

Chapter 11

Intentions to Continue Working and Its Predictors

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The chapter addresses the concept of intention to continue working among older workers. How can it be defined? How is it different or related to concepts such as work motivation, commitment and intention to retire early? We review the findings regarding the personal, organizational and context factors that predict it. We discuss Human Resource Management practices that could influence employee intentions to continue working.

What we know about managing and retaining older workers is quite limited, despite the fact that the average age of the workforce in the western world is going up (Templer, Armstrong-Strassen, & Cattaneo, 2010, p. 480). European socioeconomic data (Eurostat, 2010) show that although the average exit age from the labor market in the EU increased very gradually between 2001 and 2009, from 59.9 to 61.4 years of age (61.8 years for men, and 60.0 years for women), this is still not on the level of the normative retirement age of 65 years in 2010. Attention is needed regarding the retention of older workers due to demographic shifts and their implications for organizational needs. Simply put, organizations need to retain older workers. Both because they want to keep the older workers' knowledge "on board" and depend on older workers as the availability of younger workers declines.

However, despite that the importance attached to the work-role may be reinforced with aging (e.g., Warr, 2008), not all motivated older workers will intend to

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continue working (Kanfer, Beier, & Ackerman, 2013; Kooij, 2010). We need to understand the influences on the employees' intentions to continue working. In doing so, the HR practices to stimulate older employees to stay at work longer can be better identified.

The intention to continue working (ICW) is one of the many work-related attitudes people have (consisting of cognitions, affect, and intentions to behave). It refers to wanting to continue to stay employed, regardless whether this is in the current organization or in another one, before or after retirement.

11.1 The Intention to Continue to Work

Motivation to retire and motivation to stay at work are often viewed as two sides of the same coin (Kanfer et al., 2013). However, ICW is not just the intention to not retire. It refers to the willingness of midlife and older adults to participate in the labor force in any observable work arrangement as long as possible (Kanfer et al.). Therefore, it is a positive inclination to stay working, not only before but also after the normative retirement age (Kanfer et al.; Shacklock, 2009). ICW can be operationalized in a straightforward way by asking employees how long they want, or expect, to keep working. Operationalizations in recent studies (e.g., Armstrong-Strassen, 2008; Kooij, 2010) include items such as: "If I were completely free to choose, I would prefer to continue working", "I want to keep working as long as I can", "I expect to keep on working as long as possible". Because the goals underlying ICW remain relevant regardless of retirement status (Kanfer et al.), people who are retirees or who are in a transition phase to retirement or in bridge employment can also be included in studies on intentions to continue working (e.g., Templer et al., 2010).

Motivation to retire and ICW, although not two sides of the same coin, might share the same antecedents and have the same consequences. Therefore, we describe in the following first the reasons why older workers may want to retire, and after that the reasons why older people would like to stay working.

11.2 The Intention to Retire

Understanding the desire to retire, especially to retire earlier than the normative retirement age, is important to put the desire to continue working among older workers, perhaps even after the age of retirement into perspective. Probably most researched in the literature on the attitudes of older workers related to work is voluntary retirement, including through early retirement schemes (Greller & Stroh, 2003; Shacklock, 2009). Following Beehr (1986), Ekerdt and DeViney (1993) and Feldman (1994), voluntary retirement is defined here as the final exit from an organizational position or career path of considerable duration, taken by individuals

of a certain age with the intent to reduce their psychological investment in work, and closing a process of gradual disengagement from work. The question we address here is which factors explain the process of early withdrawal from labor. The literature has investigated three major types of influence, that is individual factors (including demographics and family indicators), factors related to work and the organization, and macroeconomic and environmental factors, such as pension policies, taxes, as well as norms, and age stereotypes (e.g., Feldman & Beehr, 2011; Wang & Shultz, 2010).

11.2.1 Individual Factors Influencing Voluntary Retirement

In general, research highlights that personal characteristics such as age and gender, health, and financial constraints/opportunities, and family status are significant factors in the intention to retire early. Also attitudes to employment, the career, and organization play a role.

