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Chapter 14

## **Career Development of Older Workers and Retirees**

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Older workers and retirees represent an increasing segment of the population and workforce across many countries worldwide. Decreasing fertility rates and increasing life expectancy have led to an aging population across the globe (Roberts, 2011). In addition, employment rates of people between 55 and 64 years old have been increasing in the last two decades in many countries (OECD, 2017). As individuals are staying longer in the workforce, successfully managing late career and retirement processes represents an important challenge for a growing number of individuals. Moreover, organizations need to increasingly engage older workers and foster successful aging at work to maintain their competitiveness (Hertel & Zacher, 2018; Zacher, Kooij, & Beier, 2018). Despite its many challenges, an increasing lifespan and longer work involvement provide many opportunities for increased productivity, well-being, and meaning in older age (Hertel & Zacher, 2018).

The growing number of older workers necessitates that career development research and practice address the needs of an aging society and workforce. However, historically, vocational choice and development theories and related research has largely neglected the vocational needs of older workers and retirees, focusing primarily on students and workers in early or mid-career (Lytle, Foley, & Cotter, 2015). It is thus timely and important to focus on the careers of older workers and retirees. The purpose of this chapter is to review the literature on late career development, successful aging at work, and retirement transition to inform career research and practice focusing on this increasingly relevant segment of the working population.

It is noteworthy that no clear-cut criterion or age has been established to determine when someone is an “older worker”.

Indeed, there are a range of characteristics to define older workers. Mostly, older workers are defined on the basis of chronological age, but organizational and governmental definitions of the older worker vary considerably. For example, older workers can refer to employees aged anywhere from older than 40 to older than 55 years old (McCarthy, Heraty, Cross, & Cleveland, 2014). Other approaches are based on age-related career stages and define older workers as those in the late career phase, typically after age 45 or 50 (Cron, 1984; Super, 1980). Moreover, there are also organizational, psychological/subjective, and functional/performance indicators of age that can be used to define older workers. These respectively refer to how long an employee has been employed in an organization, how old someone feels, or their level of cognitive and physical functioning (North, 2019).

In this chapter, we will follow the common practice of using the term “older worker” only in a descriptive way, without a specific age-limit implied. It is also important to keep in mind that there is considerable heterogeneity among older workers and that we focus on reviewing the literature on general age-related processes in career development. However, there are remarkable individual and contextual differences in how age relates to career development and adjustment. As such, chronological age is generally only a weak predictor of work and career outcomes compared to more proximal age-related mechanisms, such as work experiences or attitudes (Zacher et al., 2018). To understand the career development of older workers and retirees, it is thus crucial to look at the more specific factors and processes that affect career development across the lifespan, and specifically in older age.

We will start by providing a brief overview of how the major theories and

emerging perspectives on career development, choice, and adjustment covered in this volume can be applied to better understand late career development and the career needs of older workers. As we will highlight, while extant theories and perspectives provide many important insights for the late career period, they are usually vague about the processes and factors affecting late career development and retirement. In the second section of this chapter, we will therefore provide a review of the more general developmental aging literature as a foundation for key insights into the late career period. In the third section, we will review organizational and work-related research findings that provide insights into successful aging at work. The fourth section will address the transition to retirement as a key career developmental task in the late career. Finally, we will highlight practical implications and key insights for career development interventions based on the reviewed literature.

### **The Late Career in Vocational and Counseling Psychology Research**

The late career period and transition to retirement have thus far received limited attention in vocational and counseling psychology research. Despite this, the major theories and emerging perspectives on career development, choice, and adjustment reviewed in the first section of this volume all have important implications for understanding career development of older workers and retirees.

From the perspective of the Minnesota Theory of Work Adjustment (Swanson, Chapter 2, this volume), attaining and maintaining a good fit between individual needs and environmental affordances is of key importance among older workers to maintain work motivation, satisfaction, and the ability to adequately perform at work (Truxillo, Cadiz, Rineer, Zaniboni, & Fraccaroli,

2012). Considerations of fit are also important for retirement planning and adjustment to retirement because retirement satisfaction is also likely a function, in part, of the degree to which retirees' post-retirement financial and life-style needs are met during the retirement years (Harper & Shoffner, 2004). Such fit considerations can also affect retirement choices such as when to retire and what to retire to (e.g., full retirement or part-time work). Older workers may compare how well their needs might be met in their current job, in retirement, or in another form of paid work after retirement (Lytle, Foley, et al., 2015). Thus, a decision to retire early or to engage in employment in another field might indicate that these two options (retire or seek another job) each represent a better fit than does the current work situation (job, occupation, organization) (Wang & Shultz, 2010). This implies that the needs of older workers and the possibilities to fulfill these needs in the current job or elsewhere are critical determinants of successful aging at work and the timing and adjustment in the transition to retirement.

Related to this fit perspective, drawing on Holland's Theory of Vocational Choice and Adjustment (Nauta, Chapter 3, this volume), vocational interest match or congruence might complement need-reinforcer correspondence in predicting retirement planning and adjustment to retirement. Research suggests that age is not strongly related to vocational interests (Leuty & Hansen, 2014) and older workers are thus not likely to express different vocational interests compared to younger employees. However, the specific vocational interests of older workers likely play an important role in predicting their work satisfaction and willingness to remain in their jobs and careers more generally. As such, a fit between vocational interests and the job can be ex-

pected to meaningfully affect older workers' job satisfaction. Also, a retirement life where retirees are able to engage in activities that interest them would likely be related to a more satisfying post-work life. Finally, the interests of older workers might suggest an encore career that is (more) in line with their vocational interests (Beehr & Bennett, 2015).

The Life-Span, Life-Space Theory of Careers (Hartung, Chapter 4, this volume) explicitly addresses late career and retirement as a career stage and has thus been an influential theory when studying lifespan effects in career development (Lytle, Foley, et al., 2015). Most importantly, research has built on this perspective to examine if vocational attitudes and behaviors (e.g., work meaningfulness, work values) differ between employees in different career stages (e.g., Lopez & Ramos, 2016). However, this theoretical perspective narrowly defines late career and retirement as a continuous disengagement from work and a general phase of declining work engagement.

