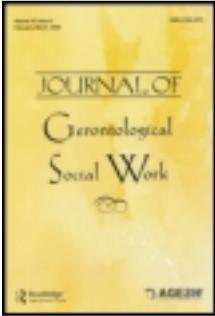


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Publisher: Routledge

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Journal of Gerontological Social Work

Publication details, including instructions for authors and subscription information:

<http://www.tandfonline.com/loi/wger20>

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Published online: 22 Jul 2009.

To cite this article: Amanda S. Barusch, Marilyn Luptak & Marcella Hurtado (2009) Supporting the Labor Force Participation of Older Adults: An International Survey of Policy Options, Journal of Gerontological Social Work, 52:6, 584-599, DOI: [10.1080/01634370802609221](https://doi.org/10.1080/01634370802609221)

To link to this article: <http://dx.doi.org/10.1080/01634370802609221>

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Supporting the Labor Force Participation of Older Adults: An International Survey of Policy Options

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The unprecedented aging of the world's population challenges many institutions, including labor markets and public pension programs. This study was conducted to survey expert opinions regarding conditions and policies that affect employment of older adults. Eighty-nine respondents from 26 nations responded to an Internet survey regarding their own experiences with the aging labor force; factors that encouraged or discouraged labor force participation of older adults; and government responses to these issues. Respondents identified barriers to employment of older adults and described their governments' responses. Findings illuminate a range of current policy options and suggest possible opportunities for innovation.

KEYWORDS *Aging workforce, older workers, employment of older adults, employment policy, age discrimination, mandatory retirement, government responses, pensions, world-wide population aging, international perspectives*

Received 16 August 2007; accepted 8 February 2008.

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INTRODUCTION

The world's human population is aging at an unprecedented rate. By 2050, the number of older adults on Earth is expected to exceed the number of children for the first time in human history, a condition that was obtained by 1998 in most developed nations (United Nations [UN], 2002). Although forecasts are necessarily uncertain, this trend is widely expected to challenge the capacity of social institutions throughout the world, straining the ability of public pension programs to support retirees.

Public pensions that rely on contributions from working adults to provide benefits for retirees may be challenged by declines in the *potential support ratio* (PSR; Barth, 2000). The PSR is used to describe the relationship between the working age population (aged 15 to 64) and those who have reached retirement age (above 65 years). Between 1950 and 2000, the world's PSR fell from 12 working people per older adult to nine. By 2050, that ratio is expected to be four working-age adults for every person 65 and older (UN, 2002). This trend is particularly marked among the nations in Europe, North America, Oceania, and Scandinavia that experienced baby booms after World War II, as these large cohorts are now approaching retirement age (Dietvorst, 2002; Kinsella & Velkoff, 2001).

Roland Sigg, of the International Social Security Association (ISSA) in Geneva, argued that surmounting the challenge of continued funding for retirement's *first pillar* (public pension schemes) will depend on nations' ability to improve the employment rate for workers of all ages (Sigg, 2002). At its 2001 conference, members of the International Labour Organization (ILO) agreed, concluding that measures to increase employment of older workers were the most promising way to address the challenges posed by population aging (ILO, 2001).

But workforce trends reveal declining participation of older adults, with men over 65 showing greater declines than older women. Worldwide, over half (55%) of men aged 65 and older were economically active in 1950. By 2000, that figure had dropped to 30%. The decline among older women is less clear. The UN reported that in 1950, 15% of women 65 and older were employed, and that this figure declined to 10% by 2000 (UN, 2002). But this overall decline obscures large variations among nations (Calasanti, 2002). Reduced labor force participation is most pronounced in developed nations. In 2000, only one in five men over 60 in developed regions were involved in the labor force, compared to 50% in less developed regions (UN, 2002). The UN attributes this decline in labor force participation to three factors: high levels of social security coverage, limited employment opportunities, and the obsolescence of older adults' skills and knowledge.

