged with retaining valued older workers and their knowledge. The findings in this thesis suggest that retention of skilled older workers and loss of corporate knowledge are important to managers. Yet managers had little knowledge of the range of flexible working arrangements that could or should be offered to those considering retirement. Additionally, some managers in this thesis did not consider long-term staffing to be a priority or occasionally, their responsibility. The consequences for the organisation meant higher retirement rates than may have been necessary, as some older workers believed they had to retire to meet their flexibility needs and were unaware of any post-retirement employment options available.

One of the key strategies could be (re)training, education and professional development so that older workers can maintain a competitive edge. This is particularly pertinent because older workers are more likely to have skills that are now outdated or obsolete. Without access to training and development, the skills of older workers will lag behind the younger workers, resulting in their reduced value to their current employer. In terms of performance for the organisation, an older worker with outdated skills is unlikely to be performing at the desired levels. Therefore, education and training in mid and later life are necessary because people cannot hope to gather sufficient education and knowledge in their youth to last their whole life. Such mid and later life education and training can assist in addressing skills shortages and maximising the potential of older workers, and may include tertiary education, organisational training, development programs, or other programs sourced from outside the organisation (Davey, 2003). Training and education may also improve the variety of work available to older workers, found to be important to the retention of older workers in the studies within this thesis.

Older workers tend to be excluded from training opportunities, often because of the perceived resistance of older workers to change, or the perceived lack of return on investment due to their closeness to retirement age (Schwartz & Kleiner, 1999).
Further, while an organisation may provide what appear to be sufficient training opportunities, they may only have relevance to a minority of older workers. Therefore, the opportunities for older workers to undertake education and retraining and the elimination of barriers to access them are essential features of the effective management of knowledge, and thereby of an ageing workforce. Moreover, HRM could consider further investment in training the growing sector of their workforce – the casual, contract, part-time and job-sharing older workers. As most employees, irrespective of age, stay with one organisation for an average of 3-5 years (Stone, 2005), age should not be a factor in the decision to train or educate employees.

Training and development (as well as retention strategies) are keys to better managing the loss of corporate skills and skill obsolescence within an organisation as older workers retire. From a societal perspective, older workers with outdated or obsolete skills are unlikely to be (re)employed and thus will add to the burgeoning costs of maintaining the aged population. The HRM framework for education, training and development needs re-thinking to include older workers, as they will be key to the future labour force. From the findings in this thesis, the aspects of training that could be investigated as worthwhile particularly for managers in organisations could be: methods and advantages of long-term staffing planning, minimisation of the loss of corporate knowledge and maximisation of retention, recording and “hand-over” to others of important knowledge, the available flexible working arrangements (to discuss with older workers considering retirement), the need for all managers to initiate discussions with each of their staff about his/her retirement intentions, and the need to make decisions that will benefit the longer-term, not just focus on short-term gains.

Further, from the findings in this thesis, it appears that the training of older workers could also prove beneficial, as knowledge of employment arrangements, both pre- and post-retirement, may lead to greater retention of older workers’ human capital. Older workers may, as a consequence of such knowledge, choose to retire under different arrangements, including ongoing part-time work, or may choose not to retire, in the knowledge that they have flexible employment arrangements available to them as they near retirement and also available after their retirement. Nevertheless, the knowledge of available alternative employment arrangements is likely to increase
older workers’ competence to negotiate with their managers about ongoing or returning work. Therefore, training of older workers, as well as their managers appears to be an appropriate strategy to assist organisations to retain older workers, or attract them to return.

8.3.2.1.6 Career development

The studies within this thesis suggest that the retention of skilled older workers, particularly those with crucial corporate knowledge, is important. According to Stone (2005), career development is the term used by HRM to describe the career responsibilities of the organisation. The career responsibilities of the individual older worker in terms of maintaining current and employable skills have been discussed earlier in this chapter, and therefore this section will focus on the career responsibilities of the organisation.

Career development for older workers will need to address the current career plateauing that occurs for many older workers. An individual’s motivation is likely to dwindle when no career progression is seen as possible, even though in reality upward progression of most employees must stop at some time. As mentioned by several academic participants in the studies within this thesis, and confirmed by Anderson, et al. (2002), the typical career progression for an academic stops at the Senior Lecturer/Associate Professor level. Bardwick (1986) noted that while career plateauing was inevitable for most employees, it was occurring sooner for the Boomers due to their large numbers, and workers were no longer being looked after by their organisations in terms of their careers or futures. Employees were found to be seeking other ways of satisfying their needs, including outside the workplace, which for many of the more financially secure, led to early retirement (Driver, 1995). While career plateauing creates problems for individuals, it also creates problems for organisations. Organisations need to become responsible for the career development of older workers, including monitoring the signs of an impending plateau, accepting responsibility for employee development, and providing feedback and challenging jobs to halt the consequential potential retirement from the organisation.

As mentioned previously, the concern by managers about the loss of corporate knowledge was another finding in the studies within this thesis. The “bunching” of
older workers’ exits from an organisation can leave skill gaps that can have negative consequences for the organisation (Anderson, et al., 2002). The use of career development is therefore seen as one way of retaining skilled older workers. Career development, particularly for older workers, will become critical because of the impact they will have on younger workers. As older workers typically hold the more senior and well-paid jobs within organisations, they present a potential barrier to opportunities for younger workers, as suggested by the findings in this thesis. This can create problems for organisations unless there is some planned organisational renewal (Management Advisory Committee, 2003). Youth unemployment is still a concern in Australia even though there are predictions for a shortfall of skilled workers and the likelihood for less unemployment for the young in the future. Like older workers, younger workers also need career plans, but their career options are frustrated as long as older workers do not leave the workforce.

According to the findings within this thesis (arguably similar to those in other large public sector organisations), employees plan their own careers and their own exits, including retirement. They give limited notice of their intention to retire, for fear of repercussions in terms of limiting opportunities while still working. They then retire with little or no discussion with the organisation, and have minimal pre-retirement contact with HRM, other than about financial arrangements. Long-term staffing strategies could be established to make meaningful career structures for workers. According to Hudson Global Resources and Human Capital Solutions (2004c, p. 4): “past research has indicated that very few organisations look beyond 6-12 months in terms of staffing – offering employees very little vision for their own careers”. Career development is thus another HRM factor in the successful management of older workers.