Regarding age, some studies show that the more people age, the more they think or want to retire early (e.g., Adams, Prescher, Beehr, & Lespito, 2002; Jones & McIntosh, 2010; Petkoska & Earl, 2009). Others studies show, on the contrary, that the planned or desired age of retirement will be more distant when the worker is older (Shultz & Taylor, 2001; Zappala, Depolo, Fraccaroli, & Guglielmi, 2008). In addition to differences caused by measurement issues (i.e., intention versus desired age of retirement), the main limitation of data regarding the relationship between age and the attitude to voluntarily retire is the limited role calendar age plays. More pertinent is eligibility for a pension program (Giandra, Cahill, & Quinn, 2009; Kubicek, Korunka, Hoonakker, & Raymo, 2010; Raymo, Warren, Sweeney, Hauser, & Ho, 2010). Similarly, socioeconomic status plays a role, both in terms of education as of income. Higher educated workers and/or those occupying a higher professional status are less likely to retire early (Cambois, Barnay, & Robine, 2010; Kubicek et al., 2010). This might be because they are in less physically demanding jobs, and/or in more intrinsically motivating jobs, and/or because they want to use their training, and compensate for their later entry into the labor market (Singh & Verma, 2003). Regarding financial constraints, income seems to play a less important role than subjective assessments of the anticipation of future financial difficulties in the retired status (Kubicek et al.). The less older workers expect financial difficulties at the end of their working life, the more positive are their attitudes towards retirement (Adams, 1999; Barnes-Farrell, 2003; Gaillard & Desmette, 2008a, 2008b).

Regarding gender effects, data are mixed and often better understood by using a multifaceted approach. The family situation of the worker should be taken into account (Pienta & Hayward, 2002; Szinovacz, DeViney, & Davey, 2001). Difficulties in balancing professional and private roles, can play a role, especially for women (Kossek & Ozeki, 1998; Raymo & Sweeney, 2006). For example, having more dependents promotes the retirement decision of women and inhibits the decision

with men (Isaksson & Johansson, 2000; Talaga & Beehr, 1995). Besides the influence of social roles leading women to combine care and domestic work, the impact of financial responsibility also plays a role because the wages of women are often secondary and can be more easily missed than the man's wages (Pienta & Hayward). Apart from factors related to practical needs, marital status is another important issue to consider. Married couples tend to prefer to retire from professional life at approximately the same time (Henkens, 1999; Ho & Raymo, 2009; Pienta & Hayward), and marital relationship satisfaction predicts early withdrawal (e.g., Kubicek et al., 2010). In general, early retirement will be more likely when older workers don't feel anxious at the idea of not working (Topa, Moriano, Depolo, Alcover, & Morales, 2009; Zaniboni, Sarchelli, Fraccaroli, & Depolo, 2008).

Health seems to be an important predictor of voluntary retirement. Health problems, both mental (e.g., Doshi, Cen, & Polsky, 2008; Harkonmaki, Lahelma, Martikainen, Rahkonen, & Silbentoinen, 2006; Sutinen, Kivimäki, Elovainio, & Forma, 2005), as well as physical (Adams et al., 2002; Desmette & Gaillard, 2008; Kubicek et al., 2010; Zaniboni et al., 2008) stimulate early termination of professional activity, although the relationships found are not always significant (e.g., Zappala et al., 2008), and the strength of the relationship with retirement decision is somewhat low overall (see the meta-analysis of Topa et al., 2009, $r = .14$). Note, however, that older workers in these empirical studies are "survivors" who either have avoided involuntary early retirement or dismissal or have refused voluntary retirement.

