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Henkens, K.

published in

Work, Aging and Retirement
2022

DOI (link to publisher)

[10.1093/workar/waab016](https://doi.org/10.1093/workar/waab016)

document version

Publisher's PDF, also known as Version of record

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citation for published version (APA)

Henkens, K. (2022). Forge healthy pathways to retirement with employer practices: A multilevel perspective. *Work, Aging and Retirement*, 8(1), 1-6. Article waab016. <https://doi.org/10.1093/workar/waab016>

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Forge Healthy Pathways to Retirement With Employer Practices: A Multilevel Perspective

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Countries in the Western world are experiencing increasing challenges associated with an aging population. This aging process is unprecedented, and the era of young population structures will not return. This structural demographic shift has not only made the sustainability of pensions and social security key issues for governments but also influences the ways in which people organize their working lives and firms manage their workforces. In this commentary, I argue that we need new research on employer practices to cope with the new realities of an extended working life and how these practices impact healthy pathways to retirement for older workers.

I define *healthy pathways to retirement* (HPTR) as older workers' ability to reach their planned retirement ages in good mental and physical health, while maintaining high work performance. HPTR not only facilitate longer working lives, but also benefit postretirement life (Wang, Henkens, & van Solinge, 2011). The employer practices that can facilitate HPTR may consist of (a) work environment adaptations (e.g., ergonomic measures, flexible work arrangements), (b) training and development, (c) flexible retirement practices, and (d) age inclusivity (Kooij et al., 2020; Li et al., 2021; van Dalen, Henkens, & Wang, 2015; Wang & Shultz, 2010). These may be part of either formal policies, or informal employer practices (e.g., individually negotiated work arrangements) as a part of organizational culture (Moen, Kojola, & Schaefers, 2017).

The role of employers has long been neglected in retirement-related research (Vickerstaff, 2006). However, organizations are a key player in the structuring of careers over the life course. They are the crucial link between macro-level government policies and individual level outcomes for workers. Employers are the main social actors that translate national policies into organizational practices that set the stage for individual decision making. Ignoring this “missing actor” in late career behavior and outcomes (Riekhoff, Järnefelt, & Laaksonen, 2020; Vickerstaff, Cox, & Keen, 2003) has negative repercussions for understanding how older adults approach retirement: Retirement is viewed as a simple process in which workers are exclusively stimulated or constrained by macrolevel forces set by the pension system. Quite the opposite: employers use policies and programs to influence the retirement process, by limiting or increasing older workers' agency in retirement decision making (Damman & Henkens, 2017;

Henkens, 2015). Employers also shape the incentives and opportunities for older workers to remain productive and engaged. Employers decide what types of workers they invest in (e.g., via hiring, training, and/or retaining), thus facilitating a longer, healthier, and more engaged working life. Preretirement performance and well-being of older workers cannot be understood without knowledge of employers' practices and policies. Understanding the role of employers in facilitating longer working lives is paramount in view of the unprecedented aging of the population and the resulting pension reforms that are implemented to deal with this demographic reality (Clark & Ritter, 2020; Hasselhorn & Apt, 2015; Henkens et al., 2018). In particular, three research questions stand out:

1. How do employer practices supporting HPTR depend on country-specific retirement policies, demographic and economic circumstances, and cultural contexts?
2. How do employer practices impact older workers' HPTR?
3. How are these effects moderated by country-specific retirement policies, economic circumstances (e.g., times of crisis) and cultural context?

Previous studies on HPTR have shown that individual- and system-level factors influence the retirement process, often neglecting the role of employers (e.g., De Preter, Van Looy, & Mortelmans, 2013; Engelhardt, 2012). Studies that do include employer HR-practices in their explanatory models reveal, for example, that older workers' participation in training and development increases their work ability (Cadiz et al., 2019). However, research on how important employer practices are in extending the working life is still in its early stages because individual-level research designs are the most common, and these designs are not able to separate individual-level effects from organizational-level effects (e.g., Kooij et al., 2020; Pak et al., 2020; van Solinge & Henkens, 2014). Answering these questions in a multilevel framework would represent a major step forward in understanding how employers deal with the challenges of an aging workforce and what role employers play in facilitating or restricting HPTR.

