

# An ageing world and the challenges for a model of sustainable social change

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## Abstract

**Purpose** – Although the world is rapidly ageing, the alarming explosion of youth unemployment seems to have removed the workforce ageing issue as a priority from the policy agenda. The purpose of this paper is to test and investigate the main needs and willingness to work among the older population, as well as the main advantages for organizations employing older workers.

**Design/methodology/approach** – The main research objectives were: first, to explore the effect of demographic and socio-economic predictors on an older person's intention to work; and second, to focus on the main advantages that should induce organizations to retain older workers in their workplace. The paper is based on a survey and an interdisciplinary review of the literature.

**Findings** – The study indicated that educational level led to improved active behaviours in the labour market. In other words, people who obtained a higher level of education showed a greater likelihood to desire a prolongation of working life, while lower educational attainment may have lessened the willingness and capacity of older people to remain in the workforce. The main benefits for organizations with older workers are highlighted.

**Research limitations/implications** – The survey has a number of limitations: the sample is small and was completed with reference to a single country, making it difficult to generalize results beyond this country study; the questionnaire relied solely on a few areas, while it would be better to gather additional information; the survey only targeted retired people, while it would have been interesting to also collect answers from workers nearing retirement. The association between individuals' educational levels and their intention to work in later life suggests that continued development of educational programmes for workers could favour greater retention in the workplace.

**Practical implications** – As the ageing population is an increasing phenomenon, the participation of older people in the labour force and lifelong learning should become commonplace in the perspective of a more equitable society. The main challenge is to rethink retirement, by abolishing the mandatory retirement age and by providing more flexible work options.

**Social implications** – Changes in national system and corporate strategies are required to meet the economic challenges of ageing populations.

**Originality/value** – This study advances research on age management because it provided evidence that educational background plays a fundamental role in determining the willingness to return to work. In addition, the paper proposes a new integrated approach of sustainable social change.

**Keywords** Retirement, Older workers, Active ageing, Educational levels, Working life

**Paper type** Research paper



## Introduction

In the twenty-first century, an ageing population is a widespread, increasing and universal phenomenon, though the speed and intensity of its progress differ across countries and regions. As documented by the United Nations (2014), older people

(aged 60 years or over) are the world's fastest-growing age group; in 2014, the annual growth rate for this group was almost triple the growth rate for the population as a whole. According to the fourth report on *World Population Ageing* (United Nations (UN), 2013), the old age support ratio (calculated as the number of persons aged 15-64 years divided by the number of persons aged 65 years or over) was equal to 8 in 2013, and is expected to drop to 4 in 2050, with evident issues to face in terms of intergenerational interdependence. The exacerbation of the old age support ratio is expected to occur during the period 2015-2035, when the baby boomers, who were born in the two decades after Second World War, start to retire.

The ageing population in many countries arises from the combination of: first, mortality decline that increases life expectancy; and second, fertility decline that reduces family size and produces smaller young cohorts (Lee, 2003; Shultz and Adams, 2007). The need to continue working into later years of life is the result of several intertwined factors, such as: the ever increasing life expectancy of the population; continuing economic uncertainty and the impact of the financial crisis on many individuals' retirement savings and investment accounts; an increase in healthcare costs and a decrease in the availability of health benefits; disincentives from Social Security to retire early and changes in laws with the institution of higher retirement ages (Blando, 2011; Ross, 2010).

Particularly, a reasonable strategy to meet the economic challenges of ageing populations is to raise the typical age of retirement, as most governments are doing, above all for reasons of social protection system sustainability. Obviously, the extension of working life should take into account the different types of work, and the category of physically demanding occupations should be excluded from the discourse. However, in the era of automation, technological advancements and intelligent environment, it is unquestionable that manual jobs tend to decrease while there is an increasing need for highly skilled people engaged in knowledge-intensive activities.

In the USA, the Age Discrimination in Employment Act of 1967 and subsequent amendments have effectively eliminated mandatory retirement for the majority of American workers (Tang *et al.*, 2013) to facilitate a more flexible context (Walker and Schuller, 1993). Europe is currently the world's oldest continent and its population continues to age: already in 2009, one in six Europeans was in the 65 years or older age group (Komp and Aartsen, 2013). According to the European Statistical Office, by 2060 there will only be two people of working age (15-64) in the European Union for every person aged over 65, compared to the current ratio of four to one (Eurobarometer, 2012).

In light of the current state of global population change, the main research objectives were: first, to explore the effect of demographic and socio-economic predictors on an older person's intention to work; second, to understand the reasons that should induce governments and organizations to retain older people in the workplace. The paper utilizes and discusses a survey based on data from Italy, a country that has one of the world's highest relative proportions of older people in the population. In addition, a model of sustainable social change is proposed, and an interdisciplinary review of the literature is provided to highlight the main benefits that organizations can achieve by retaining older employees in their workforce.

## Methodology

### Sample

To investigate several aspects linked to active ageing, a cross-sectional survey of 106 Italian retired people was conducted. The Italian context was considered because Italy is one of the most rapidly aging countries in the world. In 2013 (UN, 2013, p. 95),

the proportion of the population aged 60 years or over was highest in Japan (32 percent), followed by Italy (26.9 percent) and Germany (26.8 percent).

Table I summarizes the demographics and other characteristics of respondents.