The impact of social security programs on the timing of retirement has been well-established (Burtless & Moffit, 1984). Throughout the world, social security coverage is uneven. Less than half of the world's workers

have any coverage at all (ILO, 2001; Reynaud, 2002), and the International Social Security Association estimated that less than 25% percent have coverage that would be considered adequate (Sigg, 2005). Coverage ranges from lows in Sub-Saharan Africa and South Asia, where only 5–10% of the working population has access to social security, to nearly universal coverage in wealthy industrialized nations (Reynaud, 2002).

The availability of suitable employment for older adults is another important factor. Generally, older adults prefer part-time work over complete retirement (Brady, Palermino, Scott, Fernandez, & Norland, 1988; Morrison, 1983; Munnell, 2006; Quinn, 2000; Siegenthaler & Brenner, 2000). In recognition, the ILO advocates expansion of flexible or phased-in retirement, and adaptable working hours.

Even if suitable jobs are available, discrimination in hiring, promotion, and retention may prevent older adults from securing employment. As Gringart, Helmes, and Speelman (2005) demonstrated in Australia, negative stereotypes leave many employers reluctant to hire older workers. This has been shown in other settings, as well (Bottomley, 2001; Frerichs & Naegele, 1997; Gillin & Klassen, 1995; Kouvonen, 2000; Vickerstaff, Cox, & Keen, 2003). On the other hand, some have questioned the role of ageism in the withdrawal of older adults from the labor force, arguing that, although it is a “convenient framework for explaining and challenging the treatment of older workers,” these attitudes may be less influential than economic trends and government changes in retirement policy (Duncan, 2003, p. 104).

Older adults cannot compete for positions if their skills and knowledge base are obsolete. Acknowledging the benefits of labor force participation, both for individuals and for society, the ILO (2001) has recommended public provision of training and reeducation for older adults. At present, public expenditures for labor market programs are limited, even in the developed nations of Europe, Scandinavia, and North America, where they range from a high of 4.5% of GDP in Denmark to a low of 0.5% in the United States (U.N. Economic Commission for Europe, 2003).

Of course, labor force participation is not attractive or even possible for all older adults. For those who are frail or disabled, working in late life represents a significant hardship (Choi, 2000). The disabled are particularly hard hit when the age of eligibility for public pensions is increased, as those unable to work must settle for reduced social security benefits when they retire early (Ozawa & Lum, 2005). The availability of safety-net programs is essential for sustaining the well-being of this vulnerable population.

The challenges of an aging workforce introduce questions regarding the proper role of the government, as well as the most efficacious use of policy to achieve social objectives. This research was designed to survey the opinions of key aging experts around the world regarding conditions and policies that affect older workers. We were interested in determining what

respondents considered important barriers to employment of older adults and in describing a range of policy options within this area.

METHODOLOGY

This study is based on a cross-sectional survey conducted over the Internet. Following approval from the University Institutional Review Board, the Internet survey instrument was pilot tested and modified. Then it was posted on the SurveyMonkey.com Web site.

Recruiting Procedures

Purposive and snowball sampling were used to generate responses, with an initial invitation sent via e-mail to all the members of the International Federation of Ageing (IFA). Established in 1973, IFA advocates for policies and practices that will improve the quality of life for older adults. Members include organizations and individuals from 62 nations (see www.ifa-fiv.org). The invitation described the purpose of the research and included an electronic link that led to the survey. IFA members were also invited to forward the invitation to others who might be interested in participating. After 3 weeks, a reminder e-mail was sent out encouraging recipients to reply if they had not already done so. The e-mail also included the date when the survey would close.

A total of 256 e-mail invitations were sent out. Of those, 48 bounced back as undeliverable. Three out-of-office auto replies were received, leaving a total of 205 successful invitations. Eighty-nine individuals responded to the survey.

The Survey

The survey was developed using SurveyMonkey.com, an online tool for creating and administering surveys. The instrument consisted of 47 questions organized into six sections: demographics, conditions affecting older workers, economic status of older workers, the impact of these on older workers, government policies affecting older workers, and a wrap-up section inviting comments and allowing respondents to provide contact information for follow-up communication. Most of the questions were forced choice, but open-ended questions were allowed for clarifying and extending comments.