In terms of attitudes towards the job and/or the organization, job satisfaction (Adams, 1999; Adams & Beehr, 1998; Hanisch & Hulin, 1990; Kubicek et al., 2010), organizational commitment (Adams et al., 2002; Adams & Beehr, 1998; Le Blanc, Hajjar, & Baubion-Broye, 2008; Taylor & Shore, 1995; Zaniboni et al., 2008), commitment to work (Topa et al., 2009; Zappala et al., 2008), and the feeling of being a recognized and valued by the organization (Armstrong-Strassen & Schlosser, 2011) are also likely to reduce the intention to retire. The findings are not always consistent, however (see Adams et al.; Zappala et al., for some contrary results), which might be caused by the occurrence of non-linear effects, or by differences in the focus of the attitude (for example, career versus work). When people perceive that they have reached their career goals (Adams, 1999; Hanisch & Hulin, 1990, 1991) or when they no longer have the opportunity to further develop a career (Settersten, 1998; Settersten & Hagestad, 1996; Zaniboni et al., 2008), early retirement will more often occur.

Feeling "old" can also have an effect. The more workers over 45+ self-categorize as "older workers", the more they are willing to retire early (Desmette & Gaillard, 2008; Gaillard & Desmette, 2008a; Zaniboni et al., 2008). These workers also tend to disengage themselves from the work domain (Desmette & Gaillard; Gaillard & Desmette, 2008a, 2008b). In this perspective, rather than a normative behavior related to subjective age, early retirement can be seen as a strategy by which an individual seeks to escape the stigma associated with the category of older workers (Lagacé, Tougas, Laplante, & Neveu, 2010). Gaillard and Desmette (2010), by means of an experimental design, have shown that categorization on the basis of age

induces similar effects as the explicit use of negative stereotypes associated to aging towards older works. On the other hand, when older workers are not reminded on their age (Gaillard & Desmette, 2008b), or when positive age-related stereotypes are made salient (Gaillard & Desmette, 2010), better cognitive performance and reduced intention to withdrawal are observed.

11.2.2 Organizational Factors Influencing Voluntary Retirement

Organizational factors in the decision to retire include aspects of the individual's professional life, that is the characteristics of the job (such as working conditions). Findings on the influence of difficult working conditions, in the physical realm in particular (e.g., carrying heavy loads) as well as working overtime are clear. These factors are related to early withdrawal from the labor market (Blekesaume & Solem, 2005; Elovainio et al., 2005; Schreurs, De Cuyper, Van Emmerik, Notelaers, & De Witte, 2011; Sutinen et al., 2005; Topa et al., 2009). High job demands are a major threat to continued employment, especially through its impact on the health of the worker. Similarly, the option of early retirement will be favored when individual employees experience stress in the work environment (Doshi et al., 2008; Herzog, House, & Morgan, 1991; Lin & Hsieh, 2001).

In contrast, autonomy in carrying out tasks reduces early departure (Desmette & Gaillard, 2008; Elovainio et al., 2005; Henkens & Tazelaar, 1994; Sutinen et al., 2005). The importance of control may partly explain the later withdrawal of certain occupational groups that have greater decision-making latitude, such as managers (Cambois et al., 2010). In this respect, the tension related to work can also be experienced in a positive way (as a stimulus) and be a factor in job retention (e.g., Blekesaume & Solem, 2005; Schreurs et al., 2011).

11.2.3 Societal Predictors of Early Retirement

The prospect people think they have regarding retirement is determined by economic and social factors. At the macro-level, the type of social security system is of influence on retirement (Jeungkun, 2009). The rate of workers taking early retirement tends to be lower in countries with a strong incentive to be employed and low retirement incentives (e.g., Sweden, and the United States) than in those countries that promote leaving employment rather than employment (e.g., France, Belgium), or countries that do not have policies in place that frame the end of career (e.g., Poland). These public policies frame cultural norms and individual preferences on the standard length of the career (Ekerdt, Kosloski, & DeViney, 2000; Guillemard, 2007; Kholi, 2002). However, they also foster the image of unmotivated and unproductive older workers who will be consequently hampered by discrimination in

employment (e.g., Guillemard; Posthuma & Campion, 2009). Moreover, these age stereotypes contribute to older workers' withdrawal behavior (Gaillard & Desmette, 2010; Lagacé et al., 2010).