This rather restricted view is today challenged by more active conceptualizations of the late career and retirement. These conceptualizations acknowledge that decline and maintenance occur but they also acknowledge that older workers may actively consider new career and retirement goals and develop new resources, such as building meaningful social relationships at work and home (Nagy, Froidevaux, & Hirschi, 2019). Apart from examining career stages, vocational research shows close linkages to the life-span, life-space approach by examining career histories and how they relate to retirement experiences (Birkett, Carmichael, & Duberley, 2017), how older workers consider nonwork roles relative to their career (Hirschi, Herrmann, Nagy, & Spurk, 2016), or how work values

predict post-retirement work intentions (Wöhrmann, Fasbender, & Deller, 2016).

Social Cognitive Career Theory (SCCT; Lent, Chapter 5, this volume) provides several relevant insights for the late career and older workers because the theory accounts for the importance of socio-demographic variables such as age as well as learning experiences as important factors for career choices and development (Lytle, Foley, et al., 2015). Moreover, environmental supports and barriers play an important role in this perspective, which fits well with research indicating that environmental factors at the organizational, family, and societal level have important effects on successful aging at work and on the transition to retirement (Wang & Shultz, 2010). Finally, the career self-management model of SCCT provides a useful lens to examine the late career and transition to retirement as an active career phase, involving several career self-management tasks such as coping with role stress and conflicts or revising vocational goals and plans (Lent & Brown, 2013). For example, based on SCCT, research has investigated the effects of self-efficacy and outcome expectations on post-retirement planning (Wöhrmann, Deller, & Wang, 2013, 2014).

Career Construction Theory and Practice (CCT; Savickas, Chapter 6, this volume) can be used to describe career construction processes throughout the lifespan, including in late career and retirement (Lytle, Foley, et al., 2015). CCT also accounts for contextual factors in late career development and transition to retirement, which are strongly affected by cultural and organizational norms and public policy (Wang & Shi, 2014). Moreover, career adaptability is likely vital in the late career and in successful transition to retirement (Lytle, Foley, et al., 2015). Research has shown, for example, that career adaptability was related to

late career planning via an increased occupational future time perspective (Fasbender, Wöhrmann, Wang, & Klehe, 2019), and that career adaptability among older workers and retirees was positively related to well-being (Ramos & Lopez, 2018).

The Psychology of Working Theory (PWT; Blustein & Duffy, Chapter 7, this volume) also has important implications for late career and retirement because research shows that economic constraints, work volition, and job quality before retirement predict retirement decisions, such as when to retire or what to retire into (e.g., full retirement vs. part-time work; Wang & Shi, 2014). As such, several key components of the PWT are relevant to understand the work experiences of late career employees and the transition to retirement. Moreover, research on retirement highlights the importance of social relations and the fulfillment of social needs for successful retirement adjustment (Froidevaux, Hirschi, & Wang, 2016) – findings that correspond to key processes proposed in PWT. It thus seems promising to apply PWT to examine the predictors and consequences of decent work among older employees and also how decent work predicts retirement transitions and adjustment, including how retirees can continue to engage in decent work after having formally retired.

Finally, the emerging perspectives of calling, meaning, and volition (Dik, Steger, & Autin, Chapter 8, this volume) have important implications for the late career and retirement. Research suggests that older workers have an increased need to experience their work and relationships as meaningful (Kooij, De Lange, Jansen, Kanfer, & Dikkers, 2011) and calling and work meaning are thus of special importance among late career employees (Hirschi, Keller, & Spurk, 2019). Moreover, having volition in the retirement decision and the possibility to

engage in meaningful post-retirement work are important aspects for successful retirement adjustment and well-being (Beehr & Bennett, 2015). Addressing these emerging issues in vocational psychology and career counseling among older workers and retirees thus seems highly important and relevant.

Despite the many meaningful implications that these theoretical perspectives have for understanding late career and retirement processes, the theories are generally not specific enough to fully address the unique factors and processes that are of key importance in the later career. To better understand the unique factors, processes, opportunities, and challenges in late career and retirement, it is thus important to consider research on psychological development in older age, which factors drive successful aging at work, and what predicts a successful transition to retirement. In the next section, we will review major insights into cognitive, affective, and personality development across the lifespan, including their specific implications for older workers. We then provide an overview of several lifespan development theories aimed at explaining age-related processes and outcomes at work and retirement.

### **Developmental Perspectives on the Late Career Period of Life**

#### **Cognitive Development**

Studies show that cognitive functions show age-related changes. In general, cognitive functioning associated with fluid intelligence (i.e., ability to reason and to solve new problems independently of previously acquired knowledge) start declining from the mid-twenties, including attention, memory, reasoning, speech and language, decision making, executive control, and problem-solving (for reviews, see Craik &

Salthouse, 2008; Rizzuto, Cherry, & Le-Doux, 2012). However, crystallized intelligence (i.e., accumulated knowledge, skills, experience, and wisdom) generally improves with age (Craik & Bialystok, 2006; Salthouse, 2012). A recent meta-analysis suggests that such aging-related cognitive changes are interrelated (Tucker-Drob, Brandmaier, & Lindenberger, 2019). For example, as adults get older, those who decline more steeply in their memory are also more likely to decline steeply in reasoning and processing speed. However, individual differences, such as socioeconomic status, educational attainment, health status, and lifestyle, can act as buffers against cognitive declines in aging, such that those from lower social class backgrounds, lower educational attainment, and less engaged lifestyles decline more steeply than those from higher social classes, higher levels of educational attainment, and with more engaged life-styles (Rizzuto et al., 2012).

### **Affective Development**

Unlike age-related declines in certain aspects of cognitive function, aging generally shows a “positive effect” (Reed & Carstensen, 2012) when it comes to emotion regulation and affective well-being (Charles & Luong, 2013; Scheibe & Zacher, 2013). For example, across studies, older adults report fewer negative emotional experiences compared with their younger counterparts (e.g., Carstensen, Pasupathi, Mayr, & Nesselrode, 2000). However, the relation between age and affective development may be non-linear. One large-scale study (Stone, Schwartz, Broderick, & Deaton, 2010) across different age groups of adults found a U-shaped pattern for reported positive emotions, with the highest rates of positive emotions being among young adults (18-21) as well as adults in their 70s; an upturn in positive emotions seemed to occur among people in their 50s. Also, on a daily

level, research has found that older workers compared to their younger counterparts tend to use more adaptive (e.g., positive re-appraisal, savoring) versus maladaptive strategies (e.g., rumination, fault finding) to manage emotions (Scheibe, Spieler, & Kuba, 2016). Counselors could make use of this “older-age advantage” (Scheibe et al., 2016; Scheibe & Zacher, 2013) in the workplace. For instance, the emotion regulation competence of older workers may be used as a resource for them in career development and transitions, as older workers may deal better with emotionally challenging situations.