The Sample

Demographic characteristics of the sample are presented in Table 1. Most of the respondents were women (70%). The majority of respondents (64%) were 50 years of age or older, although the age range was 28 to 84. Most (55%) were

TABLE 1 Respondent Characteristics

Characteristic	<i>n</i>	%
Gender		
Women	62	69.66
Men	27	30.34
Age		
28–39	12	14.29
40–49	15	17.86
50–59	26	30.95
60–69	20	23.81
70–79	9	10.71
80–84	2	2.38
Ethnicity		
White/European descent	43	
Black/African American	8	
Asian/Indian descent	10	
Mixed/Other	22	
Employment Status		
Retired	11	12.36
Volunteer work, part-time	4	4.49
Volunteer work, full-time	6	6.74
Paid employment, part-time	7	7.87
Paid employment, full-time	49	55.06
Other	12	13.48
Employment setting		
Academic	24	28.57
Government	12	14.29
Nongovernmental Organization	39	46.43
Other	14	16.67
Job category		
Academic/Research	19	24.68
Management	43	55.84
Consultant/Advisor	5	6.49
Other	10	12.99
Knowledge of issues affecting older workers		
No knowledge at all	0	0
A little knowledge	3	3.4
Some knowledge	44	50
Extensive knowledge	34	38.6
Expert	7	8

employed full time, and nearly half (46%) worked in nongovernmental organizations (NGOs). All reported at least a little knowledge of issues affecting older workers, with most indicating they had either some (50%) or extensive (38.6%) knowledge in this area. Respondent characteristics are summarized in Table 1.

Data Analysis

Quantitative analysis of these data involved computation of frequencies, as well as the proportion of respondents electing each response, some of

which were provided automatically by the SurveyMonkey Web site. Qualitative responses were reviewed and thematic analysis was used to identify categories. Peer review was used to confirm the coding schemes. When there were several respondents from one country, they sometimes differed in their responses to forced choice items. These were resolved through a review of respondents' clarifying comments. In some cases these disagreements reflected differing understanding of the question. Other respondents had different levels of expertise in the area under consideration. Four respondents (from France, China, Uganda, and Liberia) began, but did not complete the survey.

RESULTS

Personal and Organizational Experiences With the Aging of the Labor Force

Almost a quarter of the respondents (23%), indicated that labor market conditions affecting older workers had an impact on themselves and/or their families. The predominant theme in their responses was one of older workers being forced out of the work force. For instance, a respondent from South Africa reported, "My late husband was forced to take early retirement." Another respondent, from the United States, indicated, "More intense work is being required of one older family member. Perhaps the employer hopes that this worker will quit." A related theme characterized the long-term negative impact on family finances. A respondent from Zambia stated, "My parents, though both dead, were impoverished by the poor labour market conditions;" a respondent from England commenting on his/her father's early retirement said, "It seemed like a positive move for him at the time, but [it] adversely affected family finances in the long run." Yet another respondent noted a company decision to eliminate retirees' health insurance coverage negatively affected her uncle, who "had to scramble to get coverage and it costs him more than he had budgeted for his retirement."

Almost half of the respondents (49%) reported that the organizations they worked for had been affected by labor market conditions pertaining to older workers. Based on the respondents' descriptions, two general categories of organizational responses to these conditions emerged: responses that improve conditions via advocacy and/or services, and those that comply with legislative mandates, primarily age discrimination laws. Some respondents pointed out that their organizations gave lip service to the needs of older workers, but did nothing to challenge the status quo.

Organizational responses to improve conditions were described most frequently. For example, a respondent from Wales mentioned that his organization "introduced policies that are age neutral and worked toward an age diverse workforce;" a respondent from the United States described her organization's

efforts to increase awareness of “family caregiver needs for employees, including older workers;” and a respondent from Australia indicated his organization had provided “flexible work hours and permanent part-time [positions].”