8.3.2.1.7 Retention and retirement

Retention strategies to reduce voluntary turnover are needed to better balance the supply and demand of skilled workers for the future labour market in Australia. As such, retention strategies need to become important strategic and HRM issues within organisations. This was supported by the findings in this thesis, which suggested managers are concerned about the consequences of losing skilled older workers, and older employees want access to part-time and gradual retirement
options. Early retirement of high performers could potentially be reduced, and the retention of skilled older workers could be increased. HRM needs to re-conceptualise the older worker in terms of the contribution made to an organisation’s objectives, followed by decisions made to retain or retire particular older workers. However, HRM may have limited influence on the retirement intentions of those older workers determined to retire. While some managed level of organisational renewal in the form of turnover is probably positive, such turnover needs to be managed, and not allowed to get out of control or to continue without monitoring. According to De Cieri, et al. (2005, p.603): “Voluntary turnover can be minimised by a range of employee retention strategies and interventions, measuring and monitoring employee levels of satisfaction with critical facets of job and organisation, and addressing any problems identified by such surveys”.

As suggested by the findings within this thesis, Baby Boomers continue retiring in large numbers, and thus they are likely to redefine retirement. For some, retirement means the beginning of full-time leisure, for others the opportunity to continue working, but with greater choice and flexibility. The traditional notion of only full-time retirement is no longer applicable, thus HRM could integrate this change into policies and practices, to be able to match individuals’ varied working needs, and thereby keep the valued older workers. Several HRM strategies resulting from the studies within this thesis and described below may assist in developing a new perspective on managing older workers. These strategies include: (i) targeting the retention of specific groups of older workers as being the more likely to want to continue working; (ii) providing improved planning around retirement; (iii) managing older workers in such a way that their outside interests are not a cause for their retirement; (iv) creating opportunities for ongoing social interaction with colleagues; and (v) better choosing and training of those people who will be hiring and managing older workers. These five strategies are further explained next.

8.3.2.1.7.1 Target specific groups of older workers

Judging from the studies within this thesis, indicators that might identify which older workers would be more likely to continue working include those older workers who work as “professionals”, are highly educated and single. Having a partner with whom to retire appeared to be a strong motivator for people to retire
early. Therefore, organisations need to be aware of older workers’ individual relationship status and their retirement intentions. Additionally, partnered women were more likely to retire early than partnered men, and at an earlier age. Based on the growing number of marriage break-ups, divorces and resultant single people, there may be indications of a future decline in the number of people retiring.

In the research within this thesis the higher earning employees (males and academics) were more likely to want to continue working. One explanation could be the reluctance to give up status and authority for the relative obscurity of retirement, as supported by Choo (1999). Broader research is required into this area to confirm, or otherwise, these findings.

8.3.2.1.7.2 Planning before retirement

For those older workers who do want to cease working in the traditional retirement sense, participants reported they had not been offered sufficient pre-retirement information, particularly planning for life beyond the last day of work, nor for couples in retirement. Many participants commented they just wanted to stop working; to “get off the treadmill”, and yet they had not been offered the opportunity to continue working with fewer hours or reduced pressure. Stein (2000, p. 71) reported respondents’ comments including: “retirement to me does not mean leaving my profession”; instead it meant “freedom, release from systematic and routine obligations”. Such people may be better offered a part-time job, and the chance to slow down and get their lives back in balance, rather than ceasing work altogether. Organisations could better plan for this. The implementation of phased or transitional retirement has been slow in Australia, even though it has been available for a number of years in both the USA and in Europe (Patrickson, 2003).

HRM has a role in issues concerning retention, and the retirement decisions employees make, and in the strategies the organisation employs to retain or retire older workers. The ageing workforce is likely to affect both of these labour market segments, and HRM needs policies and practices to better equip the organisation for the changes. The implications for organisations in terms of specific options to retain the services of valued older workers, and to effectively plan any exits from the workforce, include greater attention paid to pre-retirement communication between
organisations and their employees. The findings in this thesis suggest that better pre-retirement planning would include the non-financial aspects of retirement, as well as the financial, the expectations and examples of “life in retirement” not just the planning for it, and also planning for couples in retirement, as to how they will actually live each day, their priorities and activities. Additionally, better pre-retirement planning and discussions with management and HRM about the best ways of facilitating the retirement process could be made available. The potential consequences of such actions could be higher retention and attraction rates as older workers become familiar with the working arrangements available, and in the knowledge that they could return to work after retirement, and on a part-time or other less than full-time basis.

8.3.2.1.7.3 Interests outside the workforce

Individuals’ interests outside of the workplace appear to be largely beyond the control or influence of either HRM or an organisation. However, it may be that interests outside work develop when people are not fully satisfied or occupied at work. Those without a “passion” for working are possibly more likely to seek interests outside of the workplace. It could be argued there is room for HRM to investigate the possibility that people who say they are retiring for “other interests” reasons are actually doing so because they are not sufficiently satisfied with working. That is, even though an older worker’s outside interests appear to be something an organisation cannot impact upon, this may not be the situation in all circumstances, and could be explored on a case-by-case basis.

8.3.2.1.7.4 Social interaction

Another issue that could be influenced by HRM is social interaction at work, a factor that positively influenced participants to continue working (Lockwood, 2003). Similarly, as reported by participants in the studies within this thesis, social interaction was an aspect that was missed by those not working in retirement. Past HRM initiatives appear to have been successful in this area, moving away from the isolated individual worker in an assembly line, and towards arranging work so people can interact and develop friendships.
Once a person has left an organisation, they may want to continue some association with that organisation (as mentioned particularly by the female general staff retiree participants) because they missed the social interaction of working. Choo (1999) supported this finding. The strategy of maintaining ongoing interaction with retired academics is part of some universities’ academic culture, and retirees’ organisations have been formed (Koopman-Boyden & Macdonald, 2003; Rosenman & McDonald, 1995). As reported by Lockwood (2003), as people age, there are increased concerns about social isolation and detachment, and thus work has become increasingly important as a social outlet. HRM could manage this process in a structured way so retirees could communicate with and contribute to the organisation. This could encourage some volunteering effort, as suggested by one general staff participant to her work area as she drew closer to retirement.

It seems there may be room for further development in this area, with the possibility of HRM encouraging involvement, mentoring and volunteering from retirees as ways of maintaining social interaction with the organisation once people have retired. Organisational contact could be continued between retirees via simple electronic means, and current employees. One positive consequence of such contact may result in valued retirees being enticed to return to work.