11.3 Beyond the Intention to Unretire, the Desire to Continue Working

The intention to continue working is not just the opposite of a low desire to retire. Rather, ICW refers to the motivation to stay in any formal work arrangement as long as possible, possibly even after the normal age for retiring (Kanfer et al., 2013; Shacklock, 2009). In our view, formal work arrangements do not include volunteering without the obligation to work (e.g., Morrow-Howell, 2010). In other words, we consider any form of paid work, in an organizational setting as well as self-employment. Most studies focus on the intention to retire and very few examine the factors contributing to the ICW (Shacklock, 2009; Templer et al., 2010). We summarize the results below. It should be noted that antecedents of ICW have been studied mainly on the individual level. Studies on organizational factors are scarce, and the influence of societal factors has largely been ignored so far.

11.3.1 Individual Factors

For three age-related factors (calendar age, health and future time perspective) negative relationships were found with ICW (Kooij, 2010). In addition, financial aspects play a role in the intention to continue working. For example, staying can be necessary to keep the benefits of health care plans or pension schemes (D'Amato & Herzfeldt, 2008; Raymo et al., 2010), and additional benefits for schooling and education (Ng & Feldman, 2009; Riordan, Griffith, & Weatherly, 2003). However, the role of the economic aspects is suggested to be of lower importance than the realization of later-life employment preferences (Raymo et al., 2010). In particular, older workers who are more satisfied with their careers are less likely to be motivated to continue working for financial reasons than their counterparts who express lower career satisfaction (Templer et al., 2010). Investigating older workers' motives and how the organization can contribute to their fulfillment therefore seems of prime importance.

Regarding work values and their relationships to ICW, Dendinger, Adams, and Jacobsen (2005) identified four reasons to continue working based on Mor-Barak's (1995) meanings of work: financial (i.e., monetary rewards), social (i.e., to interact with others and obtain positive regards from others), personal (i.e., to obtain intrinsic and self-rewards) and generative (i.e., the developmental stage borrowed from Erikson (1959) to transmit knowledge and experience to younger generations).

As Templer et al. (2010) note, financial motives and fulfillment motives are the two reasons most often cited by older workers to continue working. Related to the increasing importance of intrinsic motives with aging (see also Kooij, De Lange, Jansen, Kanfer, & Dikkers, 2011), work values have been shown to play a significant role in older workers' employment decisions (Smola & Sutton, 2002; Smyer & Pitt-Catsouphes, 2007). In particular, Templer et al. showed that older workers for whom working was a central aspect of their life, and who felt that they were making a valued contribution to the organization were more motivated to continue working because of the fulfillment derived from their work than their counterparts who valued their work and their contribution to the organization as less central in their life. Armstrong-Strassen and Schlosser (2011) and Armstrong-Strassen and Ursel (2009) also found a relation between work centrality and intention to continue working.

ICW can be expected to be higher when employees get in their work what they value. Therefore, studies on what older employees value, or what in their view leads to success can provide leads on how to encourage ICW. An interesting study in this respect was performed by Robson and Hansson (2007, see also Robson, Hansson, Abalos, & Booth, 2006) who studied the dimensions of work that were valued by workers aged from 40 to 72 years, in relation to their perceived success in professional life. Controlling for individual and organizational characteristics, they showed that of seven dimensions, those ensuring security requirements, relational development (similar to generativity), lifelong learning as well as career management were valued as contributing the most to perceived success in professional life by older workers. Kooij et al. (2011) observed an increasing need for security in the job with age. In the same vein, changes in goal orientation seem to occur with age. Older people are becoming more prevention than promotion focused, that is, they favor avoiding losses rather than seeking gains (Ebner, Freund, & Baltes, 2006). As an example, Boone, McKechnie, and Swanberg (2011) showed that the clarity of the professional role was particularly important for employees between 55 and 65 years of age. ICW will be influenced by these changes in goal orientation.

