

Employers' adjustment to longer working lives

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Abstract

The aging of the workforce and the trend towards longer working lives has substantial implications, not only for employees, but also for employers. The aim of this study is to quantitatively investigate the extent to which employers have implemented human resource (HR) practices aimed at facilitating longer working lives. Data from 1358 Dutch employers, collected in 2017, are used to study the ways in which employers have adjusted their HR practices. Using structural equation modeling, we identify three main types of practices: information-related, health-related, and related to person-job fit. Results show that employers have largely started to adjust their HR practices to make longer working lives more attainable. Especially larger organizations are highly active in using HR practices to enhance the long-term employment perspectives for their employees. Employers that are concerned about the mental fitness of their workforce in relation to longer working lives are also highly likely to invest in adjustment HR practices. Organizations with a high proportion of older workers are mostly focused on providing information. The HR practices that are implemented by employers to facilitate longer working lives are different from those traditionally associated with an older workforce, implying a fundamental shift in employers' focus. Instead of promoting the exit of older workers and accommodating older workers specifically, employers are now moving towards providing information, promoting healthy habits and improving long-term person-job fit, also including early- and mid-career workers.

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Introduction

The previous two decades have seen significant changes to the retirement process of older workers in countries all around the world. Population aging has created the need for higher labor market participation rates of older workers to keep pension systems financially sustainable (OECD, 2017). Many countries have implemented policy changes to facilitate longer working lives, for example by discouraging early retirement, abolishing mandatory retirement, or increasing the normal retirement age. The implications of these changes have been substantial for older workers. Current cohorts of older workers, especially in Western European countries, have worked the majority of their careers in what has been characterized as a ‘culture of early retirement’, in which retirement several years before the normal retirement age was a completely accepted and normal phenomenon, and working up to and beyond normal retirement age was very uncommon (Hofäcker & Unt, 2013). As a result of the institutional changes in recent decades, the current cohort of older workers is no longer able to retire early without accepting a severe income cut, and has had to adjust their retirement timing (Euwals, Van Vuuren & Wolthoff, 2010). As Van Solinge and Henkens (2017) have shown, these institutional changes have often led to resentment and anger among older workers, since they have to work much longer than they previously envisioned. These strong negative emotions are especially prevalent among those in more physically demanding jobs, and among those with fewer personal and social resources. Such feelings may hamper productivity of older workers and may lead to stereotyping of older workers as unmotivated.

However, not only employees, but also employers have to adjust to institutional reforms that result in longer working lives. Organizations are challenged to find ways to accommodate larger absolute and relative numbers of older workers into their operations and keep them

productive until higher ages. Older workers have different skills, capacities and needs than younger workers, which means organizations may need to adapt, for example, their management styles or job design and operational process to facilitate sustainable careers. The institutional changes that have led to longer working lives thus have a direct effect on organizations' workforce composition, staff planning, opportunities for internal promotions and organizational restructuring and the way in which organizations operate. How organizations in practice adjust to longer working lives and its effects has, however, received little attention in the literature. Some studies explore how employers adapt to the general aging of the workforce (e.g., Conen, Henkens & Schippers, 2011), and there are studies that investigate the types of (age-based) human resource (HR) policies employers use (e.g., Kooij, Jansen, Dijkers & De Lange, 2014; Van Dalen, Henkens & Wang, 2015). However, these studies generally focus on formal policies (e.g., exit policies and training policies) that may be based on large corporate policies or collective labor agreements and are not necessarily aimed at prolonging working lives. Conen, Henkens and Schippers (2014) conclude based on qualitative research that employers realize that the extension of working lives has become an unavoidable fact, although they still seem intrinsically opposed to it, and practices towards the extension of careers seem to be in their initial stages. Moen, Kojola and Schaefers (2017) find in a qualitative study that innovative American organizations are changing their behavior towards an older workforce by developing universal policies and practices aimed at sustainable development of all employees, not just older workers. However, the question whether and how a broader sample of employers quantitatively deal with accommodating longer working lives in their organizations is largely unanswered (Henkens et al., 2017). In this article, we aim to fill this gap.

To do so, we study which HR practices employers have implemented specifically aimed at making longer working lives within their organization more attainable, and usually taken in response to the institutional changes that are stimulating older workers to remain active in the labor market. We aim to contribute to the literature in three main ways. First, we present a measure to capture different ways in which employers have adjusted their HR practices in response to policy reforms that induce delayed retirement of their staff. This measure includes formal as well as informal HR practices within organizations. Development and implementation of these practices may indicate how macro-level pension policies start to percolate down and begin to affect organizational practice.