8.3.2.1.7.5 Better choosing and training of hirers and managers of older workers

The selection and training of supervisors and managers within an organisation are the responsibility of the organisation and its HRM philosophy. The lack of effective supervision reported by some participants in this thesis is not new and has been a problem within many Australian organisations (Karpin, 1995). According to Hudson Global Resources and Human Capital Solutions (2004), in surveys of more than 7,600 employees across 17 core industry groups, people management was the most serious failing of Australian leadership, with adverse effects on hiring, turnover, productivity, customer relations, workplace safety and ultimately, profitability. People management was reported as a failing two and a half times more frequently than any other category in that survey. HRM needs attention if organisations are to retain older workers, and particularly those older workers who are financially secure enough to make the decision to retire early.
Most academic managers in the studies managed their staff without the benefit of a long-term view, without having to face the longer-term consequences of their management decisions, and perhaps without the training and development needed for success. Other organisations commonly train their managers in management skills and select as managers those best at managing. In contrast, within the organisation in this thesis, it appears the practice in the academic areas is a rotating system of mostly “reluctant and temporary managers”, marking off the days as a manager until they can get on with their “real work”.

### 8.3.3 Managing mixed-age employees

Having an age mix of employees was reported as beneficial in the studies within this thesis. The management of diversity is about integrating non-traditional (such as older) employees into the workforce, and valuing the differences they bring. In addition, diversity is concerned with ensuring the fair and effective use of employees of all ages, genders, occupations, ethnicities, and so on (Stone, 2005). The predicted shrinking labour pool makes the management of diversely-aged work groups an imperative to organisations, and even more so as older workers represent one of the few remaining labour growth sectors (Australian Bureau of Statistics, 2005a).

The findings from the studies within this thesis supported Szinovacz, et al. (2001), who found relationships impacted more upon women’s plans to continue working than men’s, and that women were more likely than men to stop working to spend time with family. Another emerging issue for organisations planning for older workers and their retention is eldercare, which is likely to increase as the population ages. As mentioned previously, many older employees are finding themselves dealing with longer-living older parents. According to Lockwood (2003, p. 7): “although the profile of a typical (USA) caregiver is a woman aged 46, married, employed full-time and spending 18 hours a week on care-giving, eldercare in the workplace in primarily a hidden problem”. It seems HRM could broaden its approach to managing the diverse range of employees to also embrace the consequences of eldercare. A revised strategic HRM management approach seems needed to embrace the diverse groups of employees, and to change the current low level of employment of older workers.
8.3.4 Other issues influencing organisations

There are other issues that have implications for organisations within the context of an ageing workforce, and two important issues are age discrimination and the terminology used in the HRM paradigm.

8.3.4.1 Age discrimination

According to Encel and Studencki (2004), age discrimination was found to exist in Australian organisations. On the one hand, age discrimination may not occur within all organisations; for example, the participants in the studies within this thesis did not report age discrimination within their organisation. On the other hand, the lack of reported age discrimination could be partly explained by Walker and Maltby’s (1997) argument that objective data on age discrimination is “hard to come by”.

Nonetheless, age discrimination may increase as one of the ways in which organisations decide between those who should be hired or retired and those who should be retained. While age discrimination is outlawed by Federal legislation, in reality it continues to reduce older workers’ chances of obtaining employment (Encel & Studencki, 2004; Ranzijn, et al., 2004). The findings in this thesis suggest older workers found working to be important, and yet the levels of employment in the older segment of the labour market remain low (Australian Bureau of Statistics, 2005). It seems older workers continue to be excluded from the labour market, and particularly those less skilled. Older workers are less likely than younger workers to find employment, and to take longer finding employment if they leave or become unemployed (Australian Bureau of Statistics, 2005a). Therefore, there may be a role for organisations in trying to change their culture to one more embracing of older workers, instead of excluding them in preference for younger workers.

8.3.4.2 HRM terminology

The current use of particular words to describe many employment practices, functions and strategies could be seen as reinforcing perceptions about older workers and their capabilities. For example, the HRM literature is full of commonly-used and understood words, such as selection, promotion, potential, mentoring, training, career planning, development, performance management, and so on. Each of these words
conjures up images related to younger workers who have a future with an organisation, and who will be nurtured to their full potential. In other words, they should not be too old.

However, these words do not account for older workers, who may not have much perceived “potential” in terms of growth, upward mobility, nor perhaps even interest in full-time work as perceived by employers. Additionally, there are changes in employment arrangements that organisations are taking advantage of to maximise the skills within their workforce. For example, the word “development” enjoys a positive connotation, while “ageing” is seen as a negative (Perlmutter, 1988). If older workers do not receive training and development opportunities, they will become of less value to the organisation. However, not providing the same opportunities as for younger workers could be explained if the older workers are intrinsically not as well skilled or qualified. Another word that has particularly loaded meanings associated with younger workers is “mentoring”, where a new (younger) employee is linked either formally or informally with a more experienced (older) person within the organisation, rather like a “father/mother figure” to assist the younger person succeed, or even fast-track them, by providing advice, knowledge, shortcuts, contacts and the like.

It appears the interpretation of these loaded words has influenced the operations of organisations, or perhaps organisations have assumed certain norms about what these words mean, such that the words themselves have become loaded against older workers. For older workers to re-enter the workforce, and in order to lighten the future financial load on present and future generations of workers, the issue of terminology may need significant rethinking. At present, it appears the current terminology presents problems, and the terminology may need to change in order to shift the mindset of employers. Perhaps new language could be developed to match the changes in the workforce demographics and the expected higher uptake in employment of older workers. Words such as “re-employment”, “recycling”, and “return workers” as well as the recently coined “gold collar” and “grey collar” workers could be added to the vocabulary of organisations when managing their staff. “Pre-retirement” and “sunset employees” should not be used when referring to older workers, as their future in terms of working beyond the traditional age of retirement is
changing. It seems important then to change the understandings that HRM terms create, as they could militate against the reinventing of older workers in the workforce.

8.4 Chapter conclusions

This chapter has integrated and discussed the findings of the four studies in this thesis. Additionally, the chapter identified two main areas of contribution – theoretical and practical. The research has contributed in a number of ways to the theoretical understanding about the meaning of working to individual older workers, and within an Australian context. The chapter argued the need to rethink the approach taken to researching the management of the ageing workforce, and how retirement is conceptualised and researched. A revised model of the meaning of working is suggested, extending previous models by adding four influences on the intention to continue working. In so doing, the chapter begins to address gaps in the management and organisational literatures.