Several respondents also described organizational efforts to effect change on a larger scale. A respondent from Canada stated, “A group of 15 different organizations just met today to plan a forum for employers to help them understand best practices in this area;” a respondent from Zambia noted, “We are lobbying the government through various stakeholders to provide universal and unconditional pensions and cash transfers respectively to older workers;” a respondent from India reported that her organization, which is focused on improving the life of senior citizens in her country, released a document that “makes a pitch for increasing the retirement age and training the society to be more elder-inclusive;” and a respondent from the United States mentioned several measures such as “lobbying on behalf of older workers, programs to educate employers about older workers, Web pages to assist older workers and job seekers, [and] a great deal of research on older workers.”

Factors That Encourage Labor Force Participation

We asked respondents to rate the importance of factors that encourage labor force participation of older workers in their countries. Results are presented in Table 2. Employment policies that accommodate the needs of older workers and age-discrimination laws that protect older workers were rated as “very important” by more than 3/4 of respondents. A respondent from the United States described her vision of employment policies that accommodate the

TABLE 2 Factors That Encourage Labor Force Participation by Older Adults

Factors that encourage older workers	Not at all important (%)	Somewhat important (%)	Very important (%)
Employment policies that accommodate the needs of older workers (<i>n</i> = 71)	4.2	11.3	81.7
Laws that prohibit discrimination against older adults in employment (<i>n</i> = 70)	5.7	17.1	77.1
Government incentives for employers to hire older workers (<i>n</i> = 71)	9.9	16.9	70.4
Older people enjoy working (<i>n</i> = 70)	2.9	24.3	70.0
Economic necessity drives older people to work (<i>n</i> = 69)	1.4	30.4	68.1
Employers' preference for keeping or hiring older workers (<i>n</i> = 70)	8.6	24.3	65.7
Public health insurance for older workers (<i>n</i> = 69)	13.0	13.0	63.8
Government training programs for older workers (<i>n</i> = 71)	2.8	32.4	62.0
Government job referral programs for older workers (<i>n</i> = 71)	4.2	33.8	57.7

needs of older workers as “flexible work options—part time employment options; extended opportunities for unpaid vacation time; opportunities to change careers; [and] opportunities to learn new skills and engage in meaningful work,” and respondents from Canada and England, respectively, identified a need for policies that provide “leaves of absence for caregiving,” and “promotion prospects akin to those of younger workers.” In terms of age-discrimination legislation, one respondent identified the need for additional policies and training because “most [older adults] are retired but not tired.”

Three additional factors were rated by more than 2/3 of the respondents as “very important:” government incentives to hire older workers, older workers’ enjoyment of working, and economic necessity that drives older adults to work. A respondent from Wales conveyed the importance of these factors in her follow up comments:

Government incentives for employers to hire older workers [will encourage participation]: If demographic projections are correct, employers will eventually be employing older people as there will be an ageing population and therefore ageing workers. Future employers may find that they have very little choice about the ages they can recruit. Economic necessity should not mean that older people are FORCED into work, more should be done to address poverty in older age.

Several respondents commented on factors not included in our survey, such as the need to change public attitudes about aging and older adults. One respondent suggested, “More good news stories in the media about what work can give the older employee and the employer would help.” Another pointed out that transportation was a factor and that it “must be available, safe, and low cost.”

Factors That Discourage Labor Force Participation

Respondents also rated the importance of factors that can discourage labor force participation of older workers. Results are presented in Table 3. Sixty-four percent of the respondents identified employer unwillingness to hire older workers, lack of training opportunities for older workers, and lack of part-time jobs or flexible hours, as “very important.” Several respondents linked employer unwillingness to hire older workers to the belief that older workers are more expensive. A respondent from Wales stated,

“I disagree that it is more expensive to employ older workers. This is ageist in my opinion. We cannot use age as a guide: There is a vast difference between chronological age and functional age. Using age as a guide is false. . . . If we are of the belief that older people have more knowledge and skills, then older workers can’t be “bad” workers.