The general multilevel model is presented in Figure 1. It allows us to analyze how employers are influenced by macro-level structures,

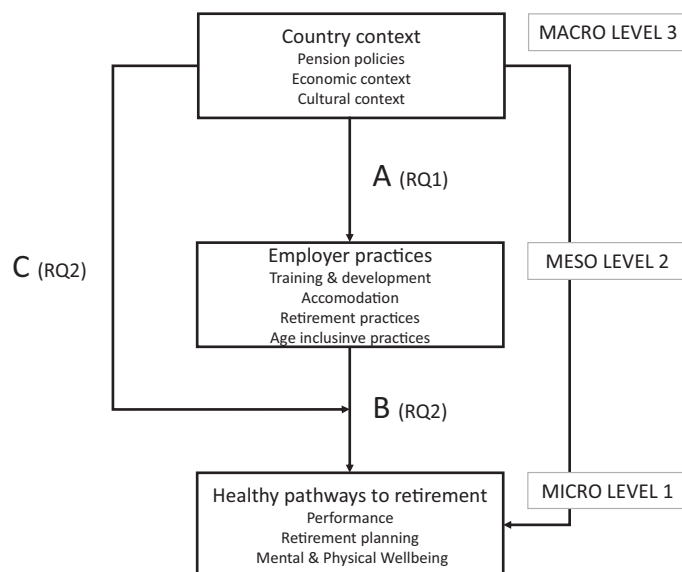


Figure 1. A multilevel model of healthy pathways to retirement.

and, in turn, influence micro-level attitudes and behaviors. I will elaborate on these linkages below.

COUNTRY-LEVEL INFLUENCES ON EMPLOYER PRACTICES: STUDYING MACRO-MESO LINKAGES

As presented in the conceptual model (Figure 1), the central location of organizations in the multilevel system of relationships suggests two distinct downstream influences: macro-meso and meso-micro. The macro-meso relationship (arrow A in Figure 1) links macro-level government policies and local and national economic forces to employer practices. This perspective has been explored and conceptualized in organizational and institutional theories (DiMaggio & Powell, 2000; Kalleberg et al., 1996; Ollier-Malaterre et al., 2013).

Macro-level contexts comprise pension system rules (OECD, 2019). These rules typically define the age at which older workers are eligible for retirement, and the benefit levels that they can expect after retiring from the labor force. In addition, pension systems may include national or sector-specific regulations for mandatory retirement. Taken together, these rules and regulations frame employers' range of possible actions and expectations about late career transitions. Population aging has fuelled the debates about the economic foundations of welfare states. Concerns regarding the financial sustainability of the welfare state have pressed national governments to redesign their pension systems (Ebbinghaus, 2006). In response to these challenges, many countries have restricted early retirement routes and have raised, or even abolished, the statutory retirement age. Beyond measures related to retirement age, the majority of reforms involve reductions in benefit levels, increasing pension premiums paid by workers and employers, changes in tax incentives, or a combination of these measures (OECD, 2019). For example, countries differ substantially in the pace and extent of reforms implemented. As a result, future statutory retirement ages in Europe vary widely, from 60 years in Luxembourg and Slovenia to an estimated 74 years in Denmark, based on the projected life expectancy. Statutory pension ages not only define the age at which

workers are entitled to a public pension, they also may act as a social norm to employers indicating the age at which older adults are no longer expected to work (Radl, 2012).

The conceptual model in Figure 1 implies that employers need to respond to the macro-level incentives inducing longer working careers and short-term challenges about labor supply and demand. Specific skill shortages may increase the demand for older workers and act as an impetus to develop practices that facilitate longer working lives. However, economic crises, such as the current one triggered by the Covid-19 pandemic, might reduce the demand for older workers (Ruth Kanfer, Lyndgaard, & Tatel, 2020; Truxillo et al., 2020.) Although it is unclear how large and enduring the crisis will be, there is a clear consensus among economists and policy makers that many workers will be negatively affected. The effects will differ by sector and job, and countries will differ in their ability to develop policies that might mitigate the economic and social costs of this major recession (OECD, 2018). While younger workers in particular bear the brunt of a crisis in terms of higher unemployment rates (van Dijk, van Dalen, & Hyde, 2020), structural high youth unemployment might put increasing pressure on governments and employers to reduce investments in older workers and reintroduce early retirement packages as a fair deal between generations (Phillipson et al., 2019; van Dalen & Henkens, 2013).

Many HR practices for older workers have been part of formal policies often geared towards the circumstances of a specific sector of the economy, although employers might stimulate or restrict the use of these formal arrangements. In addition to these formal policies, employers differ widely in their informal approaches to their aging staff (Moen et al., 2017; Oude Mulders & Henkens, 2019). Informal policies and practices evolve from human interactions and social connections. Informal approaches are often tailor-made and not available to each and every employee in the organization. How employers balance formal and informal arrangements in response to macro-level forces is an important question for future research.

A general expectation with respect to the first research question is that country-level contexts that stimulate longer working lives (e.g., by public pension age reforms, age discrimination laws,

strong employment protection) will signal to employers how to behave and motivate them to develop practices to support HPTR and stimulate prolonged employment. The top-down mechanism might work out differently according to the organizational context. For example, it might be expected that larger organizations are more likely to develop formal policies and guidelines, while smaller organizations are more likely to develop informal practices for their older workers. Employers are, however, also influenced by the job market and their demand for older workers. From this perspective, employers in sectors where the demand for older workers is lower might be less inclined to develop HR practices to support HPTR. How employers navigate through market forces of labor supply and demand and macro-level institutional settings of the pension system is clearly in need of study. Examples of specific research questions are presented in [Table 1](#).