The practical implications of a new framework for managing and researching older workers are then identified, for individual older workers and organisations. For individuals, even within the context of a labour shortfall, only the skilled workers will likely be hired, and therefore the issues of skill maintenance and career management are suggested as key considerations for ensuring future employability. For organisations, managing a diverse and ageing workforce (including retaining the skilled workers, retraining others of value, and justifying decisions to continue or retire individual older workers) is a challenge that organisations will soon be facing. In particular, the role of HRM is argued as being significant as neither public policy nor individual older workers are, by themselves, sufficiently influential to effectively manage the ageing workforce. A number of key HRM functions are then discussed in relation to the findings from the studies within this thesis, and from this, the implications of effectively managing the ageing workforce in Australia are drawn for organisational management and HRM. Finally, the existence of age discrimination and the inappropriate use of some HRM terminology are suggested as warranting further consideration.
The next chapter concludes this thesis by outlining the overall conclusions of the thesis, then presenting the third set of implications – for public policy – of a new perspective on managing older workers. Finally, Chapter 9 makes suggestions for further research.
CHAPTER 9: CONCLUSIONS

9.1 Introduction

This final chapter brings the thesis to an end by firstly presenting the overall thesis conclusions. Included in these conclusions are some implications for public policy (which is where this thesis began in Chapter 1) of a new approach to managing older workers. Secondly, the chapter provides further detail about the implications for public policy, which have been left until this final chapter as the studies within this thesis drew from only the individual and the organisational levels of analysis. Nonetheless, such implications are important as context for the management of the ageing workforce and the older worker. Finally, the chapter suggests areas for future research, including the use of different methodological frameworks.

9.2 Overall conclusions

Australia has an ageing workforce that is likely to have a shortfall of skilled older workers. Therefore, any improvements in reducing the rate of early retirement, and increasing the rate of retention, are likely to help reduce such a shortfall. However, the research described in this thesis has found, using the meaning of working as the focus, that the majority of older workers continue wanting to retire before the age of 65 years. While most of these older workers enjoyed their work, finding great satisfaction, achievement and challenge from it, most still found too little time to do the other things in their lives that they rated as more important. There was a gender difference in the meaning of working, as more females than males accorded a higher rating to “family” than to “working” in importance in their lives. Needing more time to spend with their partner was the most frequently reported reason for not wanting to continue working, and those older workers perceived full-time retirement as the solution.

Participants’ intentions to continue working appear to be influenced by several factors. Primarily, issues of health and finances are of concern, but when a choice is available about the timing of retirement, other influences appear to become important. These four influences are the “passion” for working, having a life partner, interests outside work, and negative organisational impacts. Additionally, the findings suggest
that there are four sub-factors that influence the first of those – the “passion” for working. These four sub-factors are: (i) the job type (including the amount of autonomy, variety and the influence of being a “professional”); (ii) social interaction at work; (iii) the later start of academic careers than other administrative type careers; and (iv) the casualisation of the workforce.

Furthermore, the labour shortfall may worsen as not all older workers are likely to be employed – only the more highly skilled and educated are likely to be successful in job searching, as previously discussed. Therefore, the individual older worker in knowledge worker type jobs has an employability advantage in terms of skill currency and skills maintenance. Simultaneously, the drive to retain skilled older workers by organisations needs to be integrated with their strategic HRM policies and practices.

Consequent upon the findings in this thesis, a new concept of retirement appears necessary to embrace the different perspectives of older workers in their meanings of retirement. Some of the older workers wanted to retire early to cease work (usually to spend more time with their partners), some wanted to continue working past the age of 65 years, and some never wanted to retire. Job type also played a role in this differentiation, as the majority of academic staff wanted to continue working, in contrast to the majority of general staff who wanted to retire early. Academics having access to more professional-type jobs (when compared with the general staff’s jobs) with greater levels of associated autonomy and flexibility was also influential on the intention to continue working. Other influences on the intention to continue working were gender and partnership status. Partnered females were the most likely to want to cease work and retire early, not wanting to return to working. In contrast, single females wanted to continue working. On the other hand, males were more likely to want to continue working past the age of 65 years, irrespective of partnership status. The gendered nature of retirement thus emerged from the findings within this thesis, and would be worthwhile further exploring.

The research in this thesis makes both theoretical and practical contributions. Theoretical contributions are also made at the disciplinary level, in terms of the need for a different perspective on the management of older workers. In particular, such a
new perspective needs to include individual older worker’s perspectives, needs and interests. An extended model of the meaning of working has been suggested, and this theoretical contribution has implications for the individual, the organisation and public policy. Additions to knowledge are in terms of older workers’ individual perspectives, the Australian context, and using qualitative research methods. Previously, research was mostly limited to quantitative methods and organisational perspectives of managing the ageing workforce and individual older workers, thereby omitting the voices of older workers. This thesis addresses such omissions. Additionally, this research contributes at the practical level by specifically identifying the practical implications of the theoretical shift for public policy, organisations (and particularly HRM because of its significant role in effecting needed changes) and the older worker.

Firstly, at the public policy level, any policy or organisational inducements for early retirement need to be removed, as early retirements can be very costly. There are other implications for public policy – governments need to ensure superannuation, taxation and pension arrangements do not entice older workers to leave the workforce. Rather, such arrangements need to encourage older workers to continue working past the age of 65 years. Government reports both acknowledge and recommend such actions, and public policy initiatives have been introduced to begin such encouragement. Secondly, at the organisational level, investment in the management of their ageing workforces is required to retain the skilled older workers, and remain attractive to prospective older employees. Furthermore, HRM has not created a sufficient framework for older workers in situations where retirement does not mean the end of a working life. The HRM implications suggested in this chapter include the offer of flexible working arrangements in an effort to retain the valued older workers, the planning of more relevant training and other knowledge transfer arrangements, greater levels of consultation with individual older workers about their retirement intentions, and embracing more and different types of retirement planning.

Thirdly, for individual older workers, overall future employment looks brighter in association with the predicted labour shortfall. However, only those with relevant and current skills will be attractive to employers, particularly those employers seeking new ideas and intellectual capital. Thus the skilled older
knowledge workers, those with higher education levels and the opportunity for intellectual activity to maintain those skills, are more likely to be the most attractive in the future. For those older workers who choose not to, or are unable to, upgrade and update their skills, the employment future may remain bleak. Therefore, the future with a less than financially desirable retirement remains, but for some with reduced financial resources (mostly single women) retirement may not be a feasible choice, forcing them to continue working – if the jobs exist.