TABLE 3 Factors That Discourage Labor Force Participation of Older Adults

Factors that discourage older workers	Not at all important (%)	Somewhat important (%)	Very important (%)
Lack of training opportunities for older workers (<i>n</i> = 70)	4.3	30	64.3
Employers will not hire older workers (<i>n</i> = 70)	4.3	30	64.3
Lack of jobs that offer part-time or flexible hours (<i>n</i> = 71)	2.8	32.4	63.4
Employers' beliefs that older adults are not good workers (<i>n</i> = 71)	9.9	35.2	53.5
Employer policies that require workers to retire at a certain age (<i>n</i> = 69)	13	31.9	52.2
Public policies that encourage early retirement (<i>n</i> = 71)	12.7	38	43.7
Health insurance for older workers is expensive (<i>n</i> = 68)	29.4	27.9	33.8
Attractive unemployment benefits/pensions for older workers (<i>n</i> = 69)	34.8	31.9	27.5
Older workers lack skills that are required by today's labor market (<i>n</i> = 70)	12.9	61.4	25.7
The high cost of employing older workers (<i>n</i> = 69)	31.9	43.5	20.3
Illness or disability among older adults (<i>n</i> = 69)	20.3	56.5	18.8
Older workers do not want to participate in the labor force (<i>n</i> = 70)	34.3	45.7	12.9

On a similar note, a respondent from England commented, "Perception of older workers being more costly, or more prone to illness is an important factor, whilst not necessarily based on evidence." Finally, a respondent from the United States indicated, "Outsourcing is the new 'in thing'. Employers do not have to pay any benefits. Older employees' benefits and pensions are a drain."

A majority of respondents also identified employer beliefs that older adults are not good workers and mandatory retirement policies as very important factors that can discourage participation of older workers. Both of these are apparent in the remarks of a respondent from Zambia, who said, "The key issue that contributes to nonparticipation of older people in Zambia is mandatory retirement and beliefs and misconceptions that older workers are not productive and a waste resource." A respondent from Australia noted the "reluctance of employers to invest in older workers," and a respondent from Canada stated, "There are many myths and assumptions about the capacities of older workers that need to be challenged. Employers need help in looking at the strengths and contributions that older workers bring to the workplace." Similar concerns were expressed by a respondent from England, who explained:

I don't think there is enough understanding about the things that do decline with age: vision, hearing, energy, memory; and the things that don't: judgment (which may improve), social skills (which improve),

commitment, consistency, company loyalty, balance. Most of the declines can be compensated with a bit of goodwill: better lighting, communication, flexible hours, memory supports. If uncompensated they leave the older worker vulnerable to appearing less competent than younger colleagues, whose dynamism and energy seems to be valued so highly. The qualities that older workers bring to the workplace are equally valuable, but less “exciting,” so they tend to be overlooked.

As in the previous section, several respondents identified social and cultural factors not specifically addressed in our survey. For example, a respondent from Singapore commented, “Cultural factors also come into play, e.g., their children may not want them to work, especially in low-paying, low-status jobs,” and a respondent from South Africa indicated, “Many older people have become the carers of sick and dying adult children in the face of the AIDS pandemic and are tied to these responsibilities and not able to continue working in the labour market.”

The overlapping and complex nature of these factors is summed up in the comments of a respondent from Scotland:

General attitudes and expectations serve to dissuade older people, families, and employers to consider the option of continuing work even on reduced or flexible hours and also seeking alternative, perhaps more manageable, work to suit . . . changing physical capabilities (if that is an issue). The publicity around the demographic time bomb is serving to create the impression (true or untrue) that the government is trying to get older people to work longer to suit the lack of younger people available to work. The counter argument that because of better health and longevity, people might be even better by extending the opportunities that work gives, seems to get lost.

The Government Response

Government responses to the conditions affecting older workers can be described using a four-fold typology that includes: broad statements of intent; antidiscrimination measures; changes in retirement programs and policies; and programs to support older workers. These options are summarized in Table 4.