### **Personality Development**

It has long been assumed that personality traits such as the Big 5 (Neuroticism, Extraversion, Openness, Agreeableness, and Conscientiousness) are quite stable throughout the adult years (McCrae & Costa, 1999). However, recent meta-analytic evidence (Roberts, Walton, & Viechtbauer, 2006) and large-scale studies containing over a million participants (Soto, John, Gosling, & Potter, 2011) suggest that personality traits show meaningful change into older age, most notably life-span increases in conscientiousness and agreeableness and decreases in neuroticism.

Moreover, this recent research argues that previous studies on personality changes overlooked the fact that certain facets of the Big Five traits may change more than others. For example, within conscientiousness, the *discipline* facet increases through adulthood but not the *order* facet (Soto et al., 2011); likewise, the *social dominance* facet, but not the *social vitality* facet, of extraversion increases (Roberts et al. 2006). Additionally, research has demonstrated that personality develops toward greater maturity (Josefsson et al., 2013). Based on Cloninger and his colleagues’ character and tempera-

ment model (i.e., the psychobiological theory of personality that postulates personality as being composed of temperament and character, Cloninger, Svrakic, & Przybeck, 1993), this research has demonstrated that aging individuals become more responsible and caring and more comfortable with themselves (increasing self-directedness and cooperativeness), a phenomenon that is consistent with the results of generally increased conscientiousness and agreeableness with age (Robert et al., 2006). Despite the still nascent research relating to lifespan personality development, these findings suggest that older workers might have certain personality-related advantages for job and team performance and that organizations and counselors can assist older workers to capitalize on these personality resources, such as by mentoring younger workers (Doerwald, Scheibe, & van Yperen, 2015).

### **Lifespan Development Theories**

Several prominent lifespan development theories have emerged to explain age-related losses and gains. In the following sections, we review four theories that have been commonly used in the aging workforce literature.

***Erikson's theory of lifelong personality development.*** Erikson's (1950) theory of lifelong personality development suggests eight specific stages of psychosocial development. Each age-related stage is associated with a specific developmental task, the successful resolution of which provides the basis for an individual's progression to the next stage and the potential for satisfaction at different points in life (Hertel & Zacher, 2018). According to Erikson, mid- to late adults' central developmental tasks include giving back, helping, and contributing (care and production) and reflecting on meaning and purpose in life (wisdom and renunciation). This is consistent with recent research

revealing "generativity" and "wisdom" as the central themes of later life (Hertel et al., 2013; Kooij, De Lange, Jansen, & Dikkers, 2013).

However, generativity as a central theme of mid- to late adulthood has often been neglected in research on work motivation (Hertel et al., 2013). The few existing studies showed, for example, that employees who are driven by generativity motives pay more attention to the process and collaborative nature of goal accomplishments, instead of focusing on job performance per se (Kanfer & Ackerman, 2004). Additionally, little is known about the role of job characteristics to address generativity motives among older workers (Henry, Zacher, & Desmette, 2015). Therefore, counselors and organizations might wish to explore ways to help older workers satisfy generativity needs. Possibilities include, for example, creating mentoring programs and age-diverse teams which allow older workers to pass on knowledge and skills (Burmeister & Deller, 2016; Hertel et al., 2013); or providing more opportunities to engage older workers in organizational citizenship behaviors (e.g., helping colleagues, giving advice, making suggestions for organizational improvements) to manifest their willingness to be a good citizen and help others (O'Driscoll & Roche, 2015).

***Selection, Optimization, and Compensation Theory.*** The main proposition of selection, optimization, and compensation theory (SOC, Baltes & Baltes, 1990) is that the application of different behavioral strategies help individuals to reduce age-related losses and take advantage of age-related gains in situations characterized by high demands and limited resources. The SOC model outlines four distinct action regulation strategies that people may use in demanding situations (Baltes & Baltes, 1990;

Freund & Baltes, 2002), namely elective selection (selecting and prioritizing specific contexts, outcomes, or goals), loss-based selection (selecting and prioritizing specific goals when other goals become unattainable), optimization (focusing one's efforts and resources to achieve goals), and compensation (searching for and implementing strategies to offset unachievable goals). The SOC strategy use is often measured by self-report questionnaires (e.g., Freund & Baltes, 2002). Each item consists of two response options, one representing an SOC strategy (e.g., I always focus on the one most important goal at a given time) and the other a non-SOC behavior (e.g., I am always working on several goals at once). After choosing the answer that best represents their own behavior, participants rate the degree of similarity with their behavior on a continuous scale.

A number of studies have emphasized the relevance of the SOC strategy use in the work context. The results of a recent systematic review and meta-analysis showed that using SOC strategies is positively related to age, job autonomy, job performance (both self- and non-self-reported), job satisfaction, and job engagement, but either not or negligibly related to job tenure, job demands, and job strains (Moghimi, Zacher, Scheibe, & van Yperen, 2017). Moreover, SOC strategy use was also suggested to mediate and moderate the relations of person and contextual characteristics to work outcomes. For instance, research showed that SOC strategy use moderated the relation between personal energy and work engagement, such that employees who used SOC strategies at work showed higher work engagement, even when their energy level was low (Venz & Sonnentag, 2015).

Results also suggest that SOC strategy use may change and vary within persons

over time (Moghimi et al., 2017). Coinciding with this idea, a recent study showed that daily use of SOC strategies mediated the relation between daily job autonomy and daily innovative performance. In other words, on the days when employees had more job autonomy, they made greater use of SOC strategies and, consequently, showed more innovative performance (Breevaart & Zacher, 2019). This line of research suggests that counselors could help older workers to successfully use SOC strategies in the workplace and in their career development, for example, by selecting meaningful and achievable career goals, identifying and using available resources to attain goals, and using alternative goal strategies or selecting new goals if existing goals become unattainable.

#### ***Socio-Emotional Selectivity Theory.***

Socio-emotional selectivity theory (SST; Carstensen, 1992; Carstensen, Isaacowitz, & Charles, 1999) proposes that people of different ages prioritize different types of goals. When time is perceived as open-ended, people place a higher priority on goals that are preparatory, focused on gathering information, on experiencing novelty, and on expanding breadth of knowledge. Conversely, when time is perceived as constrained, people place a higher priority on goals that emphasize feeling states and on regulating these states to optimize psychological well-being (Carstensen, 2006). As people age, the subjective sense of remaining time until death is increasingly perceived as limited. Older adults therefore generally attach more importance to short-term emotionally meaningful goals and less importance to goals that expand their horizons. However, such differences are not directly caused by chronological age but rather are due to changes in the perception of future time, which depends on the context



and on personal factors, such as health (Carstensen, 2006).