The random sample was drawn from the population living in three different areas of Italy: the North; the Centre; and the South. The technique called random digit dialling, based on sampling telephone prefixes (exchanges), was used to choose telephone numbers randomly within the target geographical areas (Singleton and Straits, 2012). In total, 34 percent of the retired people were from northern regions, 34.9 percent from central regions and 31.1 percent from southern regions.

Other demographic variables included gender, age and educational level.

In total, 56.6 percent of the participants were male and 43.4 percent were female.

The interviewees in the sample were between 55 and 86 years old, with an average age of 72 years and a SD of 7.61.

The level of education was determined by asking respondents for the highest level of education completed. The dimension of education attainment was classified into four categories, namely, primary or secondary education (22.64 percent of respondents), high school diploma or the equivalent such as the General Educational Development (18.87 percent), bachelor's degree (49.06 percent), master's degree or PhD degree or above (9.43 percent).

Characteristics	Number	%
<i>Gender</i>		
Male	60	56.60
Female	46	43.40
<i>Age group</i>		
≤60 years	12	11.32
61-70 years	27	25.47
71-80 years	52	49.06
≥81 years	15	14.15
<i>Educational level</i>		
Primary or secondary education	24	22.64
High school diploma or the equivalent (GED)	20	18.87
Bachelor's degree	52	49.06
Master's degree or PhD degree or above	10	9.43
<i>Type of job before retirement</i>		
Professionals	26	24.53
Managers	17	16.04
Technicians	15	14.15
Clerical support workers	12	11.32
Service and sales workers	11	10.38
Elementary occupations	10	9.43
Craft and related workers	9	8.49
Other	6	5.66
<i>Retirement modality</i>		
Voluntary	60	56.60
Mandatory	46	43.40

**Table I.**  
Demographics and  
other characteristic  
of respondents

**Note:** sample number = 106

In addition, information was also collected on the most prevalent occupational roles and industries respondents were employed in before retirement. The retirement modality (voluntary or mandatory) was also recorded.

The occupational status of the retired people under study is shown in Table I, which uses the categories provided by the International Standard Classification of Occupations (ISCO). Specifically, the ISCO-08 version was used to determine the participants' previous job position.

The previous business sector of participants was identified in accordance with the International Standard Industrial Classification of All Economic Activities (Rev.4). The sample covered a broad range of business sectors, including services (35.85 percent of respondents), manufacturing (17.93 percent), education (16.98 percent), finance and insurance (10.38 percent), wholesale and retail trade (9.43 percent), healthcare (5.66 percent) and information and communication (3.77 percent).

### *Procedure*

Data were collected through an interview questionnaire addressed to retired people who were contacted by telephone.

In total, 170 eligible individuals were called, of which 19 were absent and 45 refused to be interviewed. Accordingly, the basic response rate was 62 percent. The basic response rate, which is calculated as the number of completed surveys as a percentage of all eligible respondents, does not contain the ineligible respondents (Gripp *et al.*, 1994), such as those who were not retired nor lived with retired relatives.

Anonymity of data was granted in order to preserve the confidentiality of the participants.

The number of interviews to be conducted was not determined beforehand. The sample size was considered sufficient once the data began being repetitive and a scarcity of new information was emerging from additional interviewees (Creswell, 2013).

Telephone interviews were preferred to face-to-face interviews as the most appropriate and cost-effective method for reaching people across wide geographic areas (Carr and Worth, 2001).

An interview guide was developed to inform participants about the purpose of the interview, why they were chosen, expected duration of the interview and how the confidentiality of responses was guaranteed.

On average, the interviews lasted about 40 minutes. Notes were made of all the responses, and key data were summarized immediately following the interview. Survey data were collected over a period of two months.

The first part of the questionnaire was organized to record demographic variables.

The second part of the questionnaire consisted of several closed-ended, multiple-choice questions which were designed to extract the respondent's perceptions regarding life conditions and possible improvements.

Substantial literature on the needs and wishes of older people was used as a basis for developing interview questions and for classifying older people as consumers, unpaid workers or paid workers. For these three different roles the researchers constructed specific closed-ended questions that were posed in the same order for all respondents.

Essentially, respondents were asked: which services should be implemented to improve the well-being of people over 60; whether they were interested in volunteering for a non-profit organization; and whether they were willing to return to work and, if so, for what reason.

One of the most important contributions of this study is the investigation of retired people's interest in paid and volunteer work, by covering both forms of post-retirement work.

The research plan was designed in particular to capture participation in voluntary work. All participants were asked whether they wished to be involved in any voluntary activity in the non-profit sector, consisting of "those entities that are organized for public purposes, are self-governed, and do not distribute surplus revenues as profits" (Boris and Steuerle, 2006, p. 67). The reason for this question was to focus on the meaning of work for individuals, by illuminating the diverse needs and interests (material, psychological and social) which older people seek to meet through work. People's willingness to be engaged in not profit organizations could confirm the important "role that voluntary work can play in sustaining a sense of identity and social citizenship, particularly among those who, for whatever reason, have a marginal attachment to the paid work force" (Probert and MacDonald, 1996, p. 53). In this paper, as also explained to interviewees, the non-profit sector was intended as that social economy or third sector characterized by entities (such as associations, traditional co-operatives, social co-operatives, charities, foundations or other types of organizations) that: first, pursue economic, social and general-interest objectives; second, set limits on private and individual benefit levels; third, work for and with local individuals or groups of people with common interests; and fourth, are self-managed and try to involve their employees, voluntary workers and users in their management (European Commission, 2003). Interviewees were also made aware that the non-profit sector covers many areas of the economy, ranging from healthcare, social services, environment, culture, education and work-integration of disadvantaged workers (OECD, 2003).