Broad statements of intent. The most common response described by respondents involved governments issuing broad policy statements encouraging employment of older workers or initiating research into the topic. Respondents from nine countries indicated that their governments had formulated policy statements regarding older workers. These included the *Strategy for Older People*, in Wales; the *Older Persons Act*, in South Africa; The *Strategy for Older People*, in England; and the *Elder Justice Framework*, in Australia. Some policy statements were embedded in committee or parliamentary

TABLE 4 Government Responses

Country	N	General statements	Antidiscrimination statutes	Retirement policy changes	Supports for older workers
Armenia	1				
Australia	3	X	X		X
Barbados	1				
Canada	8	X	X	X	X
Congo	1				
England	15	X	X	X	X
Hungary	1		X		X
India	7	X		X	
Ireland	1				
Israel	2				X
Malta	1	X			
Nepal	2				
New Zealand	1		X	X	X
Nigeria	1				
Norway	2	X			X
Russia	1				X
Scotland	1				X
Singapore	1		X	X	X
South Africa	3	X			
United States	19	X	X	X	X
Wales	7	X	X		X
Zambia	1				

Note. Respondents from France, Uganda, China, and Liberia did not complete this section of the survey.

reports; such was the case in Alberta, Canada, Malta, and the United States. Other nations engaged in public education campaigns designed to raise awareness of the concerns of older workers. Respondents indicated this was the case in Norway and Australia.

Antidiscrimination measures. Respondents from eight nations reported that their legislative bodies had passed antidiscrimination statutes for the protection of older adults. Enforcement may be a problem with these statutes which, in some cases, may constitute little more than a statement of intent. Respondents from Hungary, England, and the United States indicated that compliance with the statutes has been problematic and enforcement limited.

Policy changes. Respondents in six nations reported changes in retirement policies. Typically, these changes provide either financial disincentives to early retirement or financial incentives for older workers to remain in the work place. In India, New Zealand, and the United States, the age at which adults can receive public retirement benefits has been increased, raising the cost of early retirement. In England, legislation allowed workers to receive a pension from an employer while still working for the organization. In the United States, the retirement test for Social Security was eliminated, permitting workers to collect full benefits in addition to wages.

TABLE 5 Government Supports for Older Workers

Country	N	Retraining	Job referral	Health insurance	Other policy	Employer incentives
Armenia	1					
Australia	3	X	X	X		
Barbados	1					
Canada	8			X		
Congo	1					
England	15	X		X	X	X
Hungary	1				X	
India	7					
Ireland	1					
Israel	2			X		
Malta	1					
Nepal	2					
New Zealand	1		X		X	
Nigeria	1					
Norway	2			X	X	
Russia	1			X		
Scotland	1			X		
Singapore	1	X	X		X	X
South Africa	3					
United States	19	X	X	X		X
Wales	7	X	X	X		
Zambia	1					

Note. Respondents from France, Uganda, China, and Liberia did not complete this section of the survey.

Government supports for older workers. Respondents also reported on the establishment of government programs to support older workers. These are summarized in Table 5. They include: retraining and job referral programs (offered in 6 nations); public funding for older workers' health insurance (available in 9 nations); other services such as case management (available in 5 nations) and incentives to hire older workers (mentioned by 3 respondents).

Examples of specific programs are instructive. For instance, the New Deal 50+ program in England provides supports for older job seekers, as does the Senior Employment Program operated by the US Department of Labor. Government incentives to hire older workers range from subsidized employment available to low-income seniors in the US to the Advantage scheme in Singapore. The respondent from Singapore described this program, saying "The Advantage scheme provides grants to employers to employ new workers aged 40 and older, retain workers aged 55-61 or reemploy existing workers aged 62 and over. The funding may be used for job design, automation, wage structuring, training, and introduction of reemployment policies."