Second, we conceptually group adjustment measures and present three main categories: (1) measures to provide information to managers and older workers about longer working lives and retirement planning; (2) measures to enhance workability and health of (older) workers; and (3) measures to optimize person-job fit of employees. While measures in each of these three main categories can contribute to making longer working lives more attainable, the specific measures underlying these main categories can differ strongly in their ease of implementation, costs, and effectiveness. We use a structural equation modeling (SEM) approach to identify these main categories as latent variables that represent various adjustment HR practices.

Third, we study how the extent to which employers have implemented adjustment measures towards longer working lives can be accounted for. We examine whether structural characteristics of organizations, such as their size and proportion of older workers, account for differences in implementing adjustment HR practices. In addition, we examine whether the implementation of HR practices is affected by employers' perceptions of mental and physical fitness of their employees, limited employability of employees with health problems, and the

extent to which older workers block career opportunities for younger workers. In a context where exit before the public pension age is no longer easily attainable, employers' concerns might offer a strong stimulus to design organizational policies that facilitate and stimulate active and healthy aging.

We examine these relationships using survey data collected among a large sample of Dutch employers in 2017. The Netherlands is a country that is at the forefront of extending working lives and promoting active labor market participation of older individuals. Although the culture of early retirement was prominent in the Netherlands until the early 2000s, several policy changes have since been implemented to promote longer working lives. For example, financially attractive early retirement schemes have been abolished, and access to 'alternative routes' into early retirement, through for example unemployment or disability benefits have been severely restricted. The policy changes culminated in 2012, when the Dutch government decided to gradually raise the eligibility age for the public state pension (also known as statutory retirement age or normal retirement age) from 65 to 67 years, after which it will be tied to changes in life expectancy projections (OECD, 2014; Sonnet, Olsen & Manfredi, 2014). Under the current law, each year of added life expectancy will lead to an increase in the public pension age of one year. As a result, the Netherlands is projected to have one of the highest normal retirement ages of the world in 2060, at around 71 years (OECD, 2017)¹. Since labor force participation of older workers in the Netherlands before these policy changes was comparatively low, these changes have led to an unprecedented increase in labor force participation rates of older workers, average

¹ There is an ongoing public debate in the Netherlands about this law. Commentators have, for example, called for a lower public pension age for those with a lower level of education or a physically demanding job. At the moment of writing, however, there was not enough political support for such proposals.

age at retirement, and employees working until the (increasing) public pension age (Visser, Gesthuizen, Kraaykamp & Wolbers, 2016).

Employers' adjustment HR practices

The need for specific HR policies and practices for older workers stems from the notion that older workers have different skills and needs than younger workers, which need to be catered to in order to prevent a decline in productivity (Beier, 2015; Kooij et al., 2014). Recognizing the needs of older workers and managing their employment and retirement in a way that is congruent with the overall business strategy of the organization may furthermore contribute to the organization's success (Rau & Adams, 2013).

Research on age-based policies of European employers reveals that organizations' formal HR policies mostly can be categorized as either aimed at exit, training, or accommodation (e.g., scheduling flexibility, ergonomic support) of older workers (Van Dalen et al., 2015). However, research has also shown that many of the age-based HR practices are developed in an ad hoc way, without any formal written statements, rules or procedures (Conen et al., 2014; Flynn, 2010). There may thus be a distinction between more formal HR policies that are based on, for example, large corporate policies or collective labor agreements, and more informal HR practices. These HR practices are likely to be developed as a bottom-up process specifically tailored to the context of one particular organization. In this study, we assert that these bottom-up practices are likely to be more prevalent than formal HR policies in the initial stages of organizational responses to institutional changes.

Furthermore, we argue that gradually the focus is now shifting from ad hoc policies designed to facilitate moderately longer working lives of current cohorts of older workers to a

more fundamental approach to longer working lives, which includes policies and practices aimed at workers at all stages of their careers (De Lange, Kooij & Van der Heijden, 2015; Moen et al., 2017). After all, due to persistent population aging, the relative share of older workers in the workforce will keep increasing, after which it will plateau and stabilize at a high level (i.e., there will be no return to a ‘young population’). This implies that longer working lives are not a temporary phenomenon, but will be necessary in aging societies across the globe to protect the sustainability of welfare states (Hofäcker & Radl, 2016). Preparing early and mid-career workers will be necessary to accomplish longer working lives.