Moreover, employees who anticipate that they are soon reaching the end of their careers, will increasingly distance themselves from work and reorient their interests (Ekerdt & DeVinney, 1993; Smola & Sutton, 2002). In their three-step model of the retirement decision-making process, Feldman and Beehr (2011) highlight how workers progressively may disengage from their work and come closer to the entry into retirement. In particular, in the individual assessment of the willingness to retire, opportunities for growth in new activities are taken into consideration, as well as the prospects of continuity in roles to achieve a range of valued outcomes. Viewed from this perspective, bridge employment is likely to help to soften the transition from work to retirement by creating a balance between increasing distancing and continuity.

The changes in social and/or generativity motives with age have received far less attention in research than changes in finances and work centrality. According to the socioemotional selectivity theory, the role of social relationships would be more prominent with age (Carstensen, 1992), and people would be more focused on

gaining positive emotions rather than to gain professional status (Kooij et al., 2011; Robson & Hanson, 2007). This implies that work would be less central. Templer et al. (2010) showed that work centrality positively predicted older workers' generativity motives. The motivation to continue working for the opportunity to pass along their knowledge, expertise and experience to younger generations was sustained by the feeling that working was an important aspect of their life and that they were making a valued contribution to the organization.

With respect to career development and lifelong learning, it is often assumed that the need to gain additional knowledge and the need for career development decline with age. However, the motivation to continue working is in fact positively related to the availability of development HR practices through affective commitment (Kooij, 2010). In addition, Armstrong-Strassen and Ursel (2009) found that training practices influence ICW via Perceived Organizational Support (POS), and Armstrong-Strassen and Schlosser (2008) found a positive association between development orientation and ICW.

Overall, the relationship with the employer will be strengthened when employees get older and are longer tenured, associated with a high degree of organizational commitment and ICW. That explains why the overall impact of the breach of the psychological contract (i.e., the perception that the organization has failed to fulfill its obligations to the worker, Morrison & Robinson, 1997), is more pronounced on older workers' job satisfaction and less on organizational commitment (Bal, De Lange, Jansen, & Van Der Velde, 2008). It seems that older people are more focused on the positive aspects of their relationship with the employer, so it is the dimension of satisfaction that depends heavily on relational aspects, which is most affected by the breach of the psychological contract.

11.3.2 Organizational Factors

With respect to HR practices, the results of the meta-analysis by Kooij, Jansen, Dijkers, and de Lange (2010) show positive effects on ICW of tailor-made HR practices that reflect the age of individual workers, such as using certain rewards (e.g., through increased recognition) or flexible work schedules for older workers.

However, HR practices that are aimed towards older workers can also have perverted effects. Being reminded on their age increases older workers' withdrawal from work (Gaillard & Desmette, 2010), and results in a decrease in cognitive performance as well (Gaillard & Desmette, 2008b). In effect, age specific practices can contribute to age prejudice: when younger workers perceive that their older colleagues benefit from preferential treatment, they judge the group of older workers as a whole as less competent (Iweins, Desmette, & Yzerbyt, 2012). In other words, like for gender or race (e.g., Heilman & Welle, 2006), perceiving affirmative action associated with age can elicit negative attitudes towards those who benefit exclusively from this preferential treatment.

Certain characteristics of the organizational context can influence the fulfillment of social needs and motives at work. When an older worker perceives that older workers are treated and valued regardless of their age (age-related permeability), intergenerational contacts are better. Indeed, older workers are less likely to adopt a confrontational attitude vis-à-vis younger workers (e.g., Desmette & Gaillard, 2008), they devalue the work domain less (e.g., Gaillard & Desmette, 2008a), and they are more committed to the organization (Gaillard & Desmette, 2008a). Nonetheless, self-identifying as an older worker (Desmette & Gaillard), or being confronted with negative age stereotypes (Gaillard & Desmette, 2010) reduces the willingness to learn and to develop the career, which will lead to lower ICW.

As far as we know, no studies have been done on the effect of societal factors on ICW. However, we expect that societal developments and norms have a strong impact on ICW, as is the case with the intention to retire.

