

# FACTORS AFFECTING WORK ABILITY AND INFLUENCING EARLY RETIREMENT DECISIONS OF OLDER EMPLOYEES: AN ATTEMPT TO INTEGRATE THE EXISTING APPROACHES

BARBARA WOŹNIAK, MONIKA BRZYSKA, ALEKSANDRA PIŁAT, and BEATA TOBIASZ-ADAMCZYK

Jagiellonian University Medical College, Kraków, Poland

Department of Medical Sociology, Chair of Epidemiology and Preventive Medicine

## Abstract

The article has several objectives. First, it aims to discuss, based on the international literature analysis, theoretical models and factors influencing early retirement decisions, and limiting work ability and employability of older people. Second, the concept of (and the factors related to) work ability as well as the role of age management in improving employability and sustaining work activity of older adults are analyzed against the backdrop of the Polish context. Cultural (ageism) and organizational (e.g., a lack of appropriate age management in companies) factors influencing work activity in the oldest age groups are taken into account. Third, the authors present some solutions and recommendations coming from the international Participation To Healthy Workplaces And Inclusive Strategies in the Work Sector (PATHWAYS) project. Finally, theoretical models, concepts and solutions are integrated into a model elucidating the conditions (cultural, social, organizational, individual) influencing work ability of older adults. The model aims to take into account theories and factors identified in the literature review and grouped into several categories. The analysis highlights the role of appropriate age management in companies in the process of sustaining work ability of older employees. *Int J Occup Med Environ Health.* 2022;35(5)

## Key words:

work ability, employability, ageism, early exit from work, push factors, pull factors

## INTRODUCTION

### Ageing societies, ageing labor markets

The world's population is ageing rapidly and the growing number and proportion of older people in virtually each country has significant implications for all sectors of society. According to the United Nations prospects [1], in 2019–2050 the number of people aged  $\geq 65$  years will globally grow by 120% (i.e., from 703 million to 1.5 bil-

lion), with some major differences between world regions. The largest increase is projected to occur in Eastern and South-Eastern Asia, growing from 261 million in 2019 to 573 million in 2050. The fastest increase in the number of older persons is expected in Northern Africa and Western Asia, rising from 29 million in 2019 to 96 million in 2050. The second fastest increase is projected for sub-Saharan Africa, where the population aged  $\geq 65$  years could grow

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Corresponding author: Barbara Woźniak, Jagiellonian University Medical College, Department of Medical Sociology, Chair of Epidemiology and Preventive Medicine, Kopernika 7a, 31-034 Kraków, Poland (e-mail: barbara.wozniak@uj.edu.pl).

from 32 million in 2019 to 101 million in 2050 (i.e., by 218%). By contrast, the increase is expected to be relatively small in Australia and New Zealand (84%), and in Europe and Northern America (48%), i.e., in those regions where populations are already significantly older than in other parts of the world.

Since 1967, when the proportion of older people exceeded 7% of the total number of people in the whole population, Poland has been listed among old countries. At this moment, the number of Polish citizens is slightly above 38 millions, and people aged  $\geq 65$  years account for 18.6% of the total number of Poles [2]. According to forecasts [3], the share of population aged  $\geq 65$  years in 2035 will be about 25% and in 2050 – above 32%, i.e., 10 million. Thus, the ageing process is progressing systematically. In consequence, in 2050 Poland will be one of the oldest European societies (in the top 5 oldest countries, when it comes to median age, and on the seventh position in the European scale, when it comes to the percentage of persons aged  $\geq 65$  years in the whole population). Moreover, by 2050, the Polish population will have been reduced by  $>3$  million people [3]. Those demographic changes have become an important issue in the public debate: labor and financial markets, healthcare and social protection, intergenerational ties and family structures, and many other areas have faced the challenge of ageing population.

It seems to be a cliché to say that labor markets are also ageing and that this situation will not be manageable for most countries in the coming years. The forecasts are alarming. By 2030, the average age of an employee in Europe will have come close to 43 years. Currently, there is 1 person aged  $\geq 65$  years for every 3 persons of working age. By 2047, in OECD countries there will be just 2 workers per each pensioner [4]. To maintain the balance between working and non-working population, one of the most crucial actions is to extend work careers and to reverse the early retirement trend. In response to the demographic changes, most of the OECD countries have

raised the statutory retirement age (or equalized the statutory retirement age for women and men) [5]. In 2013, Poland also increased the retirement age to 67 years for both genders, but those changes were revoked by the Government in 2017, and, at this moment, the statutory retirement age is 60 years for women and 65 years for men.

Despite the fears to the contrary, the revokement of the abovementioned changes has not caused any decrease in the level of professional activity in the group of those approaching the retirement age. Moreover, also professional activity above this age is unexpectedly high [6]. Nonetheless, despite some improvements in the Polish labor market in recent decades, economic inactivity rates have remained particularly high, especially among older adults of working age, women and people with disabilities. For older people, early retirement is still the standard: in 2019, economically inactive people (aged 55–64 years) represented 35% of the total number of economically inactive working-age population in Poland, but the age group only accounted for 20% of the working-age population [7]. It should also be noted that the total proportion of the non-working age population in Poland is still increasing: in 2010, there were 55 persons of non-working age per 100 persons of working age; in 2015, there were 60 persons of non-working age per 100 persons of working age, and in 2020 – 68 persons [8].

Moreover, according to OECD [7], there still is a gap between employment rates of older people in Poland and the OECD average. Although the data from the last few years indicate a positive trend expressed in the growth of professional activity in the group of people aged 55–64 years [9], Poland is still among the countries in which professional activity of older people is the lowest in Europe. Both Polish men and women can expect to remain on the labor market after the age of 55 for a much shorter period than their peers in other OECD countries. The age of the beginning of retirement is one of the earliest in comparison with other European countries [7].

At the same time, although the proportion of older working-age inactive persons has gradually decreased, data on in-work poverty suggests that labor market access has not decreased economic exclusion. Indeed, the share of those aged 55–64 years who continued to work but were still at risk of poverty increased by 1.3 percentage points, from 10.4% in 2010 to 11.7% in 2019, calling for more focus on labor market transitions [7]. Due to the situation described, OECD strongly recommends promoting and supporting longer professional activity of older people. Among the recommended solutions, the improvement of working conditions of older people is stressed, along with promoting longer working lives of women and vocational training addressed to the oldest age groups [7].

Maintaining professional activity of older age groups is considered as an issue crucial not only for the welfare of the older individuals themselves but also for the well-being of entire societies [10]. Thus, factors affecting work ability of older workers and shaping early retirement decisions should be studied and analyzed in order to develop strategies aimed to prolong working lives.

### **Aim of the analysis**

The article has several objectives, including:

- To discuss theoretical models and factors influencing early retirement decisions, and limiting work ability and employability of older people. Based on the international literature analysis, the most important job-related factors are presented against the background of the theoretical framework (e.g., by Karasek [11], Karasek and Theorell [12], and Siegrist [13]).
- To analyze the concept of, and the factors related to, work ability [14,15] as well as the role of age management in improving employability and sustaining work activity of older adults. The analyses are presented against the backdrop of the Polish context, i.e., cultural (ageism) and organizational

(e.g., a lack of appropriate age management in companies) factors influencing work activity of oldest age groups.

- To present some solutions and recommendations coming from the Participation To Healthy Workplaces And inclusive Strategies in the Work Sector (PATHWAYS) project.
- To integrate discussed theoretical models, concepts and solutions into a model elucidating conditions (cultural, social, organizational, individual) influencing work ability of older adults.

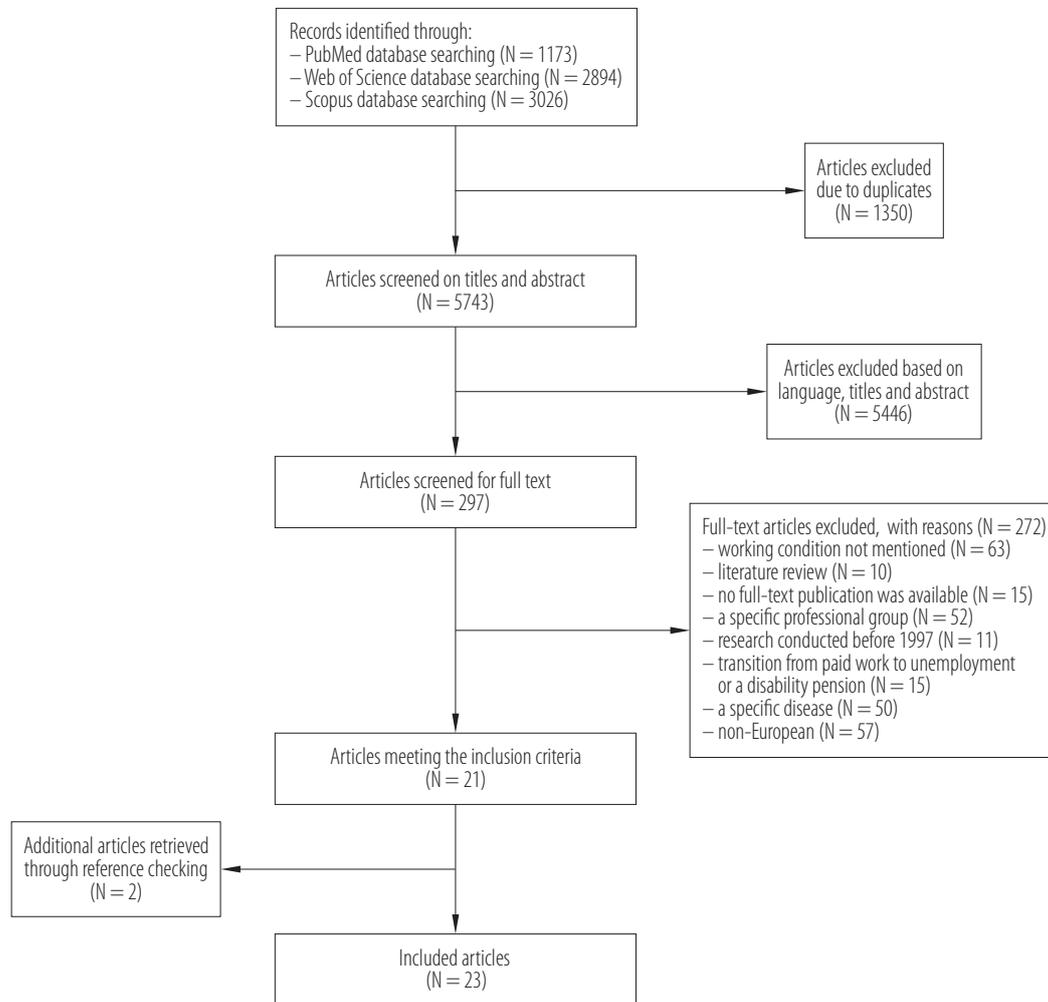
The model aims to take into account theories and factors identified in a literature review and grouped into several categories. The analysis highlights the role of appropriate age management in companies in the process of sustaining work ability of older employees.

This analysis is targeted at researchers (to discuss and test the proposed model, which is – to best the authors' knowledge – the first proposal of this kind in scientific literature), as well as at practitioners, i.e., employers, company managers and policy makers working on the interventions aimed to prolonging working lives.

### **METHODS**

#### **Search strategy**

The study search was done electronically in 3 databases: PubMed, Web of Science, and Scopus. The keywords were as follows: “early retirement,” “voluntary retirement,” “early exit from work,” “early retirees” and “pre-retirement,” combined with “factors,” “reasons,” “determinant” and “cause.” For the paper, the authors chose those focused on working conditions. In addition, a manual search of references for the published studies on this theme was conducted. After removing duplicates, titles and abstracts were screened. Components from the PRISMA statement were used in reporting this literature review. A flow chart describing the article search process is presented in Figure 1.



**Figure 1.** Flow diagram depicting the procedure of the selection of papers included in the literature review of the factors influencing early retirement decisions (based on the literature analysis conducted in 2019, focused on papers published in English in 1997–2017, not concentrated on any specific country or region)

### Selection criteria

Titles and abstract screens were made by 2 independent reviewers. Then, the reviewers evaluated the complete articles and selected studies according to the eligibility criteria specified below. In the case of any disagreement, a third reviewer was asked to review the article, and the disagreements were solved by a consensus discussion. The following inclusion criteria have been fulfilled by the papers: empirical research (both qualitative and quantitative), publications in a peer-review system, publications in English, studies exploring occupational fac-

tors determining early retirement, and research participants' age ranging from 40 to the official retirement age in the analyzed countries. Exclusion criteria included: a literature review, conference papers where full-text publications were not available, languages other than English, papers focused on a specific occupational group, research conducted before 1997, and transition from paid work to unemployment or a disability pension.

In the full-text analysis, the authors focused on occupational factors determining early retirement decisions, the indicators of which were taken into account when

working conditions were examined in the empirical articles.

Articles included in the analysis were published in 2005 or in subsequent years. Overall, 18 out of 23 articles were published in 2010-2017. The studies included in the sample differed from each other with regards to the sample size and age of the respondents. The studies were mainly quantitative (22). Most of them were longitudinal (13). The results of the analysis are presented below against the background of theoretical models.

### **Job-related reasons for premature withdrawal from the labor market**

There is a couple of models that provide the theoretical framework for analyzing the working conditions and premature withdrawal from the labor market. One of the best-known models is Karasek's model [11]. The author emphasized the role of a balance between job requirements and autonomy. The job demand-control (JD-C) model was described in 1979, and then it was expanded and empirically verified by Karasek and Theorell [12]. In Karasek's view, demands were understood in terms of quantitative aspects such as the number of tasks, workload and time pressure. Control means the extent to which the employee has the opportunity to decide about their work-related activities and working conditions. The relationship between requirements and control affects the employee's decision to leave work and/or to withdraw from professional activity. High job demand combined with a low level of autonomy increases both the desire to leave work and the decision to retire.

In 1988, Johnson and Hall [16] extended the JD-C model by integrating social support at the workplace as a third dimension. In the job demand-control-support (JD-C-S) model, the authors describe social support which acts as a buffer between high requirements and low control. Another well-known model is the effort-reward imbalance (ERI) model proposed by Siegrist [13]. The ERI claims that high efforts

spent and low rewards received lead to negative emotions, reduced employee well-being and sustained stress.

In empirical research, a variety of conditions influencing early retirement have been identified [17-19]. Many studies confirm that job satisfaction prevents early exit from the workforce [20]. People who are satisfied with their job are occupationally active for longer periods, they retire later, and have a lower morbidity rate. For example, the Whitehall II cohort study proved that if employees are dissatisfied with their job, the probability of retiring early is twofold compared with that of satisfied employees [21]. The classic job design theory by Hackman and Oldham [22] suggests that a meaningful and challenging job with a high degree of autonomy increases employee motivation and, at the same time, decreases the risk of earlier withdrawal from the labor market [23]. Working conditions are also significant. Factors such as shift work, high stress, repetitive job and a lack of development are important when deciding to withdraw from the workforce. This was confirmed in some recent research; for example, Dal Bianco et al. [24] examined the connection between working conditions and the probability of transition from employment to retirement using longitudinal SHARE surveys. They found a strong association between poor work quality and an early exit from workforce [24]. Table 1 shows the list of factors identified in the literature analysis. The analyzed factors can be divided into several categories connected with occupational characteristics, such as: working conditions, job opportunities, organizational conditions and human-related resources. Each category is briefly discussed below. Sparse studies also take into account other factors that can be classified as related to individual's characteristics (i.e., skills, role conflicts) and cultural context (ageism).

### **Working conditions**

The category is very broad; it includes job demand, job control, physical strains, workload, fatigue, job stress, work

**Table 1.** Factors influencing early retirement decisions (based on the literature analysis conducted in 2019, focused on papers published in English in 1997–2017, not concentrated on any specific country or region)

| Analytical category           | Reference No. |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |  |  |  |
|-------------------------------|---------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|--|--|--|
|                               | 17            | 18 | 19 | 20 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 |   |  |  |  |
| Job demand                    | ✓             | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓  | ✓ |  |  |  |
| Job control                   |               |    | ✓  | ✓  |    |    |    |    |    | ✓  |    |    |    |    | ✓  | ✓  | ✓  |    |    |    |    |    |    |   |  |  |  |
| Physical strains              | ✓             |    |    |    | ✓  |    | ✓  | ✓  | ✓  |    | ✓  |    |    |    | ✓  | ✓  | ✓  |    |    |    |    |    | ✓  |   |  |  |  |
| Workload                      |               |    |    |    |    |    |    |    |    |    | ✓  |    | ✓  |    |    | ✓  |    |    |    |    |    |    |    |   |  |  |  |
| Fatigue                       |               |    |    |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |  |  |  |
| Job stress                    |               |    |    |    | ✓  |    |    |    |    |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |   |  |  |  |
| Work pace                     |               |    |    | ✓  |    |    | ✓  |    |    |    |    |    |    |    | ✓  |    |    |    |    |    |    |    |    |   |  |  |  |
| Time pressure                 |               |    |    |    |    |    | ✓  |    |    |    | ✓  |    |    | ✓  | ✓  | ✓  |    |    |    |    |    |    | ✓  | ✓ |  |  |  |
| Work environment              |               | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | ✓  |    |    |    |    | ✓  | ✓ |  |  |  |
| Work enjoyment                |               |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | ✓  | ✓  | ✓  |    |    |    |    |   |  |  |  |
| Autonomy                      | ✓             |    |    |    | ✓  | ✓  | ✓  |    |    |    | ✓  |    | ✓  |    |    |    | ✓  |    |    |    | ✓  |    |    | ✓ |  |  |  |
| Opportunities for development |               |    |    | ✓  | ✓  |    |    |    |    | ✓  | ✓  |    |    |    | ✓  |    |    | ✓  |    |    |    |    |    |   |  |  |  |
| Challenge                     |               |    |    |    |    |    |    |    |    |    | ✓  |    |    |    |    |    |    |    | ✓  |    |    | ✓  | ✓  | ✓ |  |  |  |
| Rewards                       |               | ✓  | ✓  |    |    |    |    | ✓  | ✓  |    |    | ✓  |    |    | ✓  | ✓  |    |    | ✓  | ✓  |    |    | ✓  | ✓ |  |  |  |
| Appreciation                  |               |    |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | ✓  |    |   |  |  |  |
| Predictability                |               | ✓  |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | ✓  | ✓ |  |  |  |
| Restructuring                 | ✓             |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |  |  |  |
| Organizational justice        |               |    |    |    |    |    |    |    |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |   |  |  |  |
| Organizational changes        |               |    |    |    |    |    |    |    |    |    |    |    |    | ✓  |    |    |    |    |    |    |    |    |    |   |  |  |  |
| Accommodative support         |               |    |    |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    | ✓  |    |    |    |    |    | ✓ |  |  |  |
| Quality of leadership         |               | ✓  |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | ✓  |    |   |  |  |  |
| Leadership support            | ✓             | ✓  |    | ✓  |    |    |    | ✓  | ✓  |    |    | ✓  |    |    |    |    | ✓  |    |    |    |    |    | ✓  | ✓ |  |  |  |
| Trust in management           |               |    |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |   |  |  |  |
| Social climate                | ✓             |    |    | ✓  |    |    |    |    |    |    |    |    |    | ✓  |    |    |    |    |    |    |    |    |    |   |  |  |  |
| Colleagues support            | ✓             | ✓  |    |    | ✓  |    |    |    |    |    | ✓  |    |    | ✓  |    |    |    |    |    |    |    |    |    | ✓ |  |  |  |
| Conflict at work              |               | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | ✓ |  |  |  |
| Skills                        |               | ✓  |    |    | ✓  |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    | ✓ |  |  |  |

|               |   |
|---------------|---|
| Role conflict | ✓ |
| Role clarity  | ✓ |
| Ageism        | ✓ |

✓ The given factor was analyzed in the article included.

pace, time pressure, work environment, work enjoyment and autonomy. Some categories may overlap and include items measuring the same aspect of working conditions.

One of the indicators that are the most frequently used in literature are associated with Karasek's model [11]. Job demand was measured in many studies like the English Longitudinal Study of Ageing (ELSA) [28,32] or the Survey of Health, Ageing, and Retirement in Europe (SHARE) [36]. Some studies have analyzed job demand using one question and some have taken into account several factors, such as physical strains, time pressure and/or workload (Table 1). In most of the analyzed studies, some association between job demand and premature withdrawal from the labor market was found – for example, Schreurs et al. [37] found a weak positive correlation between early retirement intentions and job demands. Henkens and Leenders [31] found a modest role of job demand in explaining burnout and early retirement intentions. In the study conducted in 11 European countries [36], the authors noticed that workers with a low job control in combination with high demands were more likely to exit from paid employment, but the strength of this relationship was comparable with the influence of low job control only. Carr et al. [28] did not find evidence of any association between physical or psycho-social job demand and the probability of work exit. Van Solinge and Henkes [42] hypothesized that demanding work (and irregular working hours) were related to retirement intentions; however, their research did not support the hypothesis.

Next to autonomy, job control is another factor frequently cited in the literature [44]. Job control and autonomy occurred to be very significant when it comes to the premature withdrawal from the labor market – a lack of job control increased the likelihood of exit from paid employment [28,30]. Some of the authors stressed that job control (or autonomy) was the most significant factor when deciding about early retirement. Also,

the so-called work environment is an important factor taken into account in analyzing the impact of working conditions on early retirement decisions. The work environment was typically measured as uncomfortable work positions and/or physical exposures during working life: extreme bending or twisting of one's neck or back, working with arms lifted or hands twisted, and working mainly standing or squatting, lifting heavy things, and working in noise. Other factors taken into account when examining working conditions were: work pace, job stress and fatigue.

### **Job opportunities**

Opportunities for development, challenge, rewards, appreciation and work enjoyment constitute job opportunities – another category emerging from the literature analysis (Table 1). The indicators in this category are positive and treated as retaining older employees active on the labor market. In this category, rewards were frequently mentioned but they were measured differently. Some studies equated rewards with satisfying salary or recognition, while others measured rewards by using the sum score of items. For example, Robrorek et al. [36] measured rewards using 5 items, i.e., support, recognition, salary, job promotion prospects and job security. Other studies [19,44] confirmed that early retirement intentions are strongly related to low rewarding. Opportunities for development constitute another important factor. However, it is difficult to determine its significance as in some studies, it turned out to be a significant determinant of early retirement while in others it did not. Also, a challenging job was quite frequently cited among reasons taken into account when considering retirement. Research confirmed that workers who experience higher levels of challenge in their career jobs were less inclined to retire early. The feeling of being appreciated at work was quite an important factor here, and so was work enjoyment.

### **Organizational conditions and human-related resources**

In the studies of premature withdrawal from labor force, a lot of attention is given to organizational conditions and human-related resources. The latter category consists of the quality of management, leadership support, trust in management, “social climate,” colleague support and conflicts at work. As far as social outcomes are concerned, colleague and leadership support was the most frequently assessed condition. Many studies confirmed the association between low social support (both from colleagues and the leadership) and the probability of premature work exit. In some studies, the role of social climate, which is understood as a good atmosphere in a workplace, has been highlighted, as well as the quality of leadership and trust for the management (Table 1). Organizational conditions were determined by the following factors: predictability, restructuring, organizational justice, organizational changes, adaptation support, role clarity and role conflicts.

The issue of organizational change was most fully described in the study by Breinegaard [27], where the main aim was focused on the impact of organizational change and psychosocial work environment on non-disability early retirement. The study shows that organizational change could influence early retirement decisions. Also, work predictability (e.g., obtaining necessary information in advance) was measured in some of the studies. The significance of organizational conditions turned out important but it is the least studied group of factors.

### **Ageism, work ability and age management (the Polish context)**

As demonstrated above, when it comes to barriers in older people's employment (i.e., factors influencing early retirement decisions), studies indicate a number of job-related factors (including organizational-level policies, work organization, inadequate working conditions, etc.). Another

er aspect that should be taken into account when studying the problem of premature withdrawal from the labor market, and that is quite important in the Polish context, is ageism. There are some research papers focused on attitudes of employers towards older workers [45-47], such as discriminatory practices that are usually seen as main obstacles limiting the sustaining of seniors' activity on the labor market [48,49]. At the same time, research shows that Polish companies do not make an appropriate use of older workers' potential – it could be explained, among others, by the existence of negative age stereotypes, including those about the limited productivity of older workers. Those stereotypes are the basis of ageism at the workplace [46].

Political economy of ageing seems to provide a useful theoretical framework when it comes to the analysis of age discrimination on the labor market. This theory, which is based on social constructivism, is focused on the analysis of the impact that public policies and institutions have on the way that life is constructed by societies. Also, issues such as unequal distribution of resources are analyzed, that are related to different forms of inequalities (e.g., due to social class or gender) existing in societies and having a profound impact on the situation of older populations [50].

The analysis of the process of constructing older age as a period of life that is characterized by dependency and unproductive (less productive) functioning in comparison with younger age groups, and the related process of workplace discrimination, are studied within this approach. Older age is typically constructed as post-productive and roleless, which is, in the contemporary societies, and in the face of demographic processes described above, at least inappropriate, not to say harmful for the ageing societies as a whole. A lack of age management strategies in companies can be seen as a manifestation of ageism, especially in the light of knowledge about the determinants of productivity and alleged unproductivity in older age.

Productivity is related to work ability. Work ability is a complex issue that is a result of a combination of different factors, including individual-level factors (such as education, knowledge, skills, experience, motivation, etc.) and workplace-related factors (e.g., physical and mental work demands, management, physical work environment) [14,15]. Age discrimination at the workplace may be related to a wage-productivity gap [46]: with longer work experience, so along with advanced age, workers' wages increase when productivity decreases, which results in a loss for companies. However, although productivity declines in some dimensions with age, there is also evidence that this decline can be partly compensated for by personal aids, experience and suitable work adjustments. Moreover, some additional competences occur with age (such as those related to long-term experience, as well as management competences, interpersonal skills, etc.) [46,51].

Age management is an element of human resources management. "It involves execution of a variety of activities which allow for a more rational and effective using of human resources in enterprises owing to taking into account the needs and abilities of employees at different age" [52, p. 3]. Age management has many functions (e.g., training, knowledge management, workplace design, motivating, appraising, rewarding, etc.). It improves workers' job performance. In consequence, the older worker's high or low productivity could be a result of appropriate or inappropriate/lack of age management. Nonetheless, as noted by Perek-Białas and Turek, „the employer's perception of older workers is still based on simple labor cost analyses. If a company is not able to use the potential and capabilities of older workers, and if it is not prepared to invest in them, they can be considered useless" [46, p. 113].

Unfortunately, it still seems to be a novelty for most Polish employers. In consequence, Polish labor market is not conducive to long-term professional activity of older people. At the same time, in other European countries

such as the Netherlands, Germany or Belgium, where the level of older people employment is high, senior policies and pro-productivity practices are well developed, making use of older workers' potential [53]. Unfortunately, age management is still a neglected area of human resources management in Polish companies [54]. Proper age management can improve work ability through, among others, adaptation of working conditions to workers' needs, and other practices that could be seen as an investment in the human capital of the company. Thus, policies and procedures that cultivate an environment supportive of older workers' performance are needed.

Studies analyzing Polish older employees' perspective on their situation on the labor market are scarce. Hildt-Ciupińska and Bugajska [55] conducted a survey among older workers from the Mazovian Voivodship in order to evaluate the activities and needs of older workers in the context of maintaining their employment. Aspects such as opportunities for lifelong learning and professional development, work organization and working conditions (i.e., flexible working time, extra leave, workplace adaptation), occupational safety and health care of older workers (i.e., counseling about healthy lifestyle, medical service packages, etc.) were taken into account. About 40% of the respondents admitted that their workplaces were adapted. The need for healthy lifestyle counseling was expressed by the respondents.

In the analysis of the results of the survey conducted among older people in the Kujawsko-Pomorskie Voivodship about the determinants of economic activity of people aged 45–64 years, workplace conditions were taken into account and more than 23% of the respondents mentioned that if these conditions were better, it would have made them continue work [56]. The employees' perspective was also analyzed by Zientara [57], but the project did not address workplace adaptation needs specifically; older employees' favored flexible work arrangements and emphasized the importance of fair treatment by the employers.

Among the analyses on the organizational-level policies in Poland, the Activating Senior Potential in Ageing Europe (ASPA) project should be mentioned, the aim of which was to analyze the possibilities and limitations of professional activity of people aged  $\geq 55$  years. Public policies, pension systems and age-management programs were evaluated in selected countries, including Poland. Analyses on the organizational-level policies revealed that there are 3 types of strategies towards older workers: a strategy of pushing older workers out (towards early retirement or partial retirement, etc.), an accommodation strategy and cost reduction (through changes in the organization of working time, flexible hours, irregular working, etc.) and a strategy to improve productivity (through training, career planning and workplace adaptation) [46]. As regards age management, a relatively small number of companies (from among 1037 observations in the representative sample of Polish companies) developed any practices supporting older workers, one-third of them adapted their workplace to the needs of older workers and a similar percentage introduced training plans and flexible working hours. Increasing productivity as well as pushing workers out were the most common whereas accommodation and cost reduction was the least common strategy.

In recent years, in Poland some actions have been undertaken at the macro level of the economy, aimed at mitigating the effects of unfavorable demographic changes on the labor market. In Poland, as in other European countries (thanks to the support from EU funds), programs are implemented that are addressed to persons aged  $\geq 50$  years who are not going to withdraw from labor force. Such employees can count on training aimed at improving their knowledge and qualifications, as well as on job placement, career counseling and psychological support. Moreover, EU funds offer subsidies for employers of people aged  $\geq 50$  years.

In recent years, such actions included "50 plus – a program for the employment of people over 50 years of age" (by the Ministry of Economy and Labor in 2004),

“45/50 plus – an action program for promotion of employment, alleviation of unemployment consequences and economic activation of senior non-mobile workers” (by the Ministry of Labor and Social Policy in 2008), “Providing equal opportunities on the labor market for persons 50+” and “Solidarity between generations – measures to increase the activity of people aged over 50” (by the Council of Ministers in 2008) [45]. However, an effective strategy is still needed to encourage (and make possible) longer working lives that should include a better incentives system to carry out working, tackling (removing) employment barriers on the side of employers and improving the employability of older people.

#### **Towards solutions: lesson learnt from the PATHWAYS project**

Employability of groups that are prone to exclusion from the labor market, i.e., persons with chronic conditions or mental disorders, was studied in the PATHWAYS project. The aim of the project was to improve the participation of persons with chronic conditions and mental disorders in the labor market through increasing their work ability. The project aims and methodology are described in detail elsewhere [58,59].

The analyses conducted in 10 European countries revealed that the list of the patients’ needs as regards to working conditions as well as the catalogue of solutions that are available across Europe are much wider than the standard options available in Poland. Among the options offered to persons with disabilities in Poland are: workplace adaptation, shorter working hours, additional holidays, extra break during a working day to rest or exercise, and extra time off work, subsidies from The State Fund for Rehabilitation of Disabled People (Państwowy Fundusz Rehabilitacji Osób Niepełnosprawnych – PFRON) for rehabilitation equipment and auxiliaries, transport to the workplace, job coaching and work assistance. The list of additional solutions that can make it easier for people

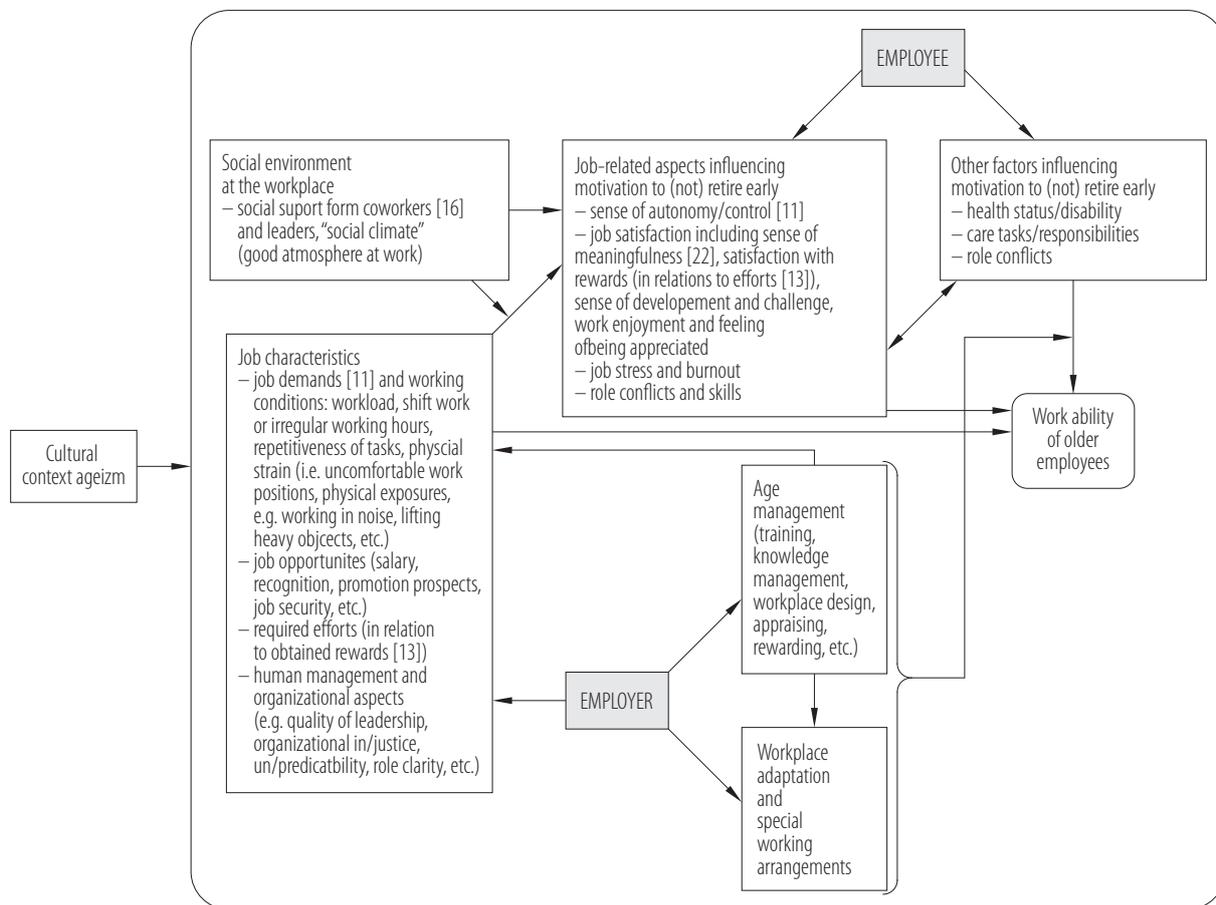
with different chronic conditions to find and sustain employment include: environmental physical adaptation of the workplace, structured/flexible work routine, access to training on how to deal with fatigue, workload and stress, as well as health surveillance at work, etc.

Findings of the PATHWAYS project are analyzed elsewhere [58,59]. The project results show that there are substantial disparities in Poland between what is being offered and what is actually needed as regards the conditions favorable to professional activity of persons with a low level of participation in the labor market. It could be justifiably assumed that the same situation may concern older workers.

#### **Factors influencing work ability and early retirement decisions in older age – an integrated approach**

The factors described above, coming from the international and Polish literature analysis, have been collected and summarized in a model presented below (Figure 2). The factors influencing early retirement decisions, and depicted in the model, can be divided into several categories, including:

- Objective job characteristics, i.e., parameters describing work (e.g., job demands and working conditions, like workload, shift work or irregular hours, physical exposure, etc.), job opportunities (e.g., salaries), required efforts and obtained rewards and organizational aspects, as well as (partly) human resource management (e.g., the quality of leadership).
- Subjective job-related aspects influencing employee motivation to continue work (or to retire early), e.g., the sense of autonomy/control, job satisfaction (including satisfaction with rewards, the sense of meaningfulness, the sense of development and challenge, work enjoyment), as well as stress, burnout and experienced conflicts between professional and other roles.



**Figure 2.** Integrated factors influencing work ability of older employees (based on the literature analysis conducted in 2019, focused on papers published in English in 1997–2017, not concentrated on any specific country or region)

Unlike other authors analyzing the factors influencing early retirement decisions, the authors of the presented paper have decided to distinguish between objective and subjective aspects. The objective aspects are related to job characteristics (e.g., required efforts, salaries, shift work, etc.) and the subjective aspects are related to the individual perception of job and its demands by the employee (e.g., satisfaction with rewards, the sense of meaningfulness and development, etc.). These aspects may be perceived differently by different groups of employees.

- Social environment at the workplace. Human-related resources, the category distinguished in the literature analysis, are divided in the presented model

into 2 categories: some aspects (i.e., quality of leadership) belong to objective “job characteristics” (as described above) and others are seen as accounting for the category called “social environment at the workplace” (e.g., social support from co-workers and leaders). According to Johnson and Hall [16] who extended the JD-C model by integrating social support at the workplace as a third dimension (the JD-C-S model), social support acts as a buffer between objectively high requirements and a low sense of control. Moreover, a good social atmosphere at the workplace influences the motivation to continue professional activity.

- Other factors influencing employee motivation to continue work (or to retire early) are: health status and disability, care tasks and family responsibilities, as well as role conflicts between the family and other roles.
- Age management in the organization. Objective job characteristics as well as job-related and other aspects influencing employee motivation have an impact on work ability of older workers. Proper and effective age management influences not only objective job conditions (shaping them, through training, special working arrangements, such as flexible work routine, etc., to the needs of older workers) but can also influence other factors restricting work ability, like health status and disability, through workplace (physical) adaptation to the needs of persons with limited functional capacity.

Health status and care responsibilities are among the main barriers of employment in older age. Good health is crucial as regards making working lives longer, thus age management at the workplace should be aimed at minimizing the negative impact of health problems on work ability. It is worth noting that in Poland men experience functional limitations before reaching the statutory pension age; additionally, there is a gap in the life expectancy between less- and highly-educated older Poles. According to OECD, efforts to prolong the number of healthy years among at-risk groups must be accorded high priority [7]. Health protection of ageing workforce results in benefits for the older workers themselves and for their employers (connected with hiring more engaged and productive employees). As health problems (that arise with ageing) are among individual-level reasons for withdrawing from the labor market, improving the working conditions and adapting workplaces in a suitable way, with the attention paid to health needs of older people, may play a key role in encouraging longer working lives.

When the lack of age management is a manifestation of ageism and may lead to (age) discriminatory practices

at the workplace, implementing effective age management is a factor leveling the potentially harmful impact of cultural context (including negative age stereotypes, like those about unproductivity in older age, that are the basis for age discrimination).

## CONCLUSIONS

As noted by Turek and Perek-Białas, “if the professional working life is going to be extended, employers must learn to use the potential of older workers” [53, p. 659]. Unfortunately, in Poland the potential of older employees is not fully used and older workers are not valued adequately. In other words, age management is in an early phase in Poland and the knowledge of good practices is still very limited. Employers seem to not give due attention to the development of their employees, and older age is rather seen as an obstacle than a value for companies (which is the basis for age discrimination). Notably, the state support systems for citizens trying to combine professional activity with caring responsibilities (e.g., taking care of a sick or disabled older family member) is very weak and inappropriate, thus role conflicts arise and family carers have to give up work to fulfill their care tasks. Taking into account the Polish context, and in the face of demographic processes and the challenges posed by them, there is an urgent need for research-based knowledge and in-depth investigation of the conditions leading to improvements in work ability of older people, and for a detailed analysis of the needs and preferences of the older workers themselves as regards to working conditions.

As mentioned above, the number of research on the link between working conditions, health and older people work ability is rather limited in Poland, but the analysis of international studies shows that a challenging job, with opportunities to develop an appropriate balance between efforts spent and rewards received at work, keep people motivated and occupationally active.

In other words, effective human resources management (including age management) cannot be overlooked when thinking about prolonging professional life. Appropriate age management includes developing workplace with the possibility to expand employees' knowledge and skills and then adapt their knowledge and skills to changes in their work. Some research showed that changes are difficult for older workers to embrace and can contribute to early retirement decisions. In the current situation, it can be even more crucial factor than the literature analysis has shown, as during the pandemic and lockdown many sectors have moved to remote work.

In Poland public sector (including education) employs a large number of persons of preretirement age [60]. For these employees, the need to acquire new competences in the form of, e.g., working online with students, may occur difficult and unprofitable. To prevent the withdrawal of a large number of experienced employees of preretirement age from the labor market, it is necessary to conduct courses tailored to the needs of employees aged  $\geq 50$  years. This intervention could be implemented in 2 ways. First, peer courses seem to be effective. Unfortunately, courses are often not adapted (in terms of communication, language and methods of teaching) to the needs of older workers who do not have any experience with new technologies. The second interesting solution may be creating in the company small teams consisting of the youngest and the oldest employees.

In the literature analysis, only one qualitative study appeared which explored the issue of early retirement. However, in this research, some older workers stressed their dissatisfaction due to a limited use of their skills and knowledge, which decreased their motivation to work for the company, and pushed them out of the workforce. In this regard, mentoring may be valuable for both the youngest and the oldest employees. For the former, it constitutes a great opportunity to increase knowledge

based on the experience of the oldest employees, and for the latter, it is an opportunity to learn new solutions and technologies. Finally, for both groups, it could be a chance to share their own experience and knowledge. This can keep older workers happy and motivated.

In the situation of conflicts between different roles (e.g., the role of an employee and a family caregiver) and a lack of appropriate support from the state, solutions such as flexible working hours as well as the possibility to change job roles or perform different tasks within the same company, etc., could be helpful. Also, taking into account that the ageing process is related to deteriorating health and special health needs, environmental physical adaptation of the workplace (e.g., access to special equipment for personal use to deal with the health problem at the workplace) can be another solution.

Healthy and active ageing is among the important goals of the EU social policy. In the UNECE Active Ageing Index [61], the authors distinguished 4 domains of active ageing: employment, participation in society, independent, healthy and secure living, and the capacity for enabling environment for active ageing. Therefore, a good health status is a condition for longer working life but, at the same time, employment activity is important in measuring the experience of active ageing. A good system of public health, combined with related systems of health prevention and promotion, are essential to encourage healthy and active ageing.

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