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Barriers & Facilitators to Extended Working Life: *a focus on a predominately
female ageing workforce*

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Abstract

Many countries are reforming their pension systems so people stay in work for longer to improve the long-term sustainability of public finances to support an increasing older population. This research aimed to explore the factors that enable or inhibit people to extend working life (EWL) in a large UK based retail organisation. Semi-structured interviews were carried out with a purposive sample (n=30): 15 employees aged ≥ 60 and 15 supervisors supporting these employees. Older workers were predominately female, reflecting the gender profile of the older workers in the organisation. Older workers and supervisors reported that key facilitators to EWL were: good health, the perception that older workers are of value; flexibility and choice; the need for an ongoing conversation across the life-course; the social and community aspect of work as a facilitator to EWL; and, the financial necessity to EWL. Perceived barriers to EWL included poor health, negative impacts of work on health, and a lack of respect and support.

Key words: Ageing, Female Older Workers, Extended Working Life

Introduction

There are a range of individual, interpersonal, organisational as well as structural barriers and facilitators to working for longer, which authors from a range of disciplines including public health, sociology and psychology have explored. This article will explore the unique contribution each perspective makes in the context of this qualitative study exploring the perceptions and experiences of older workers on extended working life.

Public Health Perspectives on EWL

People are healthier and live longer today than previously (United Nations, 2015). The most recent figures show average life expectancy at 65 is 21.0 years for women and 17.4 years for men across Europe (Organisation for Economic Cooperation and Development [OECD], 2017). However, variations in healthy life expectancy (number of years in good health) and disability adjusted life years (healthy life years lost through illness) are shown to be substantial (Murray et al., 2015), and in the UK, for example, life expectancy has increased by more years than healthy life expectancy, reflecting an increase in the number of years spent in poor health (Public Health England, 2017). Given the increases in life expectancy it is seen as important that older workers extend their working lives, with most European Union (EU) Member States reforming their pension systems in order to improve the long-term sustainability of their public finances and provide adequate pensions (European Commission, 2012). For people to extend their working lives (EWL) it is paramount that they remain healthy enough to continue to work in older age. Although evidence is contradictory surrounding the health benefits of EWL as opposed to retirement with evidence suggesting deteriorating health effects of working for longer (de Wind et al., 2013; Di Gessa, et al., 2016; Westerlund, 2009).

Factors shown to be facilitative to workplace health and wellbeing in respect of EWL are: perceived organisational support, flexibility options, training opportunities, age management, work ability, age diversity management and life-course approaches, and being treated fairly by employers in terms of procedural justice (Black, 2008; Warr, 2011).

A review of the enablers for positive workplace health impact on older workers in various settings outlined factors that need addressing (Griffiths et al., 2009). These were particularly relevant to the food retail sector, including reducing late night shifts and putting in place the necessary adaptations to support EWL (see for example, Harris and Higgins, 2006

cited in Yeomans, 2011). Factors associated with reducing sickness absence include: implementing flexible hours, phased retirement, rehabilitation and return to work programmes, health promotion, training and skill development, and social support (Harris and Higgins, 2006 cited in Yeomans, 2011; Ilmarinen, 2012; Silverstein, 2008; Taskila et al., 2015).

The current study takes place in the UK and is one of the first studies to be undertaken after sweeping pension changes, which saw the default retirement age of 65 abolished and the retirement age for women raised from 60-65 (Department for Work and Pensions [DWP], 2014). Gender is an important area to focus on to facilitate EWL across society, particularly as the numbers of women aged 55-64 participating in the labour market has steadily increased over the decades and this is projected to keep rising, although there is still significantly further to go in respect of increasing women's participation compared to men's (European Commission, 2017; OECD, 2012; 2015). Older women's needs are unique in terms of their over representation in part-time roles, discontinuous career trajectory, family commitments, social norms around the female role and gendered discrimination around ageing (Payne and Doyal, 2010). Gender and age present some clear public health challenges in terms of occupational risk factors, which have been shown to vary between respective male and female groups (see for example, Coughlin and Ekwueme, 2009).

[Sociological Perspectives on EWL](#)

Sociological perspectives on EWL have explored changing mature identity in respect of the subjectivity surrounding older peoples' contribution to society in the context of an ageing population (Moulaert and Biggs, 2013). Metz and Underwood (2005) characterised older adults reaching retirement as being seen as having 'Older, Richer, Fitter' lives, but others such as Phillipson (2019) more recently, challenge this assumption based on evidence suggesting limited increases in longevity and a lack of 'good quality' employment. Phillipson (2019), highlights inequalities in the types of work older people are more likely to adopt, such as part-

time and lower paid work, a need for training in older workers, and specific gender-based inequalities affecting older women (e.g. caring responsibilities and disproportionate career breaks) that must be addressed in order for a valuable EWL culture to exist in a changing technological society. In fact, use of the term ‘active ageing’ to solidify the mature identity longer in response to the ‘burden of pensions’ has been criticised (Moulaert and Biggs, 2013).