EMPLOYERS' IMPACT ON HEALTHY PATHWAYS: STUDYING MESO-MICRO LINKAGES

The second central research question refers to the meso-micro link of the theoretical framework; the impact of employers' practices on older workers' HPTR (arrow B in [Figure 1](#)). The life-course perspective emphasizes the contextual and social embeddedness of life transitions as well as the interdependencies between different domains of life (e.g., family, work, health) ([Elder & Johnson, 2003](#)). Contexts are characterized as stimuli in the external environment. [Szinovacz \(2012\)](#) summarizes the extant literature and argues that although the importance of different contexts on the labor force transitions of older adults is implied in several theories, knowledge about the importance of specific contexts for late career processes is rather uneven. For instance, there is ample evidence on the impact of social insurance systems, showing that more generous retirement systems induce earlier retirement ([Ebbinghaus & Hofäcker, 2013](#);

[Hofäcker & Radl, 2016](#)). However, we know far less about the role of organizational forces. Existing research on organizational forces mainly focused on their role in invoking involuntary retirements due to organizational downsizing ([Ebbinghaus & Radl 2015](#); [van Solinge & Henkens, 2007](#)).

Moving From Individual Level to Multilevel Perspective

While abundant research suggests that the work domain is important, the work situation is mostly treated as an individual-level aspect of the job or employee. That is, the existing scholarly work is generally based on individual-level data with a primary focus on individual differences instead of organizational differences ([Koolhaas et al., 2014](#); [van Solinge & Henkens, 2014](#); [von Bonsdorff et al., 2011](#)). However, employers and organizations are central actors in defining the opportunities for continued work ([Phillipson et al., 2019](#); [Vickerstaff et al., 2003](#)): Jobs and workers are nested within organizations. Work flexibility is not only a characteristic of a job, but also an opportunity given by employers. It is important to explicitly link work contexts and organizational practices with individuals' late career HPTR (arrow B in [Figure 1](#)). In doing so, we are able to separate the effects of organizational-level characteristics from characteristics at the job and individual levels.

At the organizational level, there are three ways in which employers can shape HPTR. First, they can offer formal written policies to support their workers (e.g., access to medical support, formal training plans). Second, their use of informal practices negotiated with individual workers can accommodate the specific needs of their workers (e.g., workplace designs and flexibility, skills development). Third, they can provide an age-inclusive social environment that supports prolonged careers. The general expectation is that *age-friendly workplaces* will stimulate older workers' mental and physical well-being, performance, and retirement planning ([Zacher & Yang, 2016](#)).

Table 1. Healthy Pathways to Retirement With Employer Practices: A Multilevel Perspective: Examples of Research Questions

Macro-meso linkages	<ul style="list-style-type: none"> • How do increases in the statutory pension age affect employer policies and practices toward older workers? • How do age discrimination laws affect employer policies and practices? • How are these effects moderated by economic circumstances? • What type of organizations (e.g., large, small) and sectors (e.g., high skilled or low skilled) are more responsive to changes in public policies? • What is the balance of formal and informal practices of employers?
Meso-micro linkages	<ul style="list-style-type: none"> • How do opportunities (e.g., for training) offered by employers relate to the take up by employees and how can discrepancies be explained? • What combinations policies and informal practices (work-environment adaptations, training, flexible retirement, and age inclusivity measures) are most effective in stimulating sustainable careers? • How do employer policies and practices affect the organizational climate and social norms among employees?
Interacting macro-meso linkages	<ul style="list-style-type: none"> • Are the effects of employer policies and practices on HPR stronger in societies that offer few opportunities for early exit of workers? • How do the effects of employer policies and practices on timing of retirement differ among countries with and without mandatory retirement systems? • How is older workers well-being affected by different constellations of macro-level policies (e.g., high retirement age) and employers behaviors (e.g., few investments in older workers)?