11.4 Implications

The overview of findings in the literature on the intention to retire and on ICW leads to the following conclusions. First, ICW is influenced by factors on different levels. Organizational, individual, and social factors influence ICW. Organizations supportive of older workers sustain their intention to continue work. When the individual's personal and professional life makes work possible and enjoyable, older workers tend to want to stay employed. When the norm in society is to retire early, this will be reflected in ICW. Organizations can create conditions that make continuing to work unattractive. Individual health and access to pensions can also motivate willingness to withdraw from the labor market.

In focusing here on the organizational factors under management's control, we note that ICW is associated with the older worker's attitudes towards the job, team, and organization as a whole. Employees who are engaged and motivated for their job will have a higher ICW, provided that society and the organization provide the opportunities to do so. In the same vein, organizational factors, such as age stigmatization, and inter group team permeability will foster ICW. Organizations that take account of the dimensions that are valued in work by employees will positively influence ICW of their employees.

Findings on the intention to retire mainly focus on problems that increase this intention, such as high job demands and workload, limited availability of autonomy, recognition, opportunities for development, individual problems with health and/or balancing work and private life, and contextual factors such as stigmatization. In contrast, the literature on ICW highlights positive aspects, such as the importance of later life employment preferences (e.g., financial, social, recognition, security), and the importance of HR practices for development and counteracting stereotypes. Based on the literature, the following four recommendations can be formulated.

11.4.1 Provide Diversity in HR Practices

Policies, practices and programs should be able to fulfill different needs of employees. For example, the diversity of career stages, and the diversity in dimensions that are valued by employees should be reflected in diversity in HR practices so that these practices can fulfill different needs. The motives to stay employed can be of a very diverse nature, and each individual employee can have a different set of employment preferences. Organizations often fail to provide practices that include attention to older workers' unique characteristics and needs when they develop policies and practices to promote the employee-organization relationship. In particular, employers are encouraged to take into account older employees' employment preferences to promote identification with the organization and organizational commitment because they favor ICW in the organization. Mentoring might be an example in case. Indeed, enacting the agency-to-communion transition related to generativity, older workers can perform in a professional role devoted to serving and guiding others, and to derive personal satisfaction (Calo, 2007). Moreover, high generativity has been shown to contribute to older leaders' leadership success (Zacher, Rosing, Henning, & Frese, 2011).

It should be noted, however, that the diversity in HR practices should be available for all age groups to prevent that a "contradictory injunction" emerges. In fact, the key issue is to consider how to implement legitimate diversity (i.e., valuing age specificities) without activating deleterious effects of "preferential treatment" and age categorization (i.e., inducing ageism). A diversity perspective, which provides each age group access to HR practices, and supports the perception of organizational justice, will reduce ageism.

11.4.2 Provide an Age-Friendly Environment

Age-friendly or age-neutral standards should be used in assessing job performance. Developmental and training opportunities are needed to help older workers maintain their employability. Lifelong learning and career development are significant work values for older workers (Robson & Hansson, 2007). Providing these opportunities will foster engagement and have a positive effect on ICW. Moreover, promoting a positive image of aging workers in the workplace also dampens any effects from stereotyping older workers might encounter.

11.4.3 Provide Opportunities for Flexibility and Security

Supporting older employees through providing them opportunities to increase their employability can help to ensure that their ICW keeps high. Organizational policies can provide opportunities for employees to find employment elsewhere, with

another organization, on a permanent or temporary basis. This implies providing security to employees by giving them opportunities to become flexible in employment. Cooperating or making agreements with other organizations on the sector or region level could help to accomplish this. Providing opportunities to balance work and private life also foster flexibility as well as security.

11.4.4 Provide Opportunities for Retention After the Normative Retirement Age

More opportunities to stay employed after the normative retirement age could be provided by organizations. This serves several purposes. First, to keep knowledge of older workers available after the normative retirement age. Second, it signals that older employees have valuable knowledge that remains of value for the organization. Third, it shows that the organization takes care to take account of individual needs and wishes of employees. Employees can be hired on a part time or temporary basis. The contract can also be renegotiated, for example to include interesting work or a preferred job content.

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