### *Analysis*

Frequencies, percentages and arithmetic means were calculated for variable descriptive analysis.

The purposes of the questionnaire were to explore principally: first, which services should be implemented to improve the quality of life for people over 60; second, whether people are willing to engage in the non-profit sector; third, whether people would like to return to work.

Furthermore, the study aimed to assess factors influencing older people's willingness to work until an advanced age. For this purpose, a correlation analysis was conducted;  $\chi^2$ -test and Fisher's exact test were used for comparison between several variables. The level of significance was set at  $p$ -value  $< 0.05$ . The sample size in the present study was not large enough to examine sector or occupational differences. The Statistical Package for Social Sciences version 21 was used for statistical analysis.

### **Results**

A summary of participant responses to survey questions can be found in Table II.

One research question concerned which services should be implemented to improve the well-being of people over 60. The majority of interviewees (70.75 percent) considered it important to increase interventions aimed at developing social participation and providing information regarding where to be engaged in social activities. This request for a more inclusive social scheme must not be underestimated for its positive impact on successful ageing (Kohli *et al.*, 2009). Respondents (52.83 percent)

Questions	Number	%
<i>Services that should be implemented (three options must be chosen)</i>		
Opportunities for interaction and social involvement	75	70.75
Information technology training	56	52.83
Health services	43	40.57
University of the Third Age	44	41.51
Public order and safety	34	32.08
Sports activities	24	22.64
Accessibility	22	20.75
Services of employment agencies specialised in prolonging working life	20	18.87
<i>Volunteer positions in non-profit organizations</i>		
Available	76	71.70
Not available	30	28.30
<i>Retirement income</i>		
Sufficient to cope with the cost of living	62	58.49
Insufficient to cope with the cost of living	44	41.51
<i>Willing to return to work</i>		
Yes, with the same occupation previously held	42	39.62
Yes, but doing a different job from that previously held	16	15.10
Not willing	48	45.28
<i>The main reason for returning to work (regarding the 58 individuals willing to work)</i>		
To keep physically fit and mentally active	38	65.51
To feel useful to society	16	27.59
For economic purposes	4	6.90

**Table II.**  
Summary of  
participant responses  
to survey questions

also indicated information technology training as another important service that could improve their life.

The second research question concerned the participants' interest in volunteering for non-profit organizations. The survey revealed that more than two-thirds of elderly participants (71.70 percent) expressed positive interest in the possibility of volunteering for non-profit organizations. The high percentage of individuals wishing to be involved in the non-profit sector highlights the desire of older people to feel socially interconnected and engaged as community members.

This expressed desire can provide organizations and policy makers with an alternative perspective for the identification of options and proposals.

Usually, the prevailing view of most not profit organizations is too focused on thinking of older individuals as service users (e.g. care) rather than service providers. These organizations should exploit the positive attitudes of older people in relation to involvement in the non-profit sector. Many older people could be engaged in volunteering if non-profit organizations adopt measures directed "at building a (more) professional volunteer administration and management, which enhances organizations' ability to match individuals' preferences, interests, and skills with adequate opportunities to be active" (Hank and Erlinghagen, 2010, p. 10).

The active role that older people can play in the social economy should be better understood and promoted by governments. Policy makers must be aware of the necessity to support initiatives and organizations promoting older persons' voluntary

engagement, since the engagement of older adults in productive roles may not work without public investment into basic conditions favourable to productive aging programmes (Hank, 2011). Particularly, Hank and Erlinghagen (2010) noted that government social spending is positively associated with older citizens' propensity to be engaged in formal and informal volunteering.

Specific strategies should "include developing a training program designed to enhance the capacity of non-profit organizations to recognize older adults as paid and unpaid resources, and creating compelling opportunities that harness the skills and accommodate the preferences of older adults" (Henkin and Zapf, 2006, p. 74).

Senior volunteerism must be encouraged as it is an important tool to provide meaning in later life, and sustain good health and well-being (Chen, 2013). Several studies show that volunteering is beneficial to the well-being of older adults (Lum and Lightfoot, 2005; Morrow-Howell *et al.*, 2003; Thoits and Hewitt, 2001).

As described by Meier and Stutzer (2008), volunteering enhances people's life satisfaction and is positively correlated with physical and mental health. These benefits suggest the importance of multiplying and making more visible the activities of non-profit organizations, whose mission should be better disseminated and supported by for-profit organizations (Paullin and Whetzel, 2012). In particular, employers could play a central role in transforming these intentions (to work in non-profit organizations) into real actions by introducing and proposing some non-profit organizations to workers just before the latter retire.

In addition, it is important to keep in mind that some people can wish to be engaged in volunteer work since they perceive "it as a way of increasing their job chances or saw it as a way to do something useful until a 'real job' came along" (Ranzijn *et al.*, 2006, p. 473). So it should not be excluded that the declared inclination of respondents to do any volunteering might "mask" a latent and/or undeclared wish to do any paid work by re-entering the workforce.