Here, we argue that there are three main strategies employers may use to facilitate the long-term longer working lives of their employees: information-related strategies, health-related strategies, and those relating to person-job fit.

Information-related strategies

Relevant information about opportunities for early, gradual, phased, late or ‘normal’ retirement and its financial consequences plays a major role in decisions made by older workers (Adams & Rau, 2011; Fisher, Chaffee & Sonnega, 2016). In order to have some influence and control over employee’s retirement, organizations may therefore choose to play an active role in informing older workers about different retirement opportunities, especially since organizational and managerial involvement and support for either early or late retirement may influence older workers’ decision-making process (Davies, Van der Heijden & Stephenson, 2017; Munderlein, Ybema & Koster, 2013; Van Solinge & Henkens, 2014). Discussing older employees’ retirement plans, for example as part of their yearly performance appraisal, may provide clarity about expectations and possibilities for both employer and employee, and can therefore be a good

example of organizations' adjustment to the reality of longer working lives. Another way in which employers may utilize information to manage longer working lives is by providing information and training to (line) managers about aging, longer working lives, and ways to manage older workers (Truxillo, Cadiz, Rineer, Zaniboni & Fraccaroli, 2012), thereby promoting active and successful aging at work.

Health-related strategies

Older workers' health is one of the central factors associated with their productivity (Robertson & Tracy, 1998). Investments in occupational health may translate into lower rates of sickness-leave and increased productivity. In the Netherlands, employers have an extra incentive to invest in workers' health after a series of policy reforms in the 1990s and 2000s made employers liable to pay the first two years of disability insurance in case an employee becomes ill (Euwals, Van Vuren & Van Vuuren, 2012). Indeed, Conen and colleagues (2014) observed an increase in health-related investments by Dutch organizations, primarily those featuring physical labor, in an attempt to prevent long-term disability of employees. Next to focusing on occupational health, employers may also try to promote a more healthy lifestyle of their employees outside of work, for example by stressing the importance or giving workshops in healthy eating, exercise, and a healthy work-life balance (Grawitch, Trares & Kohler, 2007). Such measures may all contribute to healthy aging and longer and more productive working lives (Goetzel & Ozminkowski, 2008).

Person-job fit strategies

The relationship between age and productivity is central to concerns about the aging workforce. Although a general negative association between age and core task performance has not been consistently found (Ng & Feldman, 2008), many employers subscribe to the stereotypical view that productivity declines with age (Van Dalen, Henkens & Schippers, 2010). In general, older age is associated with a decrease in factors such as cognitive skills and physical abilities, but often compensated by fewer counterproductive activities and more experience (Ng & Feldman, 2008; Skirbekk, 2004). Still, the factors that contribute to employee work satisfaction, engagement, and productivity often change with age (Truxillo et al., 2012), making the consideration of person-job fit and job design for older workers an important one, especially in a time of unprecedented aging. With more older workers in the workplace, employers may be concerned with tailoring job design to accommodate older workers, or retraining older workers for jobs within or outside of the organization in which they may be better suited to retain their productivity until retirement. Since training generally becomes more difficult with increasing age, the issue of current and future person-job fit is also important for early and mid-career employees (Moen et al., 2017).

Research Design and Methods

Data

Data were collected from Dutch employers between December of 2016 and March of 2017. First, a sample of 6000 organizations with at least 10 employees was drawn. The sample was stratified according to size and sector, in order to ensure sufficient responses from large organizations and those in the public sector. A hard copy questionnaire was sent to the organizations, along with an accompanying letter inviting them to participate in the study. The

letter also contained a unique code with which the employers could access an online version of the questionnaire. Two reminders were sent, one containing a letter reminding them of the survey and containing the code for the online questionnaire, and one also containing a new hard copy of the questionnaire. The questionnaire was addressed to the director or CEO of the organization, although the letter mentioned that also other employees knowledgeable about the organizations' background and practices could participate. In total, 1358 organizations participated in the study, for a response rate of 23%. This rate is lower than that commonly found in surveys targeting individuals, but comparable to other large surveys among organizations (Baruch & Holtom, 2008) and earlier organizational surveys in the Netherlands (Conen et al., 2011). The surveys were completed by owners (23%), directors (24%), HR managers (27%), HR employees (12%), general managers (6%), and other employees (8%). Half of the responses came from the hard-copy questionnaire, while the other half came from the online version.