As retirement is no longer necessarily full-time, organisations will need to review their approaches to retirement options, and include part-time, gradual or phased retirement, to retain the valued skills of those who might otherwise leave the organisation. Suggestions have been made as to strategies that could prove useful in assisting organisations to undertake such development, including gathering information about prospective retirees. A new view of retirement is needed, combining both work and leisure, as reported by the participants in the studies within this thesis.

To conclude, Australia faces a labour market situation in the near future in which older workers will increase in importance as they become the only remaining segment of the labour force from which participation rates can be increased (Australian Public Service Commission, 2003). Australia will become increasingly reliant upon older workers to meet organisational objectives, and organisations and HRM need age-friendly strategies to entice older workers to stay working until later in life. However, few organisations are taking steps towards actively targeting older workers, or aligning themselves to the ageing demographics (Hudson Global Resources and Human Capital Solutions, 2004a). The ageing workforce issue needs to shift from the rhetoric to the reality, and this research has identified some issues from the perspective of public policy, the organisation and older workers themselves that may assist such a shift.

Nonetheless, the level of awareness, information, research, and public debate gives cause for optimism about the future of Australia’s ageing workforce. Governments have begun taking action by introducing some initiatives, and many current older workers reportedly want to continue working – just not full-time. It
seems the contribution by organisations to managing the ageing workforce is the missing link, and HRM is likely to play a major role in any solution. Therefore, there is still some work to be done – mostly by organisations and most likely under the auspices of HRM.

9.3 Implications for public policy

Public policy has a direct influence over individuals’ considerations about continuing to work, or to retire. In effect, the financial context within which a worker will finish working will be taken into account in their retirement timing so that they have sufficient funds for retirement as assessed by them. Consequently, to encourage older workers to remain in the workforce, legislative changes will be needed to allow older workers to continue to work, or return to work, whether full-time, part-time or casual, without financial penalty. This implies changes to taxation, superannuation, and pension arrangements. Thus, governments at all levels need to consider the many issues that impact upon older workers. In addition to taxation and superannuation, healthcare arrangements, and any income penalties associated with working while on a pension, need consideration along with other financial incentives to remain working. However, financial incentives are unlikely to be the only reason older workers choose to remain at work or to retire, as found by the studies within this thesis and supported in the literature in Chapter 3. Thus, governments need to implement non-financial enticements for older workers to continue working.

Older workers may need re-skilling to join (or rejoin) the workforce, particularly after a long break or period of unemployment, and to prepare them to re-enter a workforce that is different from the one they left. It may therefore be useful for governments to take an active role in sponsoring and encouraging awareness of the value of such training. Different roles for older workers could also be considered, such as mentors, coaches, counsellors, project managers, advisers, consultants and experts in their field. Additionally, the alternatives of phased retirement or even trial retirement could be made available to older workers. Public policy therefore needs to embrace the older worker, enabling worker-friendly policies to entice them to remain in or return to working, in a variety of employment arrangements.
A further addition to public policy could be increases in retirement education, especially for women. According to Villani and Roberto (1997), teaching both men and women about financing their futures needs to start early in their working lives, and women could be taught how to be personally and financially independent while still at school. Further education and awareness-raising could continue at both organisational and union levels, including more public discourse, for example in the media, magazines and newspapers that are highly accessible to the general public. Additionally, compulsory pre-retirement planning (not just the financial aspects) could be part of all retirement plans, both within and outside the employee’s organisation.

One example of public policy currently available and designed to influence the retirement intentions of older workers is the Pension Bonus Scheme. The Federal Government provides the Pension Bonus Scheme for those who are eligible for the age pension, but who defer claiming their age pension. The amount of the bonus increases with the length of deferment, from a maximum lump sum for an eligible single person of $1,135 for delaying for one year, up to $28,363 for a person who defers for 5 years (Centrelink, 2005), that is, until they are 70 years old. Compared with the maximum age pension for a single eligible person ($12,092 per year or $60,346 for 5 years), the Bonus is unlikely to retain at work most older workers already wanting to retire. However, for some older workers planning to continue working anyway, earning the Bonus on top of their salary may entice them to work longer.

Policies for an ageing workforce will need to take account of women’s multiple roles, including their desires to achieve a work/life balance. Participation in the policy consultation process to achieve a better work/life balance, to include more flexible work practices, could include women. Of course, a better balance is important for the whole workforce, not just for women. Further, as discussed in Chapter 2, women suffer from a “double-edged sword” – both age and sex discrimination. Age and sex discrimination must be reduced and eventually eliminated, as older workers are needed to alleviate the labour shortfall, and older women are the more disadvantaged. The labour force participation rates of women have changed significantly over the last few decades, but women continue to
dominate the low paid, low skilled jobs and occupations, and continue to take career breaks, all of which reduce their overall earning capacity in the workforce and opportunity to accumulate reserves for their futures. Additional public policy support may contribute to research and potential redress of these issues. The career experiences of women could also be given “greater voice”, and analysed against the backdrop of organisational and structural career practice and policies in organisations. Consequently, organisations could tailor their own gender issues into more effective approaches to career management and development. Additionally, it seems gendered retirement needs further investigation, to establish the nature of the relationship between gender and retirement intentions. Currently, women are retiring earlier than men, and the research in this thesis suggests that part of the reason could be linked to having a life partner. As there has been limited research into female older workers, public policy could encourage and support research initiatives into the areas just mentioned.

Increased opportunities for skill maintenance and upgrade are necessary if skilled older workers are to remain in, or be attracted back to, the labour force. The labour market will be seeking more skilled workers as the predicted shortfall is realised, but unless the challenge of retaining and developing desirable skills is addressed, demand will outstrip supply. Skill currency is important to both the individual worker seeking employment and the productivity of organisations, and in turn, the economy. Public policy can influence the opportunity for training and development and therefore labour market flexibility (Australian Government Productivity Commission, 2005). Knowledge management and transfer within organisations, and especially in today’s lean organisations, are other challenges to which public policy can contribute. Awareness-raising and leading through public sector organisational initiatives may assist in addressing such challenges. Further, as there is a link between educational attainment and the maintenance of high cognitive performance (skills required of future knowledge workers), public policy could continue to encourage and enable further education.

Other areas where public policy could have an influence are in extending working lives and retirement expectations. Debate needs to be brought into the mainstream, enabling contribution from people from diverse backgrounds and
experiences. While many older workers will be able to extend their working lives, thus delaying access to their superannuation and other savings, others may not be so fortunate. Public and social policies will continue needing to account for those requiring support and protection, such as those particularly disadvantaged, through ill health, minimal savings, or having no social networks or support. Recognition of unpaid roles that benefit the well-being of families and communities (such as family carer, parenting, charity worker, grand-parenting, volunteering, and community work) could be encouraged for those unable or unwilling to extend their working lives. For those who provide such unpaid caring roles, further support in the form of recognition, respite, taxation or superannuation assistance could be provided.