Although older employees' perception of their occupational status has been studied extensively, the attitude of older retired towards their unemployment status has received very little attention from researchers. This is one of the few studies to ask retired people about their intention to return to work. The analysis of the relationship between retired people and their intention to return to work is a relevant aspect in order to investigate whether the retirement decision is a "choice" rather than a "compulsion" arising from rigid rules of labour market.

Therefore, with regard to the final research question, respondents were asked whether they were willing to return to work. Faced with this question, 54.72 percent of interviewees stated that they would like to return to work (39.62 percent with the same occupation previously held and 15.10 percent doing a different job from that previously held), while more than half the interviewees (58.49 percent) considered their retirement income sufficient to cope with the cost of living. The main reasons for returning to work included the following: 65.51 percent wish to keep physically fit and mentally active; 27.59 percent wish to feel useful to society; and 6.9 percent want to return to work for financial needs.

The findings are consistent with those of previous studies in which financial reasons only partially explain the need to stay in work longer, given that occupational engagement contributes to the experience of a life worth living. As argued by Ros *et al.* (1999, p. 55), work not only provides individuals with financial assets, but it is also "a vehicle for positive social relations and contribution to society". Early or premature retirement can have negative effects on the individual, such as reduced economic security, lower self-esteem, increased mental illness, alcohol abuse and pathological

gambling disorder (McNeilly and Burke, 2001; Tse *et al.*, 2012). According to Ilmarinen (2009), early retirement should be avoided, because retirement as such does not necessarily guarantee a good, limitation-free and independent life.

Given that employment in old age plays an essential role not only in improving health but also in decreasing federal and state costs (Hall *et al.*, 2013), it was deemed crucial to identify those variables which have significant influence on the individuals' willingness to stay in the workforce. For these reasons, a correlation analysis of intention to continue working with other characteristics of the respondents was conducted. The survey revealed no significant correlations between the level of pension income and the intention to continue working into old age. Likewise, the desire to continue working into old age does not seem to be associated with gender, age or the modality of retirement. On the contrary, the results, illustrated by Table III, revealed that the cluster of educational level had a significant relationship with older people's motivation for being engaged in the labour market.

These results are interesting because this study provided evidence that educational background plays a fundamental role in determining the willingness of retired people to return to work. Indeed, in the past, several studies have shown that educational status is an important predictor of differences in healthy life (Crimmins and Saito, 2001; Zajacova *et al.*, 2014). In addition, some researchers found that the ratio of occupationally active life expectancy to total life expectancy was lowest in unskilled workers and farmers (Kaprio *et al.*, 1996), while a recent study investigated relationships between older employees' willingness to continue working and characteristics of the work environment for older people (Van den Berg, 2011).

Much less investigation has been conducted to produce estimates between educational level and the willingness to return to work, even though these estimates would be particularly useful in describing different attitudes towards working life in later age, making it possible to customize diversified solutions. The results of the survey indicated that the educational level led to improved active behaviours in the labour market. In other words, people with a higher education level presented a greater likelihood to want to prolong their working life, while lower educational attainment may have dampened the willingness and capacity of older people to remain in the workforce.

This diversity within the group of the elderly seems to suggest that it is inappropriate to set a mandatory retirement age. Likely it is not by chance that countries with the highest Global AgeWatch Index (HelpAge International, 2013), i.e., Canada, New Zealand and the USA, have broadly abolished the mandatory retirement age (Cummins *et al.*, 2014).

The survey has a number of limitations that must be acknowledged. First, the sample is small and was completed with reference to a single country, making it difficult to generalize results beyond this country study. Second, the questionnaire was

Factors	df	$\chi^2$ -test	<i>p</i> -value	<i>C</i>	Fisher test
Gender	2	0.881	0.644	0.091	0.920
Age group	6	12.385	0.054	0.323	10.760
Educational level	6	<i>45.445</i>	<i>0.001</i>	<i>0.548</i>	<i>46.711</i>
Retirement modality	2	4.661	0.097	0.205	4.610
Retirement income	2	2.001	0.368	0.136	2.033

**Notes:** df, degrees of freedom; *C*, contingency coefficient. Significant results are shown in italic

**Table III.**  
Individual factors  
and willingness to  
return to work

limited to a few areas; it would be beneficial to gather other information, such as level of income, health perception or characteristics of previous work environments, to understand how these elements could influence the respondents' answers. A third limitation is that the survey only targeted retired people, while it would have been interesting to also collect answers from workers nearing retirement.

Despite the above limitations, the survey is useful because it confirms that there are many older people who want to work in for-profit and/or non-profit organizations, but the current environment does not seem ready to satisfy these wishes.

This study can serve as a useful baseline given that the Italian context is characterized by a high percentage of older people and a high level of public pension spending.

In Italy, people over 65 represented on average 21.7 percent of population in 2010-2015, quite above the OECD average of 16.2 percent (OECD, 2015, p. 290). Despite this, the average effective age of labour market exit was 61.4 for men and 61.1 for women in Italy in 2007-2012, while in the same period the average effective age of labour market exit was 64.6 for men and 63.1 for women across OECD countries. A lower effective exit age is found in France (59.4 for men and 59.8 for women), in Belgium (60 for men and 59.3 for woman) and in Austria (62.2 for men and 60.2 for women) (OECD, 2015, p. 165).