Mandatory Retirement

In most of the nations surveyed, workers can be forced to retire against their will and, as we have shown, several respondents in this study were

personally affected by mandatory retirement. Respondents from nearly all (22) nations indicated that some form of mandatory retirement was practiced in their countries. They described two types. Most often, respondents indicated that mandatory retirement is permitted in certain sectors of the economy. For instance, respondents in Barbados, India, Malta, Nepal, and Zambia reported that government workers were subject to mandatory retirement. Generally the age was 60 or 65, although the respondent from Zambia reported that "all government workers must retire at 55." In the United States, police, firefighters, pilots, and other employees may be subject to mandatory retirement. Respondents from Israel and England described gender differences in retirement ages, yet indicated that these would be soon eliminated. One respondent from Israel explained that the nation's statutory retirement age was "currently 60 for women and 65 for men but will equalize soon to 67 for both sexes."

Although statutory retirement ages are enforced in Wales and Israel, workers can request that they be allowed to remain in their jobs. Worker rights are limited, however, as employers may deny the requests. As one respondent from Wales explained, "There remains a statutory retirement age despite legislation that allows individuals to request to work beyond the statutory retirement age but leaves the decision with employers with no right of appeal." A similar situation is present in England where, as one respondent explained, "Employees can ask their employer to retain them past retirement age, but it is not a given right to stay if, for example, it was not cost effective for the employer."

DISCUSSION

Interpretation of these findings must take into account the study's methodological limitations. Foremost among these is the sampling bias inherent both in the language and the method of survey administration. The survey was conducted in English and, perhaps as a result, we had no respondents from South American countries. The IFA membership included several people from Argentina and Brazil, none of whom responded to the survey. Use of the Internet also posed difficulty for respondents from developing nations. Several people from Africa reported limited access to the Internet. As a result, the sample is biased towards English-speaking respondents in developed nations.

Nonetheless, because it presents the views of key informants in a variety of nations, this work can inform the advocacy agenda of organizations and individuals dedicated to advancing the interests of older workers. It also provides a rare international glimpse at government responses in this area, and direction for future research to further articulate the policy context in which these responses emerge.

Policy development for older workers must reflect the diversity of the population. Within any country, the older population presents diverse needs and possesses diverse resources. This heterogeneity demands a complex policy response. Respondents in several nations reported that the age for receipt of retirement benefits was subject to increase. Policies like this may encourage employment and enhance the quality of life and economic status of older adults who do not suffer from illness or disability. On the other hand, raising retirement age and financial penalties for early retirement disadvantage older adults who are physically vulnerable.

Respondents described widespread enforcement of mandatory retirement. This is consistent with reports in the literature; for instance, nearly all EU nations enforce statutory retirement ages, as do nations like Japan and the United States, where funding for retirement income has or will become problematic (Morris & Mallier, 2003). This may reflect values and assumptions about the nature of employment as well as the value of older adults. To the extent that employer rights are privileged over those of employees and to the extent that older adults are seen as unproductive or inefficient employees, employers' right to discharge older adults may appear inviolate. But such discharges exact a large public price, both in the attitudes they foster and in the payment of retiree benefits. Mandatory retirement continues to be an appropriate target for advocacy on behalf of older workers.

Respondents identified several other targets for policy intervention. For instance, the vast majority reported that age discrimination in employment was a significant problem in their countries. Clearly the passage of antidiscrimination statutes is a priority in nations without these protections; although improved enforcement remains an issue among those with antidiscrimination provisions. Another clear message from the survey is the need for government intervention to increase the supply of suitable jobs and progressive retirement options for older adults. Respondents emphasized the lack of jobs that offer part-time or flexible hours. Yet few reported that their nations provided government incentives, either to expand the supply of suitable positions or to encourage employment of older adults. One notable exception is Singapore, where incentives include reduced social security (Central Provident Fund) contributions and wage subsidies for older workers (Debrah, 1996).

Future research in this area can further describe the policy decisions affecting older workers by exploring the link between ideology and policy intervention. Applied to nations' broad policy statements regarding older workers, discourse analysis may be a useful tool for teasing out assumptions and biases regarding age, the nature of work, the relative status of employer and employee, and the proper role of government. Further work should also continue to focus on the widespread perception that older workers are more costly than the young. A case study approach might also help articulate the process of policy development in this area.

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