It has been argued that a transformation of the concept of ‘active ageing’ into a working policy concept in support of EWL has taken place as a result. In contrast, ‘active ageing’ could be described as ‘autonomy, self-determination and empowerment’ (Walker, 2009, p88 cited in Moulaert and Biggs, 2013) opposing ageism and exclusion from work in later life. An alternative mature identity looks forward to retirement as embracing more diverse forms of personal development than work productivity such as political and active citizenship (Moulaert and Biggs, 2013). Further, UK policy drives such as ‘Fuller Working Lives’ (DWP, 2014) that promote EWL have been criticised for their neoliberalist roots and for crucially failing to recognise the social inequalities in retirement differences by region (Macnicol, 2015). A recent qualitative sociological study suggested older workers themselves have an even dimmer view of their place in society whereby older workers’ narratives categorised their perceived position in the workplace as ‘rusty’ (meaning their physical ability is seen as diminishing); ‘invisible’ (whereby there is a focus on the workplace favouring youth and attractiveness); and finally, in contrast, ‘threatening’ whereby older workers’ experience may be perceived as a threat to younger workers.

Psychological Perspectives on EWL

Psychological factors affecting EWL include the complex forces that inform our self-image as we age and the way we see ourselves growing old. Quidbach, Gilbert and Wilson (2013) demonstrated that people have a fundamental misunderstanding about their future selves, and that how individuals view themselves growing old into retirement or extended working life is surrounded by a number of complexities. How individuals deal with the

reconstructed nature of retirement and work in later life and the pressures of a society that still hold ageist and unhelpful norms, in respect of older workers (Taylor and Earl, 2016), needs further understanding.

A useful theoretical framework for exploring the barriers and facilitators to EWL from a psychological perspective is Warr's (2011) 'vitamin analogy' to workplace factors that support wellbeing at work and thus promotion of extended working lives. Warr (1987; 2007) identified twelve components of good work that induce positive employee wellbeing. These are: opportunity for personal control; opportunity for skill use; externally generated goals; variety; environmental clarity; contact with others; availability of money; physical security; valued social position; supportive supervision; equity and career outlook.

In psychological research a number of motivational factors to continuing working have also been demonstrated in older workers. For example, negative shifts in extrinsic motives and life goals, the psychological contract, social comparisons, societal norms and social pressures. Although interestingly, negative effects of the psychological contract have been shown to be mitigated with age (Bal et al., 2013; Inceoglu, Segers, and Bartram, 2012). In addition, among older retail workers, Johnson et al. (2013) found that the utilisation of emotional control and active coping had a greater positive effect on emotional exhaustion and cynicism compared to younger employees. They found that older workers may have better coping strategies than their younger colleagues, leading to a better customer experience.

Workplace Ageism

Workplace ageism and negative social norms have been highlighted as key barriers to EWL (van Solinge and Henkens, 2014) and have been reported to negatively impact on the recruitment and engagement of older workers (Goldberg, et al., 2013). Stereotypes shown to exist in the workplace include the perception that older workers are less malleable, less engaged with technology and less likely to up-skill and train (Harris et al., 2017), less able to cope with

work pressures, and have poorer health (Ng and Feldman, 2012). On the other hand, positive perceptions of older workers relate to reliability, loyalty and job commitment, strong work ethic, and having a wealth of experience (Harris et al., 2017). Whilst negative stereotypical traits of older workers have been found to be less common in reality (Finkelstein, Ryan, and King, 2013) older workers have been shown to respond negatively to these stereotypes, which has been found to impact on their wish to extend their working lives (von Hippel, Kalokerinos, and Henry, 2013). Moreover, negative self-perceptions of ageing can be detrimental to physical health and functioning, with positive self-perceptions having been cited as protective (Sargent-Cox, Anstey and Luszcz, 2012). Similarly, employees who feel old, relative to chronological age, have been found to experience more job-related strain (Barnes-Farrell, Rumery and Swody, 2002).

Workplace Ageism and Gender

Age and gender discrimination against females are empirically linked. For example, Jyrkinen (2014) found that gendered ageism is frequently perceived to occur, and commonly manifests as negative comments in respect of women's roles, looks and sexuality. This was also explored in the qualitative study by Bowman et al. (2017), which showed that women are particularly vulnerable to being equated with being 'rusty' and 'invisible' in respect of the intersection of ageing and gender whereby 'lookism' is combined with 'ageism'. For example, friendliness, deference and flirtatiousness have been cited as gender specific skills associated with sexuality and appearance (Nixon, 2009). Females' retirement decisions have been demonstrated to be influenced by gendered social norms, such as caring responsibilities, that have existed through generations (Loretto and Vickerstaff, 2013), although norms also exist affecting both men and women in terms of negative perceptions of self and ageist attitudes as barriers to EWL (Porcellato et al., 2010). There is a paucity of literature exploring the impact of work on health specifically relating to women's individual needs (Payne and Doyal, 2010)

and the role of gender in combination with age (Griffiths et al., 2010). Where literature does exist however, it highlights a range of health risks that impact on women to a greater degree than their male counterparts, but equally that men show other health risks (Lunau et al., 2013).