In addition, in 2011, Italy recorded the largest proportion of national income spent on public pensions, namely 15.8 percent of gross domestic product (GDP), while, on average across OECD countries, public pension spending was 7.9 percent of GDP. High gross public pension spending was also observed in Greece (14.5 percent), France (13.8 percent), Austria (13.2 percent) and Portugal (13 percent) (OECD, 2015, p. 179).

## Discussion

This study found that older people's education is a significant factor in determining their intention to be engaged in post-retirement work.

Many researchers have investigated factors that are relevant to the decision to retire, while so far few researchers have focused on the factors affecting the intention to continue working (Griffin and Hesketh, 2008; Probert and MacDonald, 1996; Shacklock, 2008; Shacklock *et al.*, 2009; Shacklock and Brunetto, 2011).

According to a review of the literature focused on the intention to continue working, the decision to maintain some involvement in paid work is positively influenced by older people's need for a sense of self-identity (Probert and MacDonald, 1996).

According to the findings from a study conducted by Armstrong-Stassen (2008), mature workers consider recognition of their skills and respect from others in the organization as highly important factors in influencing their decision to remain in the workplace.

Shacklock (2008) argued that a person's intention to continue in employment depends on nine factors, among which two are non-work-related variables while seven are work-related variables. The two non-work-related variables include: the health of an older individual and that of their family; and their financial circumstances. The seven non-work-related variables are the following: attachment to (passion for) work; importance of working to the individual; perception of personal autonomy at work; flexible work arrangements; interpersonal contact at work; interests outside of work; and management and organizational variables (such as supervision, bureaucracy and work environment).

The seven work-related variables were tested by Shacklock *et al.* (2009), who found that three work-related variables were significantly related to older workers' intention to continue paid work, including importance of work, flexibility and interests outside of work.

These results were supported by Shacklock and Brunetto (2011), who explored the meaning of working for older workers by extending the Meaning of Working theoretical model (Westwood and Lok, 2003) in order to identify the organizational factors which impact upon older workers' intentions to continue working. Specifically, Shacklock and Brunetto (2011) found that older workers' intention to continue paid work is a function of four work-related variables, namely, the importance of working to the individual, the flexibility of working arrangements, the individual's interests outside of work, and management and organizational factors.

Hennekam and Herrbach (2013, 2015) investigated the relationship between the provision of certain human resource management (HRM) practices and retirement decisions among older workers in the Netherlands. By using a sample of older employees with low occupational status in the Netherlands, Hennekam and Herrbach (2013) measured the influence of five human resource practices (related to flexible work options, job design, training, performance evaluation, and recognition and respect) on affective organizational commitment, job performance and preference for early retirement. The authors found that the provision of HRM practices enhances affective organizational commitment and job performance, but it might not be a useful tool to keep older employees longer in the workforce.

The relationship between the perception of HRM practices and the retirement decision of older workers with low occupational status has been further investigated by Hennekam and Herrbach (2015), who explained that older workers want "general" HRM practices that are available to all employees, but they do not want age-awareness HRM practices, since the provision of "special" treatment leads to stigmatization, prevents them from constructing a positive social identity and, consequently, is likely to result in early retirement.

This finding reinforces similar observations by previous studies, which revealed that self-categorization as an "older worker" is related to negative attitudes towards work, e.g. stronger desire to retire early or stronger inclination towards intergenerational competition (Desmettes and Gaillard, 2008). In other words, as explained by social identity theory (Tajfel and Turner, 1979), older workers can try to cope with age-related stigmatization by retiring early from the labour force.

Chou and Choi (2011) found that lower education was associated with higher prevalence of perceived workplace discrimination and, accordingly, discriminated workers at retirement age would be more likely to retire than non-discriminated retirement-age workers.

Shultz (2003) showed that the level of education predicts involvement in bridge employment, while Van Solinge (2014, 2015) found that the decision to pursue self-employment after retirement is primarily taken by retirees with relatively high levels of educational attainment.

Using two samples of Australian older people, Griffin and Hesketh (2008) found that those with higher levels of education were more likely to engage in paid work (in profit or in non-profit organizations) rather than no work, while those who intended to do only volunteer work had lower levels of education than those who intended to do paid work.

The Italian survey on retired people complements the previous studies, which highlighted the importance of education to prevent early retirement, since higher levels of education tend to be associated with a higher preferred retirement age (Blöndal and Scarpetta, 1998; Liefbroer and Henkens, 1999; Pienta and Hayward, 2002; Skirbekk *et al.*, 2012).

However, this study is different from previous studies since it found a correlation between education and intention to return to work, while other studies found a

correlation between education and retirement age. Therefore, this study is one of the few studies to ask retired people directly about their intention to return to work. The focus on intention to return to work is interesting and different from the intention to keep working that has been studied more extensively. This question is crucial to detect a sentiment of uneasiness or dissatisfaction exhibited by more highly educated people when they withdraw, or are forced to withdraw, from the labour market. It can be suggested that education attainment is an important factor for people's willingness to be engaged in post-retirement occupation and not only for postponing the retirement age.