9.4 Further research

This research has thus far concentrated on the positives that the workforce would gain from older workers remaining in the workforce, or returning to the workforce. The possible downside, however, of encouraging older workers to remain in, or return to, the workforce is the associated reduction in their available time for valuable unpaid roles. There is a need for further research on these issues, but such investigation is beyond the scope of this thesis.

The studies outlined in this thesis have concentrated on older workers employed in a university setting, and research in broader contexts would be worthwhile. Older workers employed within the private sector, those in small organisation and self-employed older workers may experience the meaning of working and retirement differently from those in these studies. Additionally, undertaking research in the context of a youth-centric industry or organisation (such as the fast food or hospitality industries) would provide a useful comparison with this research, which was conducted in what might be perceived as an age-friendly organisation.

The participants selected for this research were chosen to be as representative of the organisation’s demographics as possible. However, these demographics did not represent those of the community nor the Australian workforce. Only full-time staff participated in Study 1; yet it is likely that part-time, job sharing and casual older workers experience working differently from those with tenured jobs who have leave
entitlements and access to superannuation. Therefore, further research with different participant groups (for example non full-time workers, different age groups, and different ethnic groups) appears worthwhile.

As discussed previously, several researchers have argued that women experience working and retirement differently from men. While the studies within this thesis found some differences (particularly the role of “family” as being of prime importance in women’s working lives), further research into the gendered meanings of working and retirement could be worthwhile. The females in these studies responded differently from the men, especially in terms of the desire to retire early due to having a partner, and one who was already retired. Of the male participants who had partners, only one commented that “wanting to spend time with their partner” was their main reason for wanting to retire early. Further research focusing on the differences between males and females, much like the studies within this thesis focused on academic and general staff, would provide a useful addition to literature in this field.

Additionally, the findings in this thesis suggested an extension to the meaning of working model, including four influences on individuals’ intentions to continue working, and such extension needs further validation. Further more, the notion that a view of the entitlement to work could be associated with a view of retirement also as an entitlement emerged from the studies, and is worthy of further investigation. Finally, further research into the possible intergenerational tensions or possible benefits or synergies of a mixed-age workforce would be worthwhile. It has been proposed (Guest & Shacklock, 2005) that there may be an optimum age mix of employees in the workforce, and such a notion may provide further guidance for organisational recruitment and selection to meet business objectives. However, further research into the possibilities of intergenerational synergies of certain age mixes would add to the research literature.
Perceived strengths of older workers

Each row lists a dimension in which the literature identified older workers having strengths; in many cases, these dimensions were found more in older workers than in younger workers.

<table>
<thead>
<tr>
<th>Dimension (in alpha order)</th>
<th>Author/s</th>
</tr>
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<tbody>
<tr>
<td>Able to be counted on in crisis situations</td>
<td>Steinberg, et al., 1998</td>
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<tr>
<td>Accidents – fewer</td>
<td>Rix, 1990; Steinberg et al., 1998; Taylor &amp; Walker, 1994; Warr, 1994</td>
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<tr>
<td>Accuracy</td>
<td>Encel, 1998; James, 2001</td>
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<td>Attendance/ absenteeism</td>
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<tr>
<td>Able to carry out instructions</td>
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<tr>
<td>Better decision making</td>
<td>Etcoff, 2000</td>
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<tr>
<td>Commitment</td>
<td>Encel, 1998; House of Representatives Standing Committee on Health and Ageing, 2005; Kaplan, 2001; St-Armour, 2001</td>
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<tr>
<td>Creativity</td>
<td>Gordon, 1995; Kaplan, 2001; Shea, 1991</td>
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<tr>
<td>Experience, and Developed skills</td>
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<td>Ethical decision making</td>
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<tr>
<td>Flexibility</td>
<td>Collinson, 2003; Taylor &amp; Walker, 1994</td>
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<tr>
<td>Handle more complex issues</td>
<td>Tabakoff &amp; Skiffington, 2000</td>
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<tr>
<td>Honesty</td>
<td>Kaplan, 2001</td>
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<tr>
<td>Influence on younger workers</td>
<td>Sinclair, 1998; Steinberg, et al., 1998</td>
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<td>Judgement</td>
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<tr>
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<td>Moral reasoning</td>
<td>Moberg, 2001</td>
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<td>Personal issues</td>
<td>Humple &amp; Lyons, 1983</td>
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<td>Gordon, 1995; Lazarus &amp; Lauer, 1985; Sterns &amp; Miklos, 1995</td>
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<td>Punctuality</td>
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<td>References</td>
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<td>Sick Leave</td>
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<tr>
<td>Social issues</td>
<td>Humple &amp; Lyons, 1983</td>
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<tr>
<td>Trainability</td>
<td>Taylor &amp; Walker, 1994</td>
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<td>Turnover</td>
<td>Encel, 2001; Gordon, 1995; Rix, 1990; Shea, 1991; Steinberg, et al., 1998; Taylor &amp; Walker, 1994; Warr, 1994</td>
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<tr>
<td>“Unconscious optimisation”</td>
<td>Encel, 1998</td>
</tr>
<tr>
<td>Wisdom (required for management)</td>
<td>James, 2001</td>
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</table>
Perceived weaknesses of older workers

Each row lists a dimension in which the literature identified older workers having perceived weaknesses; in many cases, these dimensions were found less in older workers than in younger workers.