Contribution to the Knowledge Base

Qualitative researchers have argued that further exploratory research is needed to analyse the complexities of older workers' retirement choices regarding health and wellbeing (Brown and Vickerstaff, 2011; Porcellato et al., 2010). UK researchers have highlighted a need to understand women's experiences of part-time and flexible work in future research (Loretto and Vickerstaff, 2015), given the imperative to improve workforce participation in this cohort identified by the EU (OECD, 2015). The current study focuses on the experience of older female workers, contributes to the existing knowledge base and responds to the call for a focus on gender within the EWL research literature (Payne and Doyal, 2010). Further, the organisational context provides a rich environment in which to study older service workers, particularly women, in the retail industry and is one of the only studies to explore older workers' perspectives directly after the change in statutory pension age. The latest figures from Department of Work and Pensions suggest that the average age of exit from the labour market has increased over the past decade, particularly so in females by 3.3 years whereby the average age of exit is 63.9 years (DWP, 2018). The changes in statutory pension age mean that those who cannot afford to retire need to work for longer in order to receive state pension, which is particularly affecting older females due to the recent harmonisation of state pension age to match that of males (see for example, Women Against State Pension Inequality (WASPI) cited in Jones, 2016). However, the research is contradictory as to the health benefits of a longer working life and job quality should be a precursor to such policy (Di Gessa, et al., 2016; Phillipson, 2019). Further, OECD (2018) figures show only marginal increases in the labour force participation of over 65s in the UK over the last five years. The aim of the current study

was to understand perceptions of key factors that facilitate/inhibit people to remain in work for longer at a private sector retail organisation. Finally, the aim is to situate these within the macro and meso structural levels surrounding EWL from a public health, sociological and psychological perspective.

Method

The study was based in a large private sector retail organisation based in the North West of England comprising a number of stores across the UK with a large proportion of female part time older workers that was carried out in 2016. Face-to-face semi-structured interviews (n=30) were carried out on site during working hours with a purposive sample of 15 employees approaching or beyond state pension age (over 60 years old) and 15 supervisors of older workers (various ages), with the aim to understand the health, workplace, social and financial factors that enable and inhibit people to work for longer. Interview questions included ‘could you tell me about your experiences of approaching statutory pensionable age working for [name of organisation]?’; ‘what promotes a positive and healthy environment for you at [name of organisation]?’; ‘in general, do you feel that [name of organisation] creates an environment which enables people to work for longer and why?’.

As illustrated in Table 1 below, 11 of the ‘over 60’ employees were female, and 4 were male to reflect the proportion of females in the older workforce.

Table 1 Participant Characteristics

	Variable	Number of Participants	Percentage
Overall sample	Female	21	70%
	Male	9	30%
Older workers	Female	11	83%
	Male	4	17%
Supervisors	Female	10	67%
	Male	5	33%

Worker split- Overall Sample	Store Operative	14	47%
	Store Supervisor	15	50%
	Team Leader	1	3%
Store location social deprivation level split- Overall Sample	Most deprived area ¹	13	43%
	Least deprived area ²	17	57%

Interviews were recorded and transcribed verbatim with any identifiable information relating to the participant removed and framework analysis was used to analyse the data because it has a rigorous approach (Gale et al., 2013). The initial level of analysis organised the data in to thematic codes as they arose inductively and deductively from the data. Next, two authors (CE and MC) independently coded a sub-set of interviews. Code terms were then compared and discussed, and after which, refined through a process of continual comparison across the data (both older worker and supervisor data). Finally, codes were grouped into categories, a framework was constructed, and consensus was achieved as part of an iterative review of the codes and categories.

Ethical considerations such as the relationship of the researcher within the organisation (an external student researcher), confidentiality, anonymity, and access to participants through the gatekeeper access were thoroughly considered and approval was granted by the University of Salford (HSCR14/75).

¹ In an area classified as in the 40% most deprived area in England according to the ONS (2016) indices of multiple deprivation.

² In an area classified as in the 50% least deprived area in England according to the ONS (2016) indices of multiple deprivation.

Findings

Key themes identified in the interviews indicated that the most pertinent barriers and facilitators to EWL perceived for both older workers (the majority of whom were women) and their supervisors were workplace and organisational factors, and a range of workplace drivers to EWL (as illustrated in the sub headings below) were seen as pivotal in supporting older workers to work for longer. Ill health was highlighted as a key barrier to EWL, and financial factors were cited as key drivers to EWL.

Perceptions of Organisational Support to EWL

Older women (as well as the four men interviewed) perceived that they were supported to stay in work for longer, although there was also recognition that the organisation needed to adapt policy to further embrace the value of older workers. When asked if the organisation supported EWL, the majority of older workers and supervisors felt that the business accommodated them in extending their working lives and did not push them into retiring. However, some older workers disagreed and felt that the organisation did not create an environment that facilitated people to work for longer. This was due to a number of perceived barriers to EWL concerning a lack of recognition/value as an older worker. For example, older workers reported that management preferred to hire younger, rather than older employees:

"They don't seem to be taking on the older ones the same and we've had about five staff on recently and they're like 18, 19, 20, 21 I think the eldest one were about 22, you just feel like you're getting pushed out a bit" [Female Older Worker].

Some supervisors felt there was a need for the business to have a competitive advantage, and that younger workers offer energy and drive under limited time and resources. However, the overwhelming majority of supervisors felt there was also a business need to be an 'age friendly' employer and promote the value of older workers, particularly as they felt there were

more loyal than younger workers, take less sickness absence at weekends than their younger counterparts, and have higher levels of confidence, experience and knowledge. Importantly, it was felt that older workers were better than younger workers at engaging with customers due to their increased confidence and life skills:

“I think as you get older you get more confident in speaking to people and engaging with your customers, whereas the students, they live their lives through these phones, so they don’t get the art of conversation a lot of the time, but I think as you get older you get more confident talking to people asking how they are...” [Female Supervisor].

“While I think maybe the younger generation are quite [pause] they don’t have the patience I would say to deal with situation, if or when things arise, whereas an older person is able to as they have the experience to deal with the situation as well” [Male Supervisor].

There was also perception among supervisors and older workers themselves that older workers were less productive than younger colleagues. For example, a female worker had noted that her younger colleagues were faster at some tasks:

“I am in good health, but I notice the younger ones work quicker than me. I do work to the best of my ability and I am healthy I haven’t got any problems, but obviously lifting heavy things I still do it but it takes me a bit longer probably” [Female Older Worker].

Conversely, there was also a feeling that older workers were more proactive because they do more than just what needs doing, and that they are more meticulous and hardworking:

“Some of these oldens’ they can work better than the youngens’ and they don’t have as much time off either” [Female Older Worker].

In addition, there were emergent themes relating to the organisation’s unique position in the community, the ‘family’ feeling employees gained from the organisation and associated

job satisfaction, which was reported to be facilitative of EWL. Older workers' views of the organisation were often shaped by their long length of service, and ethical values of the organisation:

“They are a good ethical company to work for. They are constantly reviewing the ways in which they are working to improve ...They try to make things fair, whether it's improving pay giving colleagues more holidays giving colleagues more...I think it's quite a good company.” [Female Supervisor].

“It's a company that I have always wanted to worked for you do get a lot of experiences different days, weeks, months as day goes by and if you can't sort out...I have been working for [name of organisation] now in my 13th year and I have loved every minute of it” [Female Older Worker].

Ill Health and its relationship with EWL

Ill health was frequently cited as a barrier for older workers, which was important, given the physical requirements of the job e.g. heavy lifting as a barrier to EWL. There were also a number of comments around long shift hours, standing, lack of breaks, strenuous work and general pressures of work. A number of supervisors reported that females struggled more with the physical aspect of the work.

“Just because this job's physical I would say as you get older you get things wrong with you and arthritis and back problems and just with retail it's all so physical that's the restriction really” [Female Supervisor].

“It's more in the way that it's all time constraints and like we are a work force majority it's all women and the women do tend to struggle because it's older ladies that it leaves with the delivery shifts” [Female Supervisor].

One older worker with arthritis described her body deteriorating with age, and not being able to work longer than six hours, because operating the cash register ('till') requires standing in one place, which can be painful:

"My shifts are 6 hours... I've got arthritis in my knee and after standing for six hours I can just about cope...because you can't cover a lot of ground behind the till - it's not as if you can walk about, so whereas when you're putting stock out you're walking around and it doesn't matter so much you know. I don't get that much pain but if our shifts were longer I don't think I could cope, so that's another thing you know, your body starts falling to pieces" [Female Older Worker].

It was perceived that work could be adapted by tasks being managed better, for example, by assigning older workers to less strenuous duties such as customer service and giving older workers more choice over their hours:

"I think you should be offered, but it's purely up to you, depending on how you feel you know if you want to carry on working full-time at 60 that's fine but you should be offered the opportunity to cut your hours and job share or ease you into retirement if you want it, you know what I mean, and so they might put you on afternoons if you don't like mornings or cut your hours where you work your working week in three days or four days rather than five or six so just health wise with the flexibility and the reduced hours really" [Female Older Worker].

Interestingly, there was also a common perception among older workers that work was positive for health and wellbeing, due to the social contact with customers and colleagues (meeting other people outside their own family). A number of older workers who were either currently working past traditional retirement age, or were open to doing so, saw work itself and the routine it afforded as pivotal for health and wellbeing, as well as being active. Only one older worker talked about the positive health impacts they perceived could be gained from retiring.

"Well one it's sort of keeping you handy but two I'd be bored out of my brains at home, I mean I've got family, I've got friends, I've got a dog to walk but it's the contact, the human contact on days that don't look so nice out of the window I'd probably just stay in, whereas if you know you've got a shift to do you make the effort" [Female Older Worker].

"...if you are still fine and you are still able to do your job; health wise I think it's better for you to do something than you go home and then sit at home and stew. " [Female Older Worker].

Workplace factors and their relationship to EWL

There was a perception of older workers as less productive among colleagues (older workers, supervisors and other colleagues) and was a perceived disconnect between younger and older colleagues. There was felt to be a lack of team consistency, staffing problems and poor communication, which acted as barriers to EWL. Finally, a lack of choice to shift patterns and workflow was felt to be a key barrier to working for longer. However, there were a number of practical steps that participants felt could be put in place to support older workers, particularly around championing an older workforce.

Championing age and the need for training

A range of supervisors described the physical challenges presented by older workers in relation to the targets they faced for productivity and the hours they were given by the organisation.

"I will be honest with you the hours you get given by [the organisation] to run this store, if I had F or M [older female workers] on I probably would be struggling to because I would be running around like a crazy trying to put a delivery out on my own. So, I think you have to be realistic... personally I find them more methodical, more confident and

they have better customer service but it's whether I can fit that into the jigsaw puzzle"

[Male Supervisor].

"I think in this industry it's a lot of standing on your feet so I know my feet are ruined at the end of the day and I am 25, but I think because we can't really have chairs behind the tills and stuff like that they are only very small areas behind the tills, the kiosk areas" [Female Supervisor].

However, they also acknowledged older workers' strengths at being more confident, methodical and better at customer service than younger colleagues. In fact, one supervisor reported that it will take two workers to replace one female older worker because she is so productive:

"...you have to be able to be flexible with them and understand she is probably one of the best workers and I am losing her. We are looking at two people to replace one person" [Male Supervisor].

Over half of female older workers perceived that respect and a positive attitude from line managers was an important factor in order to feel supported as an older worker thereby facilitating EWL, but fewer than half talked about the experience of this in practice. Of those, a number of participants talked about the open and approachable attitude of their manager, while not treating them as any different because of their age:

"...it's not like a workplace where you're like oh he's my boss and I can't say anything to him you know, it's just like a friendly environment" [Female Older Worker].

"Well every single manager I've had here has been smashing with me. Everyone's been good. I mean they are not bending over backwards because of your age and making allowances and that but just like respect and the way they've treated me when I've wanted time off, I've wanted to swap my shifts. The answer has never been no, we'll see"

what we can do [supervisor says]. Yeah, and that's what surprised me about the [name of organisation], the manager we've had here has been superb" [Male Older Worker].

Nearly half of all supervisors reflected that the support and respect received from supervisors could be a key barrier to EWL, if age was seen as a restriction. This was reported to be around supervisors' attitude and whether or not the supervisor supported older workers' needs at store level e.g. in respect of disability and this was perceived to be crucial to EWL:

"I think that would be more down to the manager if an older person or even if a younger person, if they have an issue or a disability we adapt to that and we work round that we put things in place so that person can work. So, if there is an issue around the age or anything, we would at store level adapt it to that role so that they can do the role" [Male Supervisor].

Older workers and supervisors described the need for additional training to support the needs of older workers so that supervisors and colleagues understand the value of older workers. The need for training was also highlighted for both supervisors and younger workers around understanding the viewpoints of older workers in respect of young people not respecting them. This was particularly true for older female workers who relayed instances of being treated as the 'grandma' of the team. As discussed, some older workers considered themselves more productive than some younger workers within the team, but there was also a perception from supervisors that older workers were less productive at some tasks. This suggests a possible disconnect between the viewpoints of older and younger workers as well as supervisors, which could potentially be explored with the aim of debunking stereotypes through training. Championing age was seen as important by the majority of participants who also felt this could be driven forward from an organisational level.

Gendered Context to the Findings

There was a gendered context to perceptions of age in work in that around half of all female older workers perceived a lack of respect from their younger work colleagues. Supervisors also echoed this sentiment with the majority citing intergenerational (from younger colleagues across the generations through to older colleagues) issues relating to their perceptions of older workers in general (although comments from older workers relating to this, were exclusively from female older workers). A number of contributory factors seemed to account for this. These include: different work ethics, with older workers feeling that young people did not do as good a job as older workers or showed a lack of dedication to doing the job well; respect levels across the generations whereby young people didn't respect their elders like the older generations did; uneven contributions among the team; being seen as a 'mum' or 'grandmother' figure rather than a colleague; and finally, a lack of awareness about the difficulties that older workers might face.

"...it's hard because some of them think that I'm a mum to them, others think I'm like an older grandmother to some of them...I can't really understand, what you can say to say 'look we've got older people here' without saying to them aww yeah right and whether it would happen? I'm not sure. I'm not sure, everybody's different" [Female Older Worker].

"...for example, with [older female colleague] she's 65 and she does the magazines usually, with her [the younger worker] the magazines were put out literally as if she's gone [strewn across], nothing is in order...they've just been thrown on, no dedication, no nothing, now no, and that's what I'm getting at" [Female Older Worker and Team Leader].

Flexibility and choice for EWL

For older workers to be able to continue to work for longer it was felt that being flexible with shifts was essential and the majority of older workers reported that they preferred morning shifts, although they could not always choose these. Choice in shifts in respect of timings and also to suit caring responsibilities was seen as a key facilitator to EWL. Regarding wider social factors, older workers often intended to work past state pensionable age, but for females particularly it was felt that additional caring responsibilities might hinder their ability to work for longer. As discussed, having a choice and some flexibility to workflow e.g. in respect of older workers doing customer service roles over physically challenging roles was also seen as a key facilitator to EWL, which many supervisors felt was achievable, although not all agreed. It was also felt that more could be done to adjust the workplace to meet older workers' needs, for example having fold up chairs available at the cash register kiosk for older workers to relieve them from standing for long periods of time.

Flexibility in respect of choice of shift patterns and hours dictated by the employee rather than the organisation was felt imperative to facilitate a healthy EWL. This was in respect of a reduction of hours or having a choice of the time of day to work:

“I think you should be offered the opportunity to cut your hours and job share or ease you into retirement if you want it... and so they might put you on afternoons if you don't like mornings, or cut your hours where you work your working week in three days or four days rather than five or six so just health wise with the flexibility and the reduced hours really” [Female Older Worker].

Similarly, a number of older workers and supervisors described their views and experience in respect of what the organisation already does, or can do better, to support an ageing workforce. This was in terms of being flexible with shifts from the perspective of the older worker, accommodating their individual needs such as caring responsibilities:

“Just be supportive and realise that sometimes you can’t be as flexible as you could be or you know, just be aware of that. ‘Cause like in my situation I couldn’t be and now I still can’t be my hours are filled with my grandkids but they don’t take that into consideration, that’s something that if you come for a job I mind my grandkids on a couple of days a week. As far as I know they don’t take that into consideration; they would consider you as inflexible...” [Female Older Worker].

Financial factors and their relationship to EWL

A number of financial requirements to work for longer were cited. These were mostly due to necessity e.g. pension changes (which impacted on females more) and due to not having had enough national insurance contributions because of career breaks, particularly for females. Females talked about the stress that these financial pressures caused them, however, not all workers felt under the same financial pressure, and reported that they did not need to remain in work.

“... at the end of March I claim my pension and I’ve juggled my money and I’ve found out that I can drop my hours so I’ve actually been to see [older worker’s name] this week about coming down from five shifts to three, he’s agreed it and he’s very pleased for me...well, one, I can’t afford to live on the pension because I’ve not paid enough National Insurance pension contributions so I don’t get a fantastic pension, but over the years I either wasn’t working or my ex-husband and I had our own business so I never paid enough insurance so I don’t get a private pension so the state pension is all I get. Well I couldn’t live on that. So, initially it’s financial but then you know” [Female Older Worker].

Female older workers also talked about caring responsibilities as a key financial driver to EWL. For example, one participant went on to talk about her work history and her caring

responsibilities for her own children, which have led to her working part-time since having children:

"I've not worked full-time you see since I stopped work having [her daughter] I've never gone back full-time I've only worked part-time. At my age, you learn to manage on the money because my kids came first and I didn't have anyone to look after them so I had no choice" [Female Older Worker].

There was also a feeling of frustration among a number of female participants surrounding their experience of having to work for longer due to the rising state pension age. Participants relayed having gone through a process of upset and stress after finding out about the change in state pension age, although one participant talked about being able to resolve the issue through claiming working tax credits:

"Well I have had to work longer and I could sort of like moan and groan about it, it was just one of those things that it was upped so you have to do it or else otherwise I probably wouldn't get a pension or if I had retired at 60 I wouldn't have got a pension till I am 65, so if I came out of work I would have nothing" [Female Older Worker].

In contrast to the subtheme around financial drivers to EWL, a number of female participants aged 60 and over described the choice to leave work being dictated by financial reasons e.g. being driven by their partner's pension or not having the need to financially:

"I mean I was thinking when [her partner] gets his state pension next February we're both 65 ...so when he's 65 and he gets his state pension I were thinking of leaving but I'm not 100% sure yet what I'm gonna do." [Female Older Worker].

Finally, a number of supervisors also described a gendered and social context to financial drivers to EWL, whereby females were more likely to continue working for financial reasons than males, or, the financial motivation being due to bereavement:

“I would probably just say that because males have always been more the major bread earners and they probably have got the pensions” [Female Supervisor].

“I mean so M needs to work I know M needs to work she’s on her own [older female colleague], her husband used to work when this was...and he used work here when it was... that’s how they met and has passed away quite a few years ago. So, she has to work to pay the bills” [Male Supervisor].

Discussion

The current research assimilated the views of older workers and those supervising them on barriers and facilitators to EWL and withdrawal from work. The study identified a number of key barriers and moreover, a number of factors that can be implemented in the workplace to extend working life such as flexibility and choice, championing age and valuing the social and community role of work. Gender was of a particular focus because the older workforce of this particular large private sector organisation was made up of a majority of females, and there was evidence in the literature of age related (and gendered) barriers in respect of organisational and societal discriminatory norms and negative perceptions of growing old. This reflects concerns in Italy, where the aging workforce is considered 'a relevant and urgent challenge for work organisations' (Manzi et al, 2019, p.709).

Deteriorating health was identified by most of the older workers interviewed, as well as supervisors, as the primary barrier to EWL and this is consistent with previous research (Porcellato et al. 2010; Brown and Vickerstaff, 2011; De Preter, Van Looy and Morlemans, 2013). Conversely, there was also a perception among older workers that EWL was positive for health and wellbeing, and for ageing well. This is important to build on, when coupled with the fact that previous research illustrates that positive self-perceptions of ageing act as a protective factor for health and wellbeing (Sargent-Cox, Anstey and Luszcz, 2012).

Older workers who were EWL or reported being open to doing so, described work itself and routine as important for health and wellbeing, but those who had decided they did not want to work past traditional retirement age did not reflect this perception. Older workers who perceived work as a protective factor for health and wellbeing through routine, felt this was related to the extra social contact with customers and colleagues and together with being active. Perhaps surprisingly, in the current study the converse opinion of retirement being positive for health was expressed by just one participant. The finding that work is generally perceived to be positive for health is consistent with the findings of some workplace studies yet contradicts others which show no beneficial health effect of working for longer (see for example, Di Gessa, et al., 2016). For example, in a UK (Smeaton and McKay, 2003) and an EU study (Denaeghel et al., 2011), individuals who EWL showed better health than those retiring; although whether this is due to good health or extended working life being healthy is less clear. Further, in a UK based qualitative study Porcellato et al., (2010) found perceived positive health benefits of EWL. The current findings, that the routine of work and social support are perceived to be conducive for good health is also consistent with a previous research showing that factors facilitative of positive wellbeing include promoting social support (Laine et al., 2014) and that ‘good’ work is beneficial for health (Waddell and Burton, 2006).

Unique to the current study, the organisation’s values and the ethical value of work in respect of dealing with customers and colleagues was identified by several older workers and the majority of supervisors. The factors identified in the psychological literature include being treated fairly by employers (Warr, 2011). The current study supports these findings, which suggests that older workers align with the ethos of the organisation, which was perceived as fair by its employees.

Although older workers and supervisors generally felt that the organisation supported EWL, a number of older workers and supervisors felt that more needed to be done by the

organisation to champion older workers in order to promote EWL further. Previous research has also identified that the organisational culture (in respect of attitudes to older workers) acts as a barrier to EWL and that, in general, organisations are under prepared to deal with the challenges of an ageing workforce (Macleod et al., 2010). The extent to which the organisational culture champions older workers' needs also has implication for the health and wellbeing of older workers, as identified in previous research (Brown and Vickerstaff, 2011). In comparison with research within the retail sector specifically, Johnson et al. (2013) explored age differences in stress management strategies specifically as a response to customer stresses across retail workers. Their findings suggest that older workers' utilisation of emotional control and active coping generally had more of a positive effect on emotional exhaustion and cynicism in comparison to younger employees. Specifically, they found that older workers have better ability to deal with managing their coping strategies than their younger counterparts, leading to a better experience for the customer. Further, front line managers have been shown to be pivotal in reducing stress at work in the retail industry in the face of pressures to deliver customer service strategy (Evans, 2016; Henly and Lambert, 2014).

It was felt that older workers: have better customer service skills; have confidence in dealing with customers; are more methodical; have life skills and empathy in dealing with situations e.g. customer complaints; and have enthusiasm and reliability in comparison to younger workers. These attributes have been previously highlighted, with Taylor (2006) reporting that in some companies 'the integration of older employees has been viewed as aiding competitiveness by drawing upon their skills and knowledge' (p. 49). Positive perceptions of reliability, loyalty and job commitment, strong work ethic and having a wealth of experience have also been reported in the recent research literature (Harris, et al., 2017). The drive for competitiveness has rarely been more important for the retail industry, given the challenges it's facing, including new technologies, increased consumer choice, fierce competition and

industry collaborations (Retail Economics, 2018). Further, the current findings lend support for research suggesting that deteriorations in functional capacity can be negated with age and that older workers have better customer service skills (Johnson et al., 2013). These challenge the assumptions of unhelpful social norms experienced in the workplace by older workers e.g. in respect of older workers' lack of productivity (Taylor and Earl, 2016). Further, the findings challenge narratives identified in older peoples' perceptions within the qualitative sociological literature, whereby older workers are seen as 'rusty' 'invisible', and 'threatening' (Bowman et al., 2017). Finally, the positive attitude to older workers could also be attributed to the higher degree of organisational commitment that older workers are shown to demonstrate (see for example, Kooij et al., 2008) as well as the general perception of this (Harris et al., 2017).

A number of older participants and supervisors felt that younger workers were quicker at some physical tasks, while for older workers the physical aspect of work was a challenge. Females were also seen as at risk of deteriorations in physical strength, more so than men, by a number of participants. This finding is consistent with previous research indicating that high pressure, or physically demanding jobs, can act as a barrier to EWL (van Solinge and Henkens, 2014). Further, Loretto and White (2006) found that older women in manual work were seen as being affected by deteriorations in performance more than men, which is consistent with the findings from the current research. Further, research has also shown that, although women live longer (Mastekaasa and Melsom, 2014); they have been reported to have higher levels of sickness absence, and more hospitalisation episodes from early adolescence than men (Barmby, Ercolani and Treble, 2002; Laaksonen et al., 2008; Mastekaasa and Dale-Olsen, 2000). Therefore, in a female dominant older workforce, making necessary adjustments to physical roles (e.g. where prolonged standing is required), to reflect deteriorating physical ability, would appear to be necessary in order to EWL. Further, key sociological perspectives underline this issue (e.g. Phillipson, 2019) surrounding the viability of EWL in modern society in highlighting

gender inequalities in respect of the nature of work with older females seen in predominately lower paid work.

A key theme reflected by the majority of older workers related to the importance of respect and a positive attitude from their supervisors and fellow workers, as a key facilitator to EWL. The majority of supervisors agreed with this, and that older workers should not be treated any differently from other workers, or as a special case, whilst still ensuring that their individual needs are met. This approach is consistent with a life-course perspective where age is seen as just one form of diversity and everyone feels empowered (Ilmarinen, 2012). Some older workers perceived that support could be improved for older workers, in respect of enabling them to be flexible with their hours and applying less pressure in respect of productivity e.g. not carrying out physical strenuous tasks as they EWL. Older workers also reported that support largely depended on the supervisor, which suggests that training around understanding the needs of older workers could be beneficial in supporting EWL. The results of the current study support these findings with older workers and supervisors identifying a lack of choice to shift length and time as a key barrier to EWL. However, it is a limitation of the current study that age was not reported due to the necessity to retain anonymity and this may have illuminated these findings further in respect of any age associated attitudes towards the older workforce of younger managers versus older managers.

Female older workers felt there was a lack of respect from younger workers in terms of the standards of work and uneven task distribution, where often they were perceived to be left to do the cleaning up after them. This seemed to relate to a number of contributory factors including: different work ethics and respect levels across the generations; uneven contributions among the team; being perceived as a 'mum' or 'grandmother' figure as opposed to a colleague; and finally, a lack of awareness about the difficulties that older workers might face. However, some older females talked about the support given from younger colleagues as a facilitator to

EWL. There are three main ideas that these findings lend support for in relation to the research literature. Firstly, the idea that stereotypes, both in relation to age, and also those related to be the 'double jeopardy' of being female (where sexist and ageist stereotypes can occur), exist in the workplace (Bowman et al., 2017; Jyrkinen, 2014) and also in relation to the gendered social roles women tend to be associated with (e.g. caring, grandmother etc.) (Payne and Doyal, 2010). Additionally, females' retirement decisions have been shown to be influenced by generational social gender norms (Loretto and Vickerstaff, 2013). Secondly, the idea that intergenerational learning in the workplace is a key facilitator to successful workplace age management and therefore harnessing this in the workplace is supported by the current findings (Ilmarinen, 2012). Thirdly, a lack of respect from younger workers could be linked back to the psychological contract between the organisation and individual, whereby older workers are shown to be able to mitigate breaches of this contract (e.g. economic, socio-emotional, or developmental) better than younger workers (Bal et al., 2013). Therefore, a lack of respect from younger workers could be rooted in potential breaches in the psychological contract and the lack of respect could be rooted in dissatisfaction with the psychological contract. Specifically, this could come from negative perceptions of older team members whereby younger workers are expressing dissatisfaction with their psychological contract through older workers who may be seen as less 'powerful' in the organisation, which could be rooted in ageism (North and Fiske, 2013). However, as the majority of workers were older females it could also be that the social stereotypes exist of older women as caregivers such as highlighted in previous research (Bowman et al., 2017; Jyrkinen, 2014; Payne and Doyal, 2010)

In respect of the financial necessity to work, in some cases women stated that they would retire when their partner retired. Lain and Vickerstaff (2014) found women are less likely than men to work past their mid-sixties. This reflects both lower levels of employment at earlier ages due to women having more discontinuous employment histories than men as a

result of breaks associated with having children, but also the way in which women's employment is influenced by their partner's career timeline (Lain and Vickerstaff, 2014). The current research supports Lain and Vickerstaff's (2014) view that focussing on individual factors alone neglects the context in which people make EWL based decisions. This was both in respect of being driven by their partner's pension or not having the financial need to work. This supports research suggesting that the financial opportunity to retire is a push factor into retirement (Reeuwijk et al., 2013).

In sum, key facilitators to EWL found in the current study were: good health, the perception that older workers are of value; flexibility and choice; the need for an ongoing conversation across the life-course; the social and community aspect of work as a facilitator to EWL; and, the financial necessity to EWL.

Further, the research highlighted that females have particular needs in respect of their lack choice in EWL and in the workplace. Therefore, public policy should support older women through tailored strategies aimed at reducing gender inequalities across the life-course. For example, to allow for women's increased levels of career breaks and eliminating unfair negative consequences for pension entitlement. Employers should be encouraged to support the needs of women, such as through flexible working practices to meet females' disproportionate burden of caring responsibilities and in particular by fostering diversity and intergenerational understanding linked to gender inequalities.

Further research encompassing a range of views is required to understand how the barriers to EWL identified in the current research can be mitigated. This is because the current research is limited in that the sample is not representative of the wider population of older workers and it does not take in to account the views of workers of all ages.

In conclusion, the global imperative to proactively adapt to the needs of an ageing population means that business and wider society needs to understand how to champion the benefits of age diversity in the workforce.

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Declaration of contribution of authors

CE carried out the primary research as part of her PhD and drafted the manuscript. MC contributed to the data analysis as outlined in the methodology section. MC assisted with the design and structure of the study. CE, PAC, AW and MC participated in the paper's coordination and helped to draft the manuscript. All authors read and approved the final manuscript.

Statement of conflict of interest

The authors declare that they have no competing interests.

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