SST has been applied to explain a number of age-related effects in the workplace, such as affective experience (Scheibe, Yeung, & Doerwald, 2019), work motivation (Hertel, et al., 2013), job attitudes (Ng & Feldman, 2010), and supplies-values fit (Thrasher & Bramble, 2019). Moreover, both SOC and SST have been used to explain how age interacts with work characteristics (e.g., task and skill variety) to explain employees' burnout and intentions to quit (Zaniboni, Truxillo, & Fraccaroli, 2013). This research found that increased task variety led to less work-related burnout and turnover intentions for younger workers compared to older workers, but increased skill variety led to lower turnover intentions for older workers compared to younger workers (Zaniboni et al., 2013). The authors argued that these age effects on work behaviors occur because, with older age, employees use different goal management strategies (i.e., SOC) and experience a change in future time perspective (i.e., SST), which make different work characteristics more or less challenging and engaging for older compared to younger workers. For counselors, these findings imply that changes in future time perspective are important in understanding the motivational and behavioral preferences of older workers as they manage their careers.

***Strength and Vulnerability Integration Theory.*** Strength and vulnerability integration theory (SAVI; Charles, 2010) describes how emotion regulation processes change in later adulthood, linked to the increased use of attentional, appraisal, and behavioral emotion regulation strategies (i.e., strengths) as well as reduced physiological flexibility (i.e., vulnerabilities; Charles, 2010). SAVI postulates that when older adults are able to use their strengths, age-related improvements in their affective well-being result. However, decreased flexibility may attenuate or even reverse this improvement, particularly in situations where older adults experience high levels of distress (Charles, 2010; Charles & Luong, 2013).

Researchers have used SAVI to explain age-related changes in emotional competencies and their implications for the workplace (for a review, see Doerwald, Scheibe, Zacher, & van Yperen, 2016). Other than age-related advantages, SAVI also highlights age-related vulnerabilities. For example, Chen and colleagues demonstrated the importance of different types of stressors when investigating the relation between age and positive/negative affect, because the physiological vulnerability of older adults could make emotion regulation more difficult in a highly stressful workplace (Chen, Peng, Xu, & O'Brien, 2018). Similarly, Hyun, Sliwinski, Almeida, Smyth, and Scott (2018) showed that a common way in which older adults regulate their emotions is by avoiding and removing themselves from potentially stressful and negative situations (Charles, 2010), which is not always possible in a performance-oriented workplace (Hyun et al., 2018). Thus, when counselors aim to promote the affective well-being of older workers, it is important to consider the nature of their existing work- and

career-related challenges. In a highly stressful workplace, older workers may not be able to manifest their strengths in emotion regulation strategies, but instead their vulnerabilities may be activated (e.g., needing a prolonged time to recover from stress). Thus, it is also crucial to assist older workers in how they can cope successfully with stressful situations.

In this section, we reviewed developmental perspectives on cognitive, affective, and personality development. We also considered four prominent lifespan development theories which provide an important foundation for understanding how older workers can stay motivated, productive, and healthy at work in their late careers. In the next section, we will selectively review research on successful aging at work.

### **Successful Aging at Work**

Successful aging represents an optimistic way to view old age and the aging process by recognizing that aging does not just come with physical and cognitive declines or mental diseases. With aging, individuals can still maintain relatively high levels of functioning and well-being, and potentially continue to make important contributions to others and society. This view on aging has become an increasingly popular concept among organizational researchers and practitioners (Hansson, Dekoekkoek, Neece, & Patterson, 1997; Kooij, 2015; Zacher, 2015).

Though it is a popular concept, consensus has not yet been reached on the meaning of successful aging (Kooij, Zacher, Wang, & Heckhausen, in press). For example, based on the SOC model, successful aging at work was conceptualized as competency maintenance, which helps older workers to deal with age-related losses (Abraham & Hansson, 1995). Zacher (2015) defined successful aging at work as employees' intraindividual age-related trajectories of a work

outcome (e.g., work motivation, job performance, turnover, and occupational health and well-being) that deviates positively from the average trajectories of other employees over time. An employee would thus be aging successfully at work if they are doing better or doing less bad than their counterparts. On the other hand, Kooij (2015) highlighted the active role of employees in successful aging at work from a sustainability (i.e., a process of preservation and regeneration of resources) perspective. She defined successful aging at work as the maintenance of high levels of health, motivation, and work ability among older workers (Kooij, 2015). More recently, Kooij et al. (in press) proposed a process model of successful aging at work and defined successful aging at work as "the proactive maintenance of, or adaptive recovery (after decline) to, high levels of ability *and* motivation to continue working among older workers".

Despite the different conceptualizations, strategies to facilitate successful aging at work have been proposed. A common idea is that people can actively shape their developmental trajectories. For example, the use of selection, optimization, and compensation (SOC) strategies enables individuals to reduce age-related losses and capitalize on age-related gains (Baltes & Baltes, 1990). Similar to the SOC model, Schulz and Heckhausen (1996) suggested involving control-related processes such as goal selection, optimization, and compensation to sustain high levels of primary control throughout the life course. Kooij et al. (in press) contended that successful aging at work requires a collective effort of all relevant stakeholders and offered concrete guidance for governments, organizations, and individual workers on how to facilitate successful aging at work. For example, they

suggested that governments could implement and enforce age-based equal employment opportunity laws to prohibit discrimination against older workers or abolish mandatory retirement ages.

To understand successful aging at work and how this can be supported by counselors, it is thus important to understand factors that affect the ability and motivation to work (and to continue working) for older adults. We will review, below, several key issues that have received attention in the research literature: age stereotypes, changes in work attitudes, age and job performance, age-related job design and HR practices, and career plateaus.

### **Age Stereotypes in the Workplace**

Age stereotypes in the workplace refer to generalized beliefs about the qualities and characteristics ascribed to employees of a particular age (Finkelstein, King, & Voyles, 2015). Several different types of common age stereotypes have been identified in the workplace. For example, older workers are considered to have poorer job performance, lower productivity, lower ability to learn, and shorter tenure than younger workers; they are also expected to be less motivated, less trusting, less healthy, more costly, less flexible, and more resistant to change than younger employees (for reviews, see Dordoni & Argentero, 2015; Ng & Feldman, 2012; Posthuma & Campion, 2009).