<table>
<thead>
<tr>
<th>Dimension (in alpha order)</th>
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<td>AARP, 1992; Reark Research, 1990</td>
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<tr>
<td>Adaptability / willingness to change</td>
<td>Griffiths, 1997; Hansson, et al., 1997; Ranzijn, et al., 2004; Rix, 1990; Steinberg, et al., 1998; Yeatts, et al., 2000</td>
</tr>
<tr>
<td>Aggressive spirit</td>
<td>Reark Research, 1990; Steinberg, et al., 1998</td>
</tr>
<tr>
<td>Cautiousness</td>
<td>Walker, 1997</td>
</tr>
<tr>
<td>Cognitive processing</td>
<td>O’Neill, 1998</td>
</tr>
<tr>
<td>Creativity</td>
<td>Steinberg, et al., 1998</td>
</tr>
<tr>
<td>Desire to get ahead</td>
<td>AARP, 1989</td>
</tr>
<tr>
<td>Education quality /relevance</td>
<td>AARP, 1989; Davey, 2003; Productivity Commission, 2005</td>
</tr>
<tr>
<td>Eldercare responsibilities</td>
<td>Davey, 2003</td>
</tr>
<tr>
<td>Illness and injury</td>
<td>Encel, 2001</td>
</tr>
<tr>
<td>Intellectual capital</td>
<td>O’Neill, 1998</td>
</tr>
<tr>
<td>Interaction with younger managers</td>
<td>Taylor &amp; Walker, 1994; Walker, 1997</td>
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<tr>
<td>Mental alertness</td>
<td>Steinberg, et al., 1998</td>
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<tr>
<td>New technology</td>
<td>AARP, 1989; Walker, 1997</td>
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<td>Physical abilities (some)</td>
<td>Encel, 2001; O’Neill, 1998</td>
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<tr>
<td>Speed</td>
<td>Encel, 1998</td>
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<tr>
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<td>------------</td>
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</tbody>
</table>
Appendix C

Information Sheet

The Ageing Workforce

This research project is part of a study by Ms Kate Shacklock, telephone: 5552 8543, towards meeting higher degree requirements. The supervisor of the research is Dr Nils Timo, Department of Management, telephone 5552 8980.

Ageing is a social problem for the near future. Predictions suggest that within the next couple of decades, there will be insufficient skilled workers to undertake the jobs required. This is due to the high birth rate of the “Baby Boomer” generation and the relatively lower birth rates that have followed. The proposed research is designed to explore the circumstances under which older people (aged 55 and over, but less than 80) might be employed in the workforce.

Responses will also be sought from employers to find out what types of employment arrangements they would be prepared to support, in order to attract older people (back) to the workforce. A range of alternatives will be suggested to them following unsolicited responses. It is hoped that the research may result in providing insight into the ways in which employers and older workers see the prospects of employment or re-employment of older workers.

The interview should take approximately one hour, with the interviewer asking only a few questions, followed by discussions based on the experiences, perceptions and views of the participants. Each interview, with participants’ consent, will be audio-taped for recall purposes, and brief notes will be taken by the interviewer during each interview.

All information will be kept confidential, and only included in any wider reporting in ways that will not identify any individual. Participants may contact the Chief Investigator about any matter of concern regarding the research on the contact number provided above. Participation is voluntary and refusal to participate will involve no penalty or loss of benefits to which the participant might otherwise entitled. Also, participants may discontinue participation at any time without penalty or without providing an explanation.

If you have any complaints concerning the manner in which this research project is conducted, it may be given to the researcher, or, if an independent person is preferred, contact either the University's Research Ethics Officer, Office for Research, Bray Centre, Griffith University, Kessels Road, Nathan, Qld 4111, telephone (07) 3875 6618; or the Pro Vice-Chancellor (Administration), Bray Centre, Griffith University, Kessels Road, Nathan, Qld 4111, telephone (07) 3875 7343.

Thank you for your assistance with this research project.
CONSENT FORM

Research Project Title: The meaning of working to older workers

Researcher’s Name                Kate Shacklock

I have been advised of the nature and the purpose of the research. I understand and agree to take part.

- I confirm that I am over 18 years of age.
- I understand that the interview will be audio taped.
- I understand that the tape will be used only as a basis of the writing up of the interview and then it will be erased.
- I also understand that the contents of the tape will remain confidential to the researcher and only included in any wider reporting in ways that will not identify me as the interviewee.
- I understand that the University shall not be required to make any payment to me arising from my participation.

Name of Interviewee

Signed

Dated

I have explained the study to the interviewee and consider that he/she understands what is involved.

Researcher’s signature and date
Appendix E

Interview Protocol

Study 1 - Employees

Name of participant ………………………………………………………………………
Job Title/Description ………………………………………………………………………
Work area …………………………………………………………………………………
Date of interview ……………….…Location …………………………………………………
Time of interview:      start:………………   finish: …………………

Hand out information sheet, talk about confidentiality, ability to withdraw at any time, etc.

| Self-selected Pseudonym | ………………………………………|

INTERVIEW

Interviewer: The study that I am currently doing is about what working means to you. I am interested in your personal views and experiences. Do you have any initial comments to make before we start?

1. General info / set the scene
   a) Tell me briefly about what you now do in your work …
   b) Would you briefly outline your work history.
   c) If you were asked to describe what working means to you, what would you say?

2. Work centrality
   a) How important is working in your total life? (see CARD 1A)
   b) Can you rank in importance for your life, the choices on Card 1 (refer to CARD 1B)
   c) The importance you place on work as opposed to other areas in your life - has it always been like that? What has changed?
   d) Why do you think these changes have occurred?
e) What is it you like about working? What is the most important thing about working for you?
f) What is it you dislike about working? What is the least important thing about working for you?

3. **Work role identification (intrinsic orientation)**
   a) Have you always done this kind of work? If there has been a change in your jobs, why do you think it happened?
   b) Do you care about the type of work that you do? Explain
   c) Which job was your favourite? Why was it your favourite?
   d) What is it about some jobs that you enjoyed, while others you didn’t?

4. **Values working outcomes (status, income, etc)**
   a) What sorts of rewards do you receive from working?
   b) How important is the amount of your “income”?
   c) If you had a huge lottery win and therefore had enough money to never have to work again, would you continue to work? Why? Why Not?

5. **Importance of work goals**
   Hand out CARD 2.

6. **Societal norms about working (entitlements and obligations)**
   Hand out CARD 3.

7. **Future working**
   a) In terms of your future at work, do you want to continue working? If so, for how long and why?
   b) Would you want to stay working in this organisation or in a different one?
   c) If you could choose how you work, in terms of working hours, days, what would you prefer? (For example, part-time, casual, seasonal)
   d) Do you think you will be working after the age of 65 yrs? Why or why not?
   e) What sort of work might this be, and why?

8. **Retirement**
a) What does “retirement” mean to you?
b) At what age do you think you might retire?
c) How might your thoughts about retirement impact on your current work?
d) Because this can affect people’s decisions about retiring, would you mind telling me your relationship status? (Married, single, etc)

Summary
Are there any final comments you’d like to make about why you want to stay working/ do not want to stay working?