Measures

Dependent variables. As mentioned above, we distinguish three conceptual categories of HR practices that employers may use to make longer working lives more attainable: information-related measures, health-related measures, and person-job fit measures. These are latent constructs that are each based on three specific measures that were derived from the questionnaire. Respondents were asked: "How does your organization deal with the fact that employees need to keep working until higher ages?", providing a yes or no answer on a number of proposed HR practices. First, information-related measures were based on the items "We provide information to managers", "We talk to all workers over age 60 about their wishes and plans", and "We actively support employees in making retirement choices". Second, health-

related measures were based on the items “We pay more attention to the work-life balance of employees”, “There is increased attention for healthy working conditions”, and “We stimulate a healthy lifestyle”. Third, person-job fit measures were based on the items “In case of health restrictions, we are more likely to look for another job within this organization”, “In case of limited employability of an older worker, we actively support their search for another job outside this organization”, and “During the entire career of employees, there is increased attention for person-job fit”.

Independent variables. Several structural characteristics of the organizations were included to study whether those affected the adjustment measures implemented by employers. In particular, we asked for the sector of industry in which the organization operated (reduced to represent three broad sectors: Industry; Services and trade; and Public), the size of the organization (the number of employees; reduced to three categories: small (10 to 49 employees); medium (50 to 249 employees) and large (250 employees or more)). We also asked for the percentage of their workforce that was female, older than age 50, were low educated, and were considered flexible workers (for example those on temporary contracts).

Employers’ worries were measured in the context of longer working lives. We asked employers: “People need to keep working longer than before. In that context, to what extent do you worry about ...?”, with dependent items: (1) whether their employees are physically capable to do so; (2) whether their employees are mentally capable to do so; (3) about limited career opportunities for younger workers; and (4) about limited employability of workers with health problems. They answered on a scale from 1 to 5 (1 = Not at all; 2 = A little; 3 = Fairly; 4 = Very; 5 = Extremely). The wording of the questions is presented in Table 1.

--- Table 1 about here ---

Results

Descriptive statistics

Table 1 presents descriptive statistics for the variables used in this study. On average, health-related adjustment measures are most frequently implemented by employers. More than 80% of employers have focused more on safe and healthy working conditions in recent years, while more than 60% of employers focus on a healthy work-life balance and support a healthy lifestyle. Information-related measures and person-job fit measures are less frequently implemented, although still a majority of employers have implemented at least one of the measures. Approximately 4% of employers have not implemented any of the adjustment HR practices, whereas about 2% has implemented all of the adjustment practices.

With regard to employers' worries within the context of longer working lives, we can see that employers are on average most worried about the limited employability of workers with health problems. The worries about whether employees will be physically and mentally able to keep up with longer working lives are also noteworthy. Employers are least worried about limited career opportunities for younger workers due to longer working lives.

Multivariate analyses

Because the three categories of adjustment measures are conceptualized as latent variables, we first performed a confirmatory factor analysis to examine the construct validity of the adjustment measures. Using Stata's `gsem` command with logit link function, we fitted a three-

factor model with items loading on their respective latent constructs. All items loaded significantly on the latent factors, and the information criteria for the three-factor model were all lower than for the one-factor model (Aikake Information Criterion: 13742.51 vs. 13794.52; Bayesian Information Criterion: 13851.02 vs. 13887.53), thus showing better fit of the three-factor model.

Next, we specified a full structural equation model by regressing the latent adjustment measures on the organizations' structural characteristics (Model I) and additionally employers' worries (Model II)². Table 2 presents odds ratios and standard errors for these models. Model I reveals that employers in the services and trade sector are less likely than employers in the industry or public sector to implement information-related adjustment measures. There are no other significant sector effects. Organizational size is one of the main drivers of the implementation of adjustment measures: Large organizations are more likely than medium-sized organizations, which are more likely than small organizations, to implement adjustment HR practices to deal with longer working lives of their employees. Additionally, organizations with a large proportion of female employees are less likely to implement information-related practices, whereas organizations with a large proportion of older workers are much more likely to implement information-related practices, but not health-related or person-job fit adjustment practices. All of these effects remain stable when adding employers' worries in Model II. In addition, Model II shows that organizations with a large proportion of flexible workers are less likely to implement health-related adjustment measures.

--- Table 2 about here ---

² Indices for assessing absolute model fit were unavailable, but a likelihood ratio test indicated that Model II was a significant improvement over Model I ($\chi^2(12) = 78.7$; $p < 0.000$).

With regard to employers' worries, Model II shows that employers' concerns related to workforce aging also influence their HR practices. Employers who are worried about the physical fitness of their employees are more likely to invest in the workability and health of their employees. Employers who are worried about the mental fitness of their employees are most likely to invest in information-related HR practices, but also more likely than employers who do not worry about the mental fitness of their employees to invest in health-related and person-job fit adjustment practices. While worries about the limited employability of employees with health problems are most common among employees (Table 1), they are not related to the implementation of adjustment practices. Worries about limited career opportunities for younger workers do not influence the implementation of adjustment HR practices.

Discussion

In this article, we have examined the ways in which employers have adjusted their HR practices to deal with longer working lives of their employees. We have conceptually distinguished three types of adjustment measures: information-related practices, health-investment practices, and HR practices to increase person-job fit of employees. The results show that employers have, on a large scale, started to implement formal and informal HR practices that are aimed at facilitating longer working lives of their employees. A noteworthy shift is that employers no longer primarily focus on promoting the exit of older workers (cf. Van Dalen et al., 2015), but rather focus on providing information to both older workers and managers about longer working lives. We found that especially employers' worries about whether employees will be mentally capable to keep on working until higher ages than before drives the

implementation of adjustment practices. Whereas worries about employees' mental fitness were related to all types of adjustment measures, worries about employees' physical fitness were only related to the implementation of health-related measures. Other worries that employers have, namely limited career opportunities for younger workers and limited employability of employees with health problems, were not related to adjustment practices.

Another main finding was that larger organizations are much more likely to have implemented adjustment measures to deal with longer working lives. This is in line with earlier findings that showed that larger organizations are more active in terms of supporting older workers to continue working and in general are more occupied with age-management (Oude Mulders, Henkens & Schippers, 2017). This finding can be attributed to the notion that larger organizations need to implement uniform ways to deal with employees, whereas smaller organizations will deal with issues such as longer working lives in a more ad hoc fashion. Next, we found that organizations with a larger proportion of older workers are more likely to implement information-related adjustment measures, but not measures related to health or person-job fit of employees. This is somewhat surprising, given that proportion of older workers is usually positively related to any outcome measure related to aging (e.g., Oude Mulders, Henkens & Schippers, 2015). Presumably, organizations with a larger share of older workers are mostly concerned with the productivity of those workers in the short and middle-long term, whereas adjustment measures focusing on health and person-job fit are more related to longer-term productivity of the entire workforce of an organization. Organizations with a larger proportion of female workers were less likely to implement information-related HR practices, which may be related to the notion that women are often younger than their male partners and

adjust their retirement timing based on that of their partner (Eismann, Henkens & Kalmijn, 2017), which lowers their need for information provided by the organization.

Some limitations of this study should be noted. First, we have used cross-sectional data whereas adjustment procedures are by definition dynamic in nature. As a result, we cannot make causal inferences about the relation between employers' worries and the implementation of adjustment measures. Conceptually, when worries would lead to the implementation of adjustment measures, the effect of these measures could lead to reduced worries. However, the policy change in the Netherlands which gradually increases the public pension eligibility age from 65 to 67 was implemented in 2012, and the gradual increase in public pension age was still occurring at the time of data collection (2017). In addition, the policy change and its effects on employees and employers were still strongly discussed at the time of data collection. This leads us to believe that employers' worries would not have had the time to subside strongly after implementing adjustment measures to deal with longer working lives in the period between the policy change and data collection, thus reinforcing the proposed mechanism. Still, a longitudinal investigation into the mechanism which leads to implementing adjustment measures would be welcome.

Second, we analyze only data from the Netherlands. While the Dutch labor market is comparable to that of other Western European countries, the findings in this study may not be generalizable to countries with a more liberal labor market, such as the United States and the United Kingdom. In particular, the lower level of employment protection, the lower level of pension coverage and the lack of mandatory retirement regulations in such countries may lead to employers adjusting in different ways than Dutch employers. Still, employers in the United States are also adapting their policies and practices in response to the aging workforce (Moen et

al., 2017), and the practices studied here are likely to also be observed there, with differences most likely to relate to the prevalence of certain adjustment practices and the structural characteristics associated with the implementation of adjustment HR practices.

This study has shown that employers have, on a large scale, started to implement HR practices to adjust to the reality of longer working lives. Many of these HR practices that are to make longer working lives more attainable are different from the HR policies that used to be associated with an older workforce, such as trying to promote the early retirement or providing older workers with benefits such as additional leave or flexible working hours (Van Dalen et al., 2015). Instead, these new HR practices are aimed at providing information, enhancing the workability and health of employees, and improving their person-job fit. Additionally, these practices are not restricted to older workers, but can also be applied to early- and mid-career workers (De Lange et al., 2015; Moen et al., 2017). Policy initiatives that promote the implementation of such HR practices can help make longer working lives more attainable for everyone. Especially smaller organizations and those with a comparatively low proportion of older workers in their workforce should be encouraged to prepare for longer working lives, to prevent future problems.

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Tables and figures

Table 1. Descriptive statistics

	Mean	SD	Wording
Dependent variables			
Information-related measures			
Information for managers	0.34	0.47	
Talking with older workers about retirement plans and desires	0.54	0.50	
Actively supporting employees in their retirement decisions	0.44	0.50	
Health-related measures			
Healthy work-life balance	0.62	0.49	"How does your organization deal with the fact that employees have to work much longer than before? Are the following measures applied?" (1 = yes; 0 = no)
Healthy working conditions	0.82	0.38	
Supporting a healthy lifestyle	0.63	0.48	
Person-job fit measures			
Limited employability, look for other job within organization	0.46	0.50	
Limited employability, support job search outside organization	0.30	0.46	
Continuous attention for person-job fit	0.66	0.47	
Independent variables			
Employers' worries			
Physical fitness	3.22	1.14	Nowadays, older workers have to work much longer than before. To what extent are you as an employer worried... ...whether employees are physically capable to do so?
Mental fitness	3.07	0.96	...whether employees are mentally capable to do so?
Career opportunities younger workers	2.71	0.93	...about limited career opportunities for younger workers?
Limited employability due to health problems	3.42	1.05	...about limited employability of workers with health problems?
Sector			
Industry	0.34	0.47	"Within which of the following industry sectors does your organization operate?"
Services and trade	0.29	0.46	
Public sector	0.37	0.48	
Size			
Small	418.20	1954.41	"How many employees are currently employed in this organization?" (small = 10-49; medium = 50-249; large = 250 or more)
Medium	0.33	0.47	
Large	0.39	0.49	
Proportion of female workers	0.28	0.45	"What percentage of employees is female / older than 50 years of age / low-educated / considered flexible?" Transformed to proportion by dividing by 100
Proportion of older workers	0.42	0.31	
Proportion of low-educated workers	0.32	0.18	
Proportion of flexible workers	0.54	0.32	
Proportion of flexible workers	0.14	0.17	

Table 2. Results of the structural equation model

	Information strategies		Health strategies		Person-job fit	
	OR	SE	OR	SE	OR	SE
Model I: Organizations' structural characteristics						
Sector (ref. = Industry)						
Services and trade	0.60 *	0.12	0.80	0.10	0.92	0.13
Public	1.16	0.29	1.10	0.17	0.87	0.17
Size (ref. = Small)						
Medium	2.66 ***	0.55	1.54 ***	0.18	1.96 ***	0.32
Large	5.08 ***	1.40	2.88 ***	0.48	2.97 ***	0.70
Proportion female workers	0.37 **	0.13	0.79	0.16	0.76	0.18
Proportion older workers	9.44 ***	4.62	1.00	0.25	0.71	0.21
Proportion low-educated	0.74	0.18	1.18	0.17	0.80	0.14
Proportion flexible workers	0.71	0.32	0.62	0.16	0.94	0.29
Model II: Additional employers' worries						
Sector (ref. = Industry)						
Services and trade	0.66 *	0.13	0.87	0.11	0.98	0.12
Public	1.19	0.29	1.19	0.19	0.94	0.16
Size (ref. = Small)						
Medium	2.44 ***	0.48	1.49 ***	0.17	1.77 ***	0.25
Large	4.30 ***	1.09	2.66 ***	0.44	2.50 ***	0.49
Proportion female workers	0.39 **	0.13	0.80	0.16	0.78	0.16
Proportion older workers	7.78 ***	3.62	0.95	0.25	0.72	0.19
Proportion low-educated	0.71	0.18	1.08	0.17	0.76	0.12
Proportion flexible workers	0.71	0.31	0.58 *	0.16	0.95	0.26
Employers' worries						
Physical fitness	1.09	0.09	1.15 *	0.07	1.05	0.06
Mental fitness	1.54 ***	0.15	1.15 *	0.07	1.15 *	0.07
Career opportunities younger workers	0.86	0.07	0.96	0.05	0.96	0.05
Limited employability health problems	0.96	0.08	0.95	0.05	1.00	0.06

Note: OR = Odds Ratio; SE = Standard Error.

* $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$