Most of these stereotypes are not, however, supported empirically other than older workers generally being less interested in training and career development activities (Dordoni & Argentero, 2015; Ng & Feldman, 2012). In fact, for some negative age stereotypes, the contrary seems true. For example, a recent meta-analysis demonstrated that age was weakly but positively related to job motivation, job involvement, and job self-efficacy, results that suggest the opposite of the stereotype that older workers are

less motivated (Ng & Feldman, 2012). Another meta-analysis (Finkelstein, Burke, & Raju, 1995) showed that the negative bias towards older workers is more likely to exist when people only have access to simple surface-level characteristics (e.g., age) but not enough deep-level characteristics (e.g., job qualifications) of older workers. For instance, when raters were not provided with job-relevant information (e.g., job qualifications), they tended to give less favorable ratings to older workers (Finkelstein et al., 1995).

Besides the well-known negative age stereotypes, evidence also indicates the presence of positive age stereotypes. For instance, older workers are often perceived as being more honest, dependable, conscientious, loyal, trustworthy, and committed to the organization, as well as less neurotic and less likely to engage in counterproductive work behaviors (e.g., Bal, Reiss, Rudolph, & Baltes, 2011; Broadbridge, 2001; Dordoni & Argentero, 2015; Hedge, Borman, & Lammlein, 2006; Posthuma & Campion, 2009). Empirical evidence seems to support the validity of these positive stereotypes (Posthuma & Campion, 2009). For example, older workers are less likely to steal from their employers, have lower rates of absenteeism, and are less likely to quit (Broadbridge, 2001; Hedge et al., 2006).

There is substantial evidence indicating age stereotypes do exist in different work situations across sectors and countries (Kite, Stockdale, Whitley, & Johnson, 2005). Age stereotypes often affect important employment-related decisions such as subjective evaluations of performance of older workers in job interviews or layoff situations (Bal et al., 2011; Posthuma, Wagstaff, & Campion, 2012). Moreover, recent studies suggest that age stereotypes also impact a set of employment outcomes for older workers, such as work engagement

and promotion expectations. For example, employees' perception of age stereotypes/discrimination against older workers was related to lower levels of employee engagement among workers of all ages, with older workers' engagement being especially low if they perceived unfavorable age stereotypes/discrimination (James, McKechnie, Swanberg, & Besen, 2013).

### **Changes in Work Attitudes**

Work attitudes refer to "summary evaluations of psychological objects in the work domain" (Ng & Feldman, 2010, p. 680). The most extensively studied work attitude in relation to age is job satisfaction (Heggestad & Andrew, 2012; Ng & Feldman, 2010). Earlier studies reported positive correlations between age and job satisfaction (Glenn, Taylor, & Weaver, 1977; Warr, 1992). More recent findings suggest the presence of a U-shaped relation between age and job satisfaction (e.g., Clark, Oswald, & Warr, 1996; Hochwarter, Ferris, Perrewé, Witt, & Kiewitz, 2001), indicating that job satisfaction declines on average until the age of 30s-40s and rises thereafter. More recent studies have also moved beyond treating job satisfaction as a global attitude and acknowledge different facets of job satisfaction (e.g., pay, promotion, supervisor, coworker), for which different relations between age and satisfaction can occur. For example, the meta-analysis by Ng and Feldman (2010) revealed a positive relation between age and overall job satisfaction but a negative relation between age and satisfaction with promotions.

Research has also examined a range of other job attitudes in relation to age. The meta-analysis by Ng and Feldman (2010) captured 35 work-relevant attitudes and divided them into three main categories: (a) task-based, (b) people-based, and (c) organization-based work attitudes. The study found that age was weakly to moderately

positively related to both affective and normative organizational commitment and to organizational identification and loyalty. These correlations remained for the most part unchanged even after controlling for organizational tenure (Ng & Feldman, 2010). In sum, this review suggests that employees may develop more favorable job attitudes with age.

### **Age and Job Performance**

Empirical research suggests meaningful relations between age and job performance. Earlier meta-analyses (e.g., McEvoy & Cascio, 1989) reported a mean correlation of only .06 between age and performance, concluding that age was almost unrelated to job performance (see also Hunter & Hunter, 1984; Waldman & Avolio, 1986). Newer meta-analyses, on the other hand, have suggested that the age-work performance relation might be a non-linear, inverted-U shaped function (Sturman, 2003). It was illustrated that the relation between age and performance begins positive when the mean age of the sample is 17, becomes zero when the mean age is 49, and is negative in samples with mean ages greater than 49 (Sturman, 2003). However, controlling for job complexity reveals a more complex relation. The inverted U-shaped relation is only present when job complexity is low, whereas age becomes positively associated with job performance in high complexity jobs (Sturman, 2003). Additionally, there is evidence that older workers perform better than younger workers on contextual versus task dimensions of work performance ratings. That is, older workers may display more organizational citizenship behavior and safety behaviors, fewer counterproductive and aggressive work behaviors, and less absenteeism and tardiness (Ng & Feldman, 2008).

In sum, while older workers may experience losses across certain physical and cognitive domains, their performance may remain consistent and even increase in some domains later in life. Age related increases in motivation and compensatory coping strategies may offer one interpretation of the maintenance of performance for older workers (Thrasher, Bramble, & Baltes, 2016).

### **Age-related Job Design and HR Practices**

As illustrated above, research has revealed that work-related attitudes and abilities can change with age (Ng & Feldman, 2010; 2013), which can be a great challenge as workforces are aging in developed countries (United Nations, 2019). Organizations today thus need to be aware of how to manage their older workers to utilize and retain their potential value. However, organizations often seem to be blindsided by this challenge. For instance, around two-thirds of the HR professionals among a sample of U.S. employers had not examined their policies and practices in light of an aging workforce (Gurchiek, 2015). However, researchers started to direct their attention to HR practices that are specifically targeted at older workers, instead of universally applied HR practices (Wang & Shi, 2016). As a result, studies have brought forth HR practices that are considered particularly (but not exclusively) beneficial for older workers, such as flexible work schedules, voluntary demotions, reduced workloads, participation in decision-making, or recognition and respect (e.g., Armstrong-Stassen, 2008; Paul & Townsend, 1993).