(Collect all 3 cards)

Demographics
Gender (by observation)
Education
Age Group (50-54, 55-59, 60-64, 65-69, 70-74, etc)
How long in this job
SALARY group, if not already known (see CARD 4)
Relationship status (married, single, etc)

END OF INTERVIEW

Many thanks for your participation in this project. If you wish to make further comments, please feel free to contact me (details provided on information sheet).
Appendix F

Interview Protocol

Study 2 - Managers

Name of Participant ...........................................................................................................
Participant’s job title .......................................................................................................
No. of staff ......................................................................................................................
Date of interview ........................................Time of interview .....................
Place of interview ...........................................................................................................
Background information Pseudonym .................................................................
Age ............................ Gender M / F

Question Areas

Confidentiality. Can quit at any time. I would like to tape record the conversation for later analysis (get their agreement – signature). Will be taking short notes while we are talking, OK?

Introduction: My research is about the meaning of working to older workers, and about why some choose to retire early; others can’t imagine stopping working. I am want to understand what TU managers think is happening, and particularly as older workers get closer to when they are thinking of retirement.

Questions

1. (Warm up question) How do you think older workers are valued by this organisation? Please explain.
2. … And by your particular work area, if different?
3. What are your experiences with employing those over 50 years old? Please explain.
4. Are there things that you do, as a manager, to manage older workers?
5. If a staff member came to you and said they were keen to retire soon, what would you say and do?
6. Some people claim that there is a loss of skills, corporate knowledge and
corporate culture with the loss of older employees? Is this an issue for you in
your management role?)
7. What are your views on forced retirement?
8. Recent legislation has suggested that this is ageist. Would you agree with
that? What are your views about age discrimination?
9. Is forced retirement a good HRM outcome for your work area?
10. How will you plan for staffing your area over the next 10 years?
11. How do you think the university’s HRM policies about retirement could be
   improved?
12. Can I ask you to help explain my finding in the earlier study, that generally,
    the academic staff want to continue working, while the general staff do not?
13. Is there anything else you would like to add to our discussions?

Finally: If I think of something else that I need to discuss with you in the next couple
of days, would it be all right for me to contact you again?

Thank you very much for your time and co-operation.
Interview Protocol

Study 4 - Retirees

Name of Participant  ………………………………………………….

Date of interview  ……………………………… Time of interview …………………

Place of interview ……………………………………………………………………….

Background information

Last Job Title  …………………………………………………………………………………

Faculty / Dept you were in (Work area?)
……………………………………………………………………………………………………

Were you -  Academic / General staff ?

Age group  50-55  56-60  61-65  66-70  71-75  over 75

How long been retired?  …………………………………

Gender  M / F  Pseudonym …………………………………………

Relationship status -  now Married / Partner / separated / single
when retired Married / Partner / separated / single

Question Areas

Confidentiality. Can quit at any time. I would like to tape record the conversation for later analysis (get their agreement – signature). Will be taking short notes while we are talking, OK?

Introduction: My research is about the meaning of working to older workers, and about why some choose to retire early; others can’t imagine stopping working. I want to understand how retirees decided to retire, and why, and particularly as older workers get closer to when they are thinking of retirement.

1. Pls tell me about the work you used to do and what it meant to you.
2. What was it you liked most about working?
3. What was it you liked least about working?
4. What does retirement mean to you?

5. How do you get fulfilment/satisfaction/ achievement / meaning in your retirement?

6. Is that different to the fulfilment/satisfaction/ achievement / meaning you had when working? Pls explain.

7. When and how did you make the decision to retire?

8. How did you decide which day to retire? *Did you wake up one morning and say to yourself – I’m not doing this one more day...*

9. What do you most days? (working, volunteer, hobbies …)

10. In hindsight, are you glad you made the decision to retire?

11. If you could change anything about your decision to retire, what might it be?

12. If you could improve the university’s HRM policies and approach to retirement, what changes would you suggest?

13. In terms of your retirement, are there any “tips” that you would give to others thinking about retiring?

14. Is there anything else you’d like to add about retirement that you think might be interesting to this research?

____________________________

**END OF FORMAL PART OF INTERVIEW**

Do you know of any other retirees from this organisation who might be interested in this research and willing to answer a few questions?

Finally: If I think of something else that I need to discuss with you in the next couple of days, would it be all right for me to contact you again?

*Many thanks for your contribution*
## PARTICIPANT DETAILS

### Study 1: Employees

(24 participants, 50 years of age and older)

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<td>TOTAL</td>
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*Pseudonyms - General staff (names starting with G)*

*Academic staff (names starting with A)*
Appendix I

Study 1

Card 1

“The importance of working”

A. How important is working in your total life?

Please use the following scale.

1 = one of the least important things in my life
2 = one of the less important things in my life
3 = of little importance in my life
4 = of some importance in my life
5 = of much importance in my life
6 = one of the more important things in my life
7 = one of the most important things in my life

B. Please rank in importance in your life, the following 7 choices from 1 to 7 (1 = least important; 7 = most important).

Community
Working
Spiritual Development
Friends
Hobbies
Family
Leisure
Study 1

Card 2

“Work Goals”

Can you tell me which 5 of the following are the most important to you:

(Rate 5 as most important, and 1 as least important of your top 5 choices)

Working with other people
Opportunity for promotion
Work conditions
Working hours
Variety
Job security
Match between job and abilities
Pay
Autonomy
Study 1

Card 3

“Working Entitlement and Obligation”

This question is about whether you think people are entitled to work or obliged to work. There are six statements. Please circle either “yes” or “no”, to indicate whether you agree with each statement or not.

When you think about working generally, do you think that

(i) Every person in our society should be entitled to meaningful and interesting work. Yes / No

(ii) A worker should be expected to think up better ways to do his or her job. Yes / No

(iii) A job should be provided to every individual who desires to work. Yes / No

(iv) Persons in our society should allocate a large proportion of their income toward savings for their future. Yes / No

(v) If a worker’s skills become outdated, the employer should be responsible for retraining and reemployment. Yes / No

(vi) A worker should value the work he or she does even if it is boring, dirty or unskilled. Yes / No
PARTICIPANT DETAILS

Study 2: Managers
(14 participants)

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<th>NAME</th>
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Pseudonyms - Managers of general staff (names starting with M)
Heads of Academic Elements (names starting with H)
## PARTICIPANT DETAILS

### Study 4: Retirees

*12 participants*

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**Pseudonyms** - Retirees - general staff (names starting with R)

Academic retirees, happen to be Working (names starting with W)
REFERENCES


Age Discrimination Act 2004 (Australia), Commonwealth of Australia.


Quintanilla (Eds.), *The meaning of work and technological options* (pp. 3-14). Chichester: Wiley and Sons.