Education is positively correlated with a later retirement age also because workers with higher educational background are more likely to request and receive workplace accommodations (Dong and Guerette, 2013). Workplace accommodations can reduce the likelihood of such workers leaving the workplace and migrating to long-term disability benefits. The lack of an accommodating environment depends not only on the attitudes of employers, but also on the perceptions of older employees. If older workers perceive their activity limitations as a natural result of the ageing process, they are less likely to report that they need workplace accommodations (McMullin and Shuey, 2006). In other words, employers will be better able to accommodate individuals who are able to express their accommodation needs. The most effective and efficient way to adapt the workplace to the needs of workers is to let them participate in the planning and implementing of measures, because they are the experts on their workplace and own health conditions (Gates, 2000). Moreover, the organization's performances are improved when employers introduce practices designed to maximize employees' sense of involvement with their work (Böckerman *et al.*, 2012).

Designing policies that enhance the employability and the productivity of older workers is one of the challenges that managers have to face in the near future (Van Dalen *et al.*, 2010; Vasconcelos, 2015). Indeed, in modern society, people are living longer and healthier than ever before and this should support their longer working life. Continuing to work (whether paid or unpaid) also allows older people to maintain or reinforce social relationships, and value lifelong learning opportunities. Lifelong learning plays "a crucial role in making the workplace appealing to older workers and at the same time making older workers attractive to employers" (Armstrong-Stassen and Schlosser, 2011, p. 435).

However, the recent worldwide recession, globalization and intensified competition have occasioned organizational restructuring, downsizing and adjustments that have especially impacted adversely upon older workers (Armstrong-Stassen and Cattaneo, 2010). Additionally, perhaps the topicality and the alarming explosion of youth unemployment seem to have removed the workforce ageing issue from the priorities of the policy agenda. In some countries the debate runs the risk of even going backwards, because the early retirement of older workers is suggested as a solution to address the problem of youth unemployment. This short-term approach, that proposes labour force rejuvenation as a mechanism for promoting productivity and reducing costs, is a dangerous shortcut, which defers the solving of the ageing issue to a future date. In actual fact, the employment of old people does not exclude the employment of young people, because a modern approach to active ageing requires the maintenance of intergenerational solidarity, fairness between generations, as well as the opportunity to develop activities that span the generations (Walker, 2006).

An attempt to solve the intertwined issues of youth and elderly employment has been proposed by some researchers who argue that, if the twentieth century was a century of redistribution of income, the twenty-first century could be a century of redistribution of work. Particularly, Vaupel and Loichinger (2006, p. 1912) theorize that

“redistribution would spread work more evenly across people and over the ages of life. Individuals could combine work, education, leisure, and child-rearing in varying amounts at different ages”. Vaupel and Loichinger argue that work effort could be evenly distributed at a level of about 25 hours per week for workers above 50 or 60 years of age to better meet their desire for more leisure time for hobbies and relaxation. Particularly, the results of a study focused on motivation of older people to continue to work suggest that “there is a change in the relative value associated with earnings and leisure; specifically, leisure becomes more highly valued as workers age” (Kooij *et al.*, 2008, p. 382). Also according to Peterson and Murphy (2010), the retention of older employees requires the development of bridge employment and flexible work practices.

Moreover, “if part-time work becomes common for elderly people, then more opportunities for part-time work might open up for young people” (Christensen *et al.*, 2009, p. 1205). In addition, the redistribution of work could lead to the rejuvenation of the population by favouring an increase in births. Scientific evidence shows that the introduction of a greater possibility to access part-time work affects fertility positively (Chesnais, 1996). Therefore, a better sharing of jobs and economic wealth, according to a pattern of intergenerational equity, may be the answer to the questions addressed by an ageing population and the problems of later life (Henrard, 1996).

A solution even more revolutionary is provided by Freedman (2011), who suggests a redistribution of education and internship so that older adults have more opportunity for renewal, exploration and self-development. Universities of the Third Age and other education initiatives should ensure and provide lifelong learning opportunities, intended as a vehicle not only for economic survival and for updating work abilities, but also for acquiring the knowledge required to survive psychologically in a complex and constantly changing world (Phillipson and Ogg, 2010). For example, encouraging older adults’ use of Information and Communication Technologies is essential for interacting successfully with information societies (Selwyn *et al.*, 2003). Education can assist not only in prolonging working life (paid and voluntary), but also in helping people with the positive and healthy transition to retirement and old age (Davey, 2002). Becoming a lifelong process, education may permit continuing mental activity which is an essential ingredient of successful ageing (Henrard, 1996). In addition, higher education is also a factor that is positively related to voluntary work (Hank and Stuck, 2008). Also “re-training and up-skilling in mid and later life have become increasingly necessary” (Davey, 2002, p. 96), because employees lacking in continued education, technical modernization and tailored training may not have the knowledge and skills to engage in value-creating activities (Plé and Cáceres, 2010).

By integrating different approaches, a new model of sustainable social change is shown in Table IV. This model proposes an intergenerational redistribution of education, work and income between young and older people to allow that both categories can be included in the workforce also through part-time solutions. The model is based on three pillars: early entry of young people into the workforce, lifelong learning and abolition of mandatory retirement. The table highlights the multiplicity of benefits for individuals, companies and governments.

In regard to the path of reform in Europe, many governments have just launched a set of measures to stimulate the employment of young people, while their political agenda lacks initiatives concerning lifelong learning and the employment of elderly individuals. Therefore, the achievement of a sustainable and equitable system, resulting from the integrated adoption of the three measures indicated in Table IV, seems to be a goal that is still far away from being widely practiced.

		<i>Measures</i>	
	Early entry of young people into the workforce	Lifelong learning	Abolition of mandatory retirement
<i>Benefits</i>			
Individuals	Financial independence of young people Increase in the birth rate thanks to a reduction in economic uncertainty Opportunity for young people to understand the dynamics of labour markets by calibrating their skills Opportunity for parents to invest in further training for themselves	Willingness and ability of people to extend their active working life	Opportunity for young people to have mentors Opportunity for the elderly to keep themselves physically fit and mentally active An increase in overall disposable income due to an increased tax base with older workers back in the workforce
Companies	Opportunity to shape workers since they are young Benefits from intergenerational interactions	Increase in labour productivity and profitability	Higher productivity thanks to the preservation of knowledge, skills and experience of older workers An increase in investments in research and training due to lower tax rate on taxable income Opportunity to better understand and serve older consumers' needs
Governments	Increase in taxable income Peaceful social environment	Lower levels of unemployment and, consequently, lower costs for social protection system	Capacity to organize and provide education to the rest of the population, not only to the young Increase in taxable income Expense reductions in pension and health system

**Table IV.**  
Challenges for a  
model of sustainable  
social change

Many OECD countries have implemented reforms to improve the financial sustainability of their pension systems while delivering adequate pension income. Important issues such as balancing sustainability and adequacy can be addressed if pension systems are rebalanced in line with the evolution of demographic, economic and financial parameters (OECD, 2013).

“For example, working more and longer can increase adequacy as individuals can earn higher annual pension benefits and at the same time strengthen financial sustainability by collecting more contributions to the system” (OECD, 2014, p. 55).

Therefore, the framework here proposed could resolve the key trade-off of ensuring adequate benefits within a financially sustainable pension system, by enlarging the contribution base while preserving adequacy for those effectively working longer.

Of course, the financial sustainability of pension systems also requires other policy actions affecting, for example, diversification between public and private pensions, direct link between contributions and pension benefits, tax incentives to contribute more, less generous indexation of pension benefits; work incentives; and administrative efficiency (OECD, 2014).

If policy prescriptions and equitable legislations can encourage favourable attitudes of society as a whole towards older workers, an important component of active ageing is achieved within enterprises and organizations through an age management approach. Age management is an approach that takes the employee's age and age-related factors into account in daily work management, work planning and work organization, so that everyone, regardless of age, can healthily and safely achieve personal and organizational targets. Age management requires lifelong learning and redesigning individual work tasks to fit the strengths, needs and capabilities of older workers (Yeatts *et al.*, 2000).

Unfortunately, there are fewer training opportunities for older workers compared to younger ones (Brooke, 2003; Perry and Parlamis, 2006; Taylor and Urwin, 2001), because the mature workforce is too often seen as a problem to be dealt with, rather than an opportunity which can be leveraged in the workplace. Older workers are erroneously associated with less efficient and more expensive human resources. According to popular myths, older workers are often portrayed as frail and unwilling to change, resistant to learning new skills and a barrier to remaining competitive (Gibson *et al.*, 1992).

The concern about age-related disability and the desire to save money could lead firms to replace older employees with younger people, believed to be comparatively more advantageous because of lower wage rates, higher productivity and lower risks of disability (Taylor and Walker, 1998). Really, even though it is true that physical strength and endurance can decrease with age, in general, older workers often use their work experience and greater knowledge to work in a smarter and safer way (Warr, 2001). Consequently, compared with their younger counterparts, older workers are reportedly having fewer workplace accidents. Baker (1987, p. 209) explained that younger workers have more accidents not only because of inexperience, but also for other reasons such as "inattention, indiscipline, impulsiveness, misjudgement, overestimation of capacity and pride, recklessness, and lack of family responsibilities".

Moreover, some mental characteristics can also strengthen with age. Age-related "mental growth" means that some functions improve with age: for example, strategic thinking, sharp-wittedness, wisdom, ability to deliberate, ability to rationalize, control of life and holistic perception (Ilmarinen, 2012). Verbal abilities and language skills also remain constant or even improve with age (Laville and Volkoff, 1998). It is a well-known fact that many musicians can perform perfectly at an advanced age, as well as there are some specific occupations (such as scientists, artists, medical doctors, professors, etc.) where the performances improve with age (Holmer *et al.*, 2010). Ries *et al.* (2013) described a significant correlation between age diversity in financial consultant teams and average team performance, probably because selling a large number of different financial products requires complex and creative decision making.

In addition, older workers often perform better than younger workers because the former present lower turnover, lower absenteeism, higher work satisfaction and higher commitment than the latter (Kadefors and Hanse, 2012). Therefore, retaining older workers may be the best strategy, not only for the individual and for the whole of society, but especially for the organization to avoid "brain drain" (Von Schrader *et al.*, 2012). The strengths of older workers should be better acknowledged and utilized in order to make them a valuable asset in workplaces. Older workers are repositories of organizational memory, and they can ensure the transfer and preservation of knowledge, skills and experience through mentoring and advisory roles for younger colleagues. As shown by research, older workers are valued not only for their knowledge and experience but also for good work ethics, reliability,

experience, trainability, creativity, cautiousness, ability to respond well in a crisis and ability to work with younger workers (Joe and Yoong, 2006; Taylor and Walker, 1998). Kooij *et al.* (2011) investigated how work-related attitudes change with age and deduced that older workers should be offered more mentor roles, because the importance of helping people seems to increase with age. Intergenerational contact creates profitable opportunities for reciprocal learning (Kearney and Gebert, 2009) and facilitates reductions in attitudes of age discrimination (Posthuma and Campion, 2009). Galinsky (2007) remarked that older workers have positive relationships with their supervisors that are equal to or higher than those established by younger workers; in addition, older workers report more satisfaction with their jobs than their younger colleagues and, therefore, are more likely than younger workers to choose to stay in their current job position. Indeed, young employees not only have a lack of competence but are also more prone to leave an employment when they experience unsatisfactory working conditions. So the hiring of younger people as substitutes of older employees is not a guarantee for work stability.

Finally, firms should better take into account that older people can contribute economically to society not only as workers and volunteers, but also as consumers. Indeed, the demographic transition has an impact not only on the labour market but also on the pattern of production, distribution and consumption of goods and services. As remarked by Perek-Bialas and Schippers (2013), older people's roles in and for the economy should be considered twofold: as workers, who sell their manpower in the labour market, and as consumers, who purchase goods and services.

Increasingly, the corporate competitiveness relies on the ability to respond more effectively to elderly customers' needs, because ageing influences multiple economic dimensions of daily life.

Although the use of stereotypic profiles and generalizations about older consumers should be avoided, because of complexity of senior category (Moschis *et al.*, 1997), it is unquestionable that several changes in purchasing patterns occur with population ageing: some product categories increase in demand (e.g. retirement housing, clothing, high-quality healthcare, high comfort travel options) and some product characteristics (e.g. functionality, risk reduction, convenience and simplicity in use) are prioritized (Pettigrew *et al.*, 2005). Particularly, "the age pyramid inversion and the increased number of elderly evidence even more the need to make the services and products, and consequently the environment, accessible to this population" (Martins *et al.*, 2012, p. 296). It is also noteworthy that the consumer market is increasingly more characterized by individuals looking for anti-ageing techniques in order to delay the progress of the ageing process. A typical trait of the dominant culture of the Third Age is the concern for maintaining the body in a perpetually youthful state (Higgs and McGowan, 2012). These widespread expectations of "ageless" individuals portend the consolidation and expansion of all those industries that have the purpose of slowing down the signs and effects of age (e.g. healthcare, cosmetic surgery, pharmaceutical products, vitamins, fitness, pharmacological interventions for the treatment of sexual impotence etc.).

Clearly, the needs of older consumers could be better understood, intercepted and satisfied if companies employ older workers, as workers most qualified to suggest and test necessary improvements to the products or services provided to the market. Therefore, high consumer engagement requires firms to adopt a proactive organizational approach that would facilitate full accessibility and a greater emphasis on empowering both elderly employees and elderly consumers in order to break or reduce the numerous barriers they face in their daily life.

Faced with the significant and growing number of economic consequences linked to the ageing process, corporate culture must also change, recognizing the inclusion and participation of older staff as an added value and competitive advantage. A change in employers' views about the value of older workers is an essential requirement to achieving effective human resource strategies. Indeed, even though the individual, the enterprise or society share the responsibility of keeping older persons in working life, the company plays the most important role "because it is responsible for the realisation of the individual's participation in work" (Ilmarinen, 2001, p. 551).

### Conclusion

The aim of this study was to investigate older people's needs and attitudes towards working life, as well as the benefits for organizations that employ older workers. The study discusses the main mechanisms of inclusion of older workers, by indicating lifelong learning, flexibility and age-friendly accommodations as key elements in implementing a successful corporate strategy of active ageing in the workplace.

The paper contributes to the existing body of knowledge on active ageing because the findings of the survey documented that seniors' capability and willingness to play an active role in the workforce until old age depend on their level of education. This association suggests that continued development of educational programmes for workers could favour a positive retention in the workplace until old age and should become a standard service in working life. This research has some limitations and, given the small sample size, it can only be regarded as an exploratory study. In order to further confirm these findings, a significantly higher number of respondents is necessary. In addition, a comparison with other countries could be a useful baseline to strengthen data and knowledge.

Finally, the paper proposes a model of sustainable social change, based on an intergenerational redistribution of education, work and income between younger and older people. Changes in national system and corporate strategies are required to meet the economic challenges of ageing populations. The main challenge is to rethink retirement, by abolishing the mandatory retirement age and by providing more flexible work options. As the ageing population is an increasing phenomenon, the participation of older people in the labour force and lifelong learning should become a regular practice in the perspective of a more equitable society.

Even though the need for legislation to combat ageism is a controversial issue (McDonald and Potton, 1997), the Italian government should consider the opportunity to introduce a legislative framework for protecting the rights to training and re-training for older workers and, above all, should develop flexible retirement age policies rather than adopt a common retirement age.

This study also revealed the high propension of retired people for being engaged in the non-profit sector. These findings can be used to inform policy makers' interventions, which should address the issues of barriers to communication and ensure better connection of older people with non-profit organizations.

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