### **Age and Career Plateaus**

Career plateauing typically refers to “a situation where upward career progression ceases” (FERENCE, 1977, p. 602). However, career plateaus are not restricted to hierarchical career progression (i.e., no vertical movement within an organization), and can

also include job content plateauing, where the worker is no longer challenged by job responsibilities (Allen, Russell, Poteet, & Dobbins, 1999). Previous research provided strong evidence that both hierarchically and job content plateaued individuals experience a variety of negative job attitudes, including lower job satisfaction and organizational commitment, and stronger intentions to leave the organization, compared to their non-plateaued colleagues (Yang, Niven, & Johnson, 2018).

Research generally showed that older workers tend to cease or slow down their career progress with increasing age (Armstrong-Stassen & Schlosser, 2008). However, as continuous employment and an unbroken upward career trajectory is no longer the norm in today’s workplace, the career paths of older workers are also becoming more unpredictable rather than plateauing and slowly phasing out of work (Bown-Wilson & Parry, 2013; Parry, 2018). Indeed, more recent work acknowledges that career progression as individuals reach the later stages of their careers is varied and complex, as progression may be influenced by many other factors than just age, such as personal motivations and contextual characteristics (Bown-Wilson & Parry, 2013). For instance, as employees age, individuals’ “growth motives” (i.e., the motivation to take on further development challenges) seem to decrease (Kooij et al., 2011). Instead, older workers’ values may change towards achieving greater work-life balance (Smola & Sutton, 2002) and generativity (Hertel et al., 2013). Moreover, with aging, subjective career success, such as experienced autonomy, may become more important than external criteria such as promotions (Sturges, 1999). Organizations should thus consider the many different meanings of career plateaus for older workers and offer support such as adapting policies, HR

practices, and career counseling to facilitate older workers' career progress in accordance with their preferences.

Apart from the critical issue of how older workers can stay motivated, productive and healthy during the final years of their careers, a significant developmental task in the late career is the transition to retirement. In the next section, we review research on this critical career transition, including which factors affect the timing and nature of this transition. We also consider the effects of the transition on well-being and psychosocial adjustment among retirees.

### **Transition to Retirement as a Late Career Phase**

The traditional perspective in career development models, such as the life-span, life-space theory of Super (1990), is that someone works until retirement in their "career job" and then stops working and withdraws from the workforce completely (Beehr & Bennett, 2015). However, with the increasing dynamics in career development, such a clear transition from paid work to full retirement is no longer the norm for many older workers (Lytle, Clancy, Foley, & Cotter, 2015). Indeed, it is complicated to define retirement because there are often no clear-cut criteria to establish when someone has retired, for example, when they retire from their career job but continue working part-time in another form of paid work. Accordingly, there are different definitions of retirement that include, among others, a decrease in work hours, receiving retirement benefits, self-identifying as retired, or having completely withdrawn from any paid work (Lytle, Clancy, et al., 2015).

Just as retirement can be defined in different ways, there are different perspectives on how to understand retirement as a process. Specifically, psychological research has looked at retirement from three theoretical perspectives: (a) retirement as decision

making, (b) retirement as an adjustment process, and (c) retirement as a career development stage (Wang & Shi, 2014; Wang & Wanberg, 2017). The decision-making perspective focuses on the factors that lead older workers to decide to retire if there is no mandatory retirement policy or if a worker decides to retire before the official retirement age. Empirical and theoretical work in this domain suggests that a range of factors affect retirement decisions. For example, older workers' motivation plays an important role, such as their attitudes towards work and leisure. In addition, health status and social norms affect the decision to retire. Other factors affecting retirement decisions include the assessment of financial resources in comparison with financial needs in retirement or how well the self-image of a worker corresponds to their image of a retiree (Wang & Wanberg, 2017).

Looking at retirement as an adjustment process focuses on the characteristics of the retirement process and the factors that allow older workers a successful transition into retirement, including the impact of retirement on well-being and adjustment in retirement. Theoretical and empirical work from this perspective suggests that a person's life history and acquired personal attributes (e.g., financial status, ability to deal with career transitions, available skills) as well as job status and social context, such as family support, affect how they will master the transition to retirement. The extent to which older workers successfully adjust in retirement is also affected by work and nonwork role demands as well as by personal values and goals and how well they can be fulfilled after retirement (Wang & Wanberg, 2017).

Finally, retirement is increasingly recognized as a distinct career development phase, and not the end of a career. Research from this perspective is interested in under-

standing the factors that determine the career pursuits of older workers and retirees. For example, studies have looked at how health, work experience, job characteristics, organizational climate, or job stressors affect older workers and retirees' career development (Wang & Wanberg, 2017). Importantly, studies suggest that the factors that affect career development among younger workers are not necessarily the same as those affecting older workers due to the many motivational changes that occur with age, such as an increased focus on positive social experiences (Wang & Wanberg, 2017).

### **Retirement Decision-Making**

When looking at retirement as a decision-making process and unique career stage an important issue is which factors keep older workers in the workforce, or conversely, which aspects induce older workers to decide to retire. Indeed, when employees retire and how organizations can keep older workers in organizations is an issue of current controversy and increasing relevance. In the last two decades of the last century, many countries promoted early retirement as a means to make room for younger employees in the context of high unemployment and to enhance personal satisfaction and quality of life for older citizens (Topa, Depolo, & Alcover, 2018). However, more recently there has been a shift to promote work and employment of older workers rather than early retirement. This shift is based on concerns regarding pension funds and the needs of older workers to remain active in the workforce longer to fulfill financial and psychological needs, as well as addressing talent and knowledge shortages in the workforce (Topa et al., 2018).

Several studies have examined factors that explain why older workers opt for early retirement, defined as the full exit from a

career job before mandatory retirement age (Topa et al., 2018). This research is mainly driven by a focus on retirement as a decision-making process and investigates which factors lead older workers to decide to retire early versus continue to work longer in their current career job. Overall, there is strong support for the importance of individual-level factors as affecting retirement decisions, including financial status, health, and age (Wang & Wanberg, 2017). Health and healthcare costs as well as other financial factors, such as expected social security benefits and financial needs, are important reasons why older workers might retire early or decide to delay or phase their retirement, for example, by continuing working but with fewer work hours and/or responsibilities (Lytle, Clancy, et al., 2015). A meta-analysis by Topa, Moriano, Depolo, Alcover, and Morales (2009) found that individual factors such as high financial security or poor physical and mental health all increase the likelihood that employees will retire early.