Impact of Social Norms and Organizational Climate

Life transitions, including retirement, are subject to social norms about appropriate timing (Liefbroer & Billari, 2010). Age norms are woven into the fabric of many social institutions in both formal and informal ways. Formal age norms are codified in diverse laws and rules. Informal age norms, defined as shared judgments or expectations regarding age-appropriate behavior, exert significant influence on the behavior of group members as well (Settersten & Hagestad, 1996). Workplace age norms may relate to the timing of transitions, but also to whether younger and older workers are treated equally (Oude Mulders, Henkens, & Schippers, 2017). These types of norms might also relate to other organizational behaviors such as training and job mobility. The organizational climate refers to a shared perception among employees about organizational practices. Organizations that have supportive age-inclusive practices create a positive workplace, employee satisfaction, and organizational productivity, while mitigating social, psychological, and work-related problems (Qureshi, Rasli, & Zaman, 2014). Bousquet and colleagues (2015) proposed that a healthy aging climate is assumed to prevent health decline, while developing health and improving quality of life of older workers. One of the first true multilevel studies analyzing the impact of organizational and individual factors on the experience of work limitations of workers with chronic health conditions reveals that perceived access to flexible working conditions reduces the likelihood of health-related productivity decline among older workers (Vanajan, Bultmann, & Henkens, 2020). Similarly, Zacher and Yang (2016) suggested that a healthy aging climate may increase older workers' job satisfaction, organizational commitment, and motivation to continue working past retirement age. These age-inclusive practices might be part of a broader positive approach to diversity in the workplace (Kalev, Dobbin, & Kelly, 2006; Li et al., 2021).

INTERACTING MACRO- AND MESO-LEVEL INFLUENCES ON HPTR

Organizational practices are important drivers of HPTR, but their importance might differ by national contexts (interaction of macro- and meso-level effects represented by Arrow C in Figure 1). Countries differ in the level of their incentives to work longer, for example, the age at which one can receive a public pension. Countries also differ in the level of flexibility in the retirement system, for example, by imposing mandatory retirement at a certain age. These national differences are likely to influence the impact of organizational HR practices, norms, and climates on older workers' HPTR. Three novel interaction hypotheses can be formulated: A *need for HR hypothesis* with respect to the performance-related aspects of HPTR; a *situational strengths hypothesis* with respect to the timing of retirement; and an *opposing forces hypothesis* with respect to well-being-related aspects of HPTR.

Need for HR Hypothesis

A central hypothesis is that the effects of employer practices will be stronger in societies that have more incentives for later retirement (e.g., lower level of retirement benefits, higher retirement ages). In societies implementing strong incentives to extend working lives, the role of employers becomes more important for realizing the extension of working lives (*need for HR hypothesis*). It is well established that not all workers are equally equipped for longer careers. Studies from the

Netherlands show that many older workers (van Solinge & Henkens, 2017) and employers (van Dalen, Henkens, & Oude Mulders, 2019) are worried that older workers will not be able to work until the higher pension age. Resources at the organizational level are keys in fostering the productivity and well-being of older workers who have to work longer. In societies where older workers are expected to extend their careers, workers will be more inclined to use the options provided by the employer to remain productive and invest in their career.

Situational Strength Hypothesis

With respect to the timing of exit from the workforce, societies differ in their level of guidance to retire at a particular age. Building on the theory of situation strength (Cooper & Withey, 2009). We can hypothesize that employers have more influence on the timing of retirement of their older workers in country contexts that provide more flexibility in the retirement process (e.g., no mandatory retirement systems, no tax laws discouraging postretirement work). This constitutes the *situational strength hypothesis*. Strong situations restrict options and provide clear signals about what behavior is expected (Cooper & Withey, 2009), which tends to limit the expression of individual differences (Johns, 2006). In weak situations, workers will show more variability in retirement patterns and employers are more influential in defining those patterns.

Opposing Forces Hypothesis

A multilevel approach which couples macro- and organizational-level contexts offers an important advancement for existing literature because opposing forces may be at work. Potentially strong contextual stimuli (e.g., retirement regulations) may have weak effects when the opportunities they aim to provide are opposed by organizational or household constraints. For example, institutional incentives to extend working life may be thwarted by exit-oriented employer practices or a lack of supportive age management. Opposing forces of employer social pressures to retire and strong financial incentives to keep on working might have negative effects on older workers' well-being (*opposing forces hypothesis*). It is important to study how these different factors interact and how these possibly opposing forces hamper HPTR of older workers.

CONCLUSION

Labor force statistics provide strong evidence that the era of early retirement belongs to the past, and retirement ages are moving swiftly upwards. This holds for the United States, where retirement ages have been increasing since the 2000s, and also in Europe where pension reforms have been implemented but the pace differs widely among countries. With several countries linking the public pension age to increases in life expectancy, there are few reasons to believe that this trend of increasing retirement ages will end soon. In this changing retirement landscape, the role of employers to facilitate HPTR will become increasingly important. A multilevel approach combining national, organizational, and individual level factors into one integrated explanatory framework will break new ground in the study of how countries, employers, and older workers navigate through the demographic and economic challenges ahead.

FUNDING

This work was supported by the Network for Studies on Pension, Aging, and Retirement (Netspar) and the Netherlands Organization for Scientific Research (VICI-grant number 453-14-001 to K. Henkens).

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