In addition, contextual factors in the organizational and social domain play an important role. Physical and psychological job demands increase the likelihood of earlier retirement, while organizational and career commitment can induce older workers to postpone retirement. Family factors are also important as research shows that having a spouse who is retired, strong family support, or a need to take care of family members increase the likelihood of early retirement (Wang & Wanberg, 2017). Moreover, better job conditions can help to keep employees in the organization. Indeed, meta-analytic evidence showed that older workers with higher versus lesser job satisfaction and work involvement were less likely to engage in retirement planning and decide to retire (Topa et al. (2009). Conversely, negative work conditions related to a higher

likelihood of deciding to retire. These findings are echoed in a more recent literature review by Pak, Kooij, De Lange, and Van Veldhoven (2019), who conclude that providing proximal (e.g., feedback, autonomy, task variety) and distal job resources (e.g., job security, organizational climate, leadership) are key factors that motivate employees to continue working. In the same vein, the meta-analysis by Topa et al. (2009) showed that factors at the family level (i.e., factors that pull an employee into retirement such as an ill spouse), the workplace (i.e., high job stress, high organizational pressures, negative workplace culture regarding older workers and retirement), and job attitudes (i.e., low job satisfaction) are all positively related to early retirement. Finally, the macro-context is important to consider. Workplace and social norms regarding retirement, as well as employment laws and public policy (e.g., pension funds, health insurance), affect retirement decisions (Wang & Wanberg, 2017).

### **Adjustment to Retirement**

Apart from understanding why older workers retire and what can keep them longer in their career jobs, it is also important to understand which factors and processes lead to positive retirement adjustment. Research generally shows that the amount of retirement planning engaged in relates negatively to mental/physical illness and positively to life satisfaction during retirement (Topa et al., 2009). While the causality of such relations is not fully clear, this suggests that financial as well as cognitive retirement planning contributes to better later adjustment outcomes (Wang & Shultz, 2010). Moreover, voluntary retirement seems beneficial as employees who decide to retire report higher retirement satisfaction (Topa et al., 2009). This suggests that having volition in the transition to retirement and the retirement decision process

are important for more positive retirement outcomes. Conversely, employees who retire early do not seem to experience generally better retirement adjustment. Meta-analytic research shows that early retirement is negatively associated with social engagement but positively with leisure activities, while there was no relation between early retirement and retirement satisfaction (Topa et al., 2018). This suggests that it is less important whether someone retires earlier or later but that retirement is well planned and in accordance with personal needs and goals.

Research findings have been inconsistent on the question of whether retirement is generally a positive or a negative life event (Wang & Wanberg, 2017). While some studies found that retirees report lower levels of life satisfaction, increased loneliness, and lower activity levels compared to workers, other studies found that most people look forward to retirement and are satisfied with their retirement status. Still, other studies found no major effects of retirement on well-being (Wang, 2007). These inconsistencies may be explained by considering that there are multiple forms of retirement transitions and adjustments, each of which can influence well-being in retirement (Pinquart & Schindler, 2007; Wang, 2007).

Overall, these results suggest that a majority of retirees (about 70%) report only minimal changes in well-being after retirement, while a minority show an early decline but a recovery later, and another minority show positive changes in well-being. This suggests that a range of individual and contextual factors affect the likelihood that retirees can maintain, or possibly even increase, their level of well-being after retirement. As different studies show, these factors include retirement planning, volition in



the decision to retire, a nonworking spouse, and adequate financial status. Conversely, a strong work role identity, health declines, an unhappy marriage, or the need to retire earlier than expected were related to negative changes in well-being in retirement (Wang & Wanberg, 2017). Overall, these findings point to the importance of better understanding the personal and contextual factors and processes that lead up to retirement as well as after the transition has occurred.

### **Retirement as a Career Development Stage: Bridge Employment**

One important factor after retirement that is positively related to better retirement adjustment across a range of studies is engaging in bridge employment (Wang, 2007). Bridge employment is defined as working for pay after retirement or more formally as “labor force participation by older workers after they leave a career job and before they completely and permanently withdraw from the labor force” (Beehr & Bennett, 2015, p. 112). Reflecting the increasing flexibility of retirement as a career development stage, research has found that a majority of older workers plan to work in bridge jobs after retirement and that the majority of people actually engage in some form of paid work after retirement (Beehr & Bennett, 2015). This line of research also suggests that remaining active in the work role is generally beneficial for a successful transition to retirement and retirement adjustment. Remaining active in the work role after retirement can be important because work can provide several manifest and latent benefits that are also particularly valuable for retirees, such as financial benefits, time structure, social contact, a sense of collective purpose and per-

sonal meaning, structured activities, a positive self-image, and social status (Beehr & Bennett, 2015).

Given the potential benefits of engaging in bridge employment for retirement adjustment, research has focused on antecedents or predictors of bridge employment to better understand the individual and contextual factors that lead retirees to engage in bridge employment. Individual-level predictors that have received the most research attention are age, health, wealth/financial situation, educational level, and gender (Beehr & Bennett, 2015). In general, older workers who are comparatively younger, enjoy better health, have fewer financial resources, and have higher educational levels (e.g., college degree) are more likely to take on bridge employment (Beehr & Bennett, 2015; Topa et al., 2009). In addition, some studies suggest that men generally report more planning for bridge employment and women are typically more likely to plan for volunteer work after retirement (Beehr & Bennett, 2015).

As this line of research shows, the financial situation before retirement seems to be an important factor, although it might affect bridge employment in different ways. Employees who struggle financially might be forced to take on bridge employment to address financial needs. However, those with enough financial resources might also take up bridge employment and see this as an opportunity to engage in work that is more personally interesting and meaningful than their previous career job (Beehr & Bennett, 2015). Psychological factors may also play an important role. For example, Topa et al. (2009) showed that older workers with more positive attitudes towards retirement were more likely to engage in bridge employment. Other research found

that motivational orientations are influential, such that communion striving and generativity striving, career commitment, and organizational commitment all positively predicted bridge employment (Wang & Wanberg, 2017).

Job and organizational variables that predict bridge employment engagement include the work conditions in the job before retirement. Topa et al. (2009) found in their meta-analysis that negative work conditions were related to a reduced likelihood of bridge employment after retirement. This indicates that negative work experiences in the career job discourages people from wanting to engage in paid work after retirement and points to the importance of providing positive work conditions for older workers not only to promote successful aging at work until retirement but also as a basis to motivate older workers to continue working after their retirement.

Finally, macro-level factors play an important role in bridge employment, such as national employment laws, social security systems, and retirement and pension policies – for example, whether there is a mandated retirement age. In addition, labor market demands and unemployment rates affect if and how older workers are willing and able to engage in bridge employment. Finally, cultural norms regarding the socially expected roles of retirees are important, for example, whether it is perceived as normal that retirees engage in paid work or whether such work involvement is viewed negatively. Because such factors vary greatly between nations, the transition to retirement generally, and the extent to which retirees engage in bridge employment more specifically, can show important cross-cultural variations (Beehr & Bennett, 2015).

### **Practical Implications and Conclusions Supporting a Sustainable Late Career**

As our review illustrates, career development is a lifelong process and many individual and contextual factors, including their interactions, determine how successfully people age at work and how well they manage the transition to retirement as a later career development stage. Practitioners thus need to be aware of the individual, contextual, and macro-level factors that affect older workers' successful aging at work and retirement transition and adjustment (Lytle, Clancy, et al., 2015). To achieve this aim, counseling programs and career counselor training should also incorporate education on the late career and older workers. This could be linked with the broader issue of promoting diversity in the workforce and assisting diverse client groups. Counselors can also stay informed about the labor market, retirement laws, and regulations affecting older workers and retirees. Moreover, because older workers and retirees have traditionally been atypical clients in career counseling interventions, it is critical that career practitioners remain aware of their potential biases about these groups, for example, that older workers would be less flexible and willing to learn new skills.

In addition, it is important to focus on the specific needs that older workers and retirees typically express for their career development. Indeed, older workers might be less focused on issues frequently addressed in career counseling with younger clients, such as identifying educational opportunities or choosing a profession and career track. Instead, they might seek counseling for work satisfaction or performance issues or they may be looking for ways to make their work experiences more meaningful (Kooij et al., 2011). As such, research on work satisfaction and performance (see Lent & Brown, Chapter 23, this volume)

should be used to craft interventions for older workers experiencing dissatisfaction or performance problems at work. Constructivist approaches that focus on meaning-making through narrative counseling techniques (Hartung, 2013; Savickas, Chapter 6, this volume) might be especially suitable for many older career counseling clients trying to find more meaning in their work.

Many older workers may also want help in ensuring a sustainable late career that includes remaining productive and employable at work. Counselors could work with these older clients to identify available personal (e.g., knowledge, self-confidence) as well as environmental career resources (e.g., organizational support, networks) that have been shown to help maintain work productivity and well-being (Hirschi, Nagy, Baumeler, Johnston, & Spurk, 2018). This seems to be especially important because research suggests that older workers might exhibit less adaptive career attitudes and behaviors in terms of planning, career decidedness, work-related self-efficacy, and career exploration (Van der Horst, Klehe, & Van der Heijden, 2017). Career interventions that promote such career behaviors and attitudes might thus be especially important for older workers.

In addition, issues of health and psychological well-being should be considered in counseling to promote a sustainable late career (De Vos, Van der Heijden, & Akkermans, 2018). Counselors should consider taking a holistic and whole-life perspective in their career interventions (Hirschi, *in press*) and consider work in relation to nonwork roles that might contribute to physical and psychological health and provide a means for purposeful activities, social connection, identity, and meaning for older workers and retirees, both inside and outside of work.

### **Promoting Retirement Adjustment**

To support successful aging at work and a successful transition to retirement, counselors can assist older clients in their retirement planning. Retirement planning typically consists of financial and cognitive planning and can be a formal or informal process (Wang & Shi, 2014). Formal retirement planning usually consists of retirement planning seminars while informal planning is generally more spontaneous and unstructured. While many formal retirement planning programs focus on financial planning, cognitive planning is also important and typically focuses on clarifying interests and goals at retirement (Wang & Shi, 2014). Both types of retirement planning can foster self-efficacy among older workers in their ability to master the transition to retirement successfully.

In addition, formal and informal retirement planning can help older workers in their activity planning for retirement and help them prepare psychologically for retirement, for example, by setting clear expectations and goals for retirement (Wang & Shultz, 2010). As such, counselors could assist clients in reflecting on their desired life roles and lifestyles in retirement. This should include a reflection on which personally interesting and meaningful work activities they might undertake after retirement and which type of paid or voluntary work, jobs, organizations, and occupations can fulfill these needs. When assisting older workers to prepare for retirement, it is also important to consider health, finances, and their family situation and how these may affect retirement planning.

Relatedly, while retirement planning assistance is often focused primarily on financial aspects, career counselors can provide additional support by helping to address the psychological and lifestyle factors that are closely linked with retirement transitions,

such as career decision making, retirement preparation, and adaptation to retirement. For this, counselors could help clients explore interests, values, and goals, for example, with qualitative approaches such as narrative counseling and career construction (Hartung, 2013; Savickas, Chapter 6, this volume). Moreover, clients could be assisted in formulating action plans and in executing self-directed career management behaviors to implement their career and retirement plans (Lent & Brown, 2013).

Support in retirement planning might be especially important for older workers from a lower-income background and for those with generally unfavorable attitudes toward retirement, as these groups are less likely to engage in retirement planning, especially if retirement is not imminent (Wang & Shultz, 2010). Finally, to support successful aging at work and retirement adjustment, counselors could engage in public advocacy against age discrimination and for employment laws that protect older workers, allow decent work for older employees, provide supportive conditions to engage in work after retirement, and enable a financially secure retirement.

### Take-Home Messages for Practitioners

There are a number of ways in which career practitioners can assist older workers both prior to and during retirement. These include:

- Capitalizing on the strengths of older workers in terms of knowledge, expertise, emotional regulation, and adaptive goal management strategies to offset age-related vulnerabilities.
- Promoting HR practices that support the motivation, ability, and opportunity to continue working in the late career, such as job autonomy, work flexibility, social support at

work, and age-inclusive organizational culture.

- Helping older workers obtain a better fit between their personal interests and goals and the work environment by identifying how task and relational aspects of work could be adapted to better suit their needs.
- Helping older workers create meaning in their work and career and support ways to engage in generative behaviors at work and home, for example, by using narrative counseling techniques focusing on life themes and stories.
- Using holistic and whole-life approaches to career counseling and intervention that consider work in relation to other life domains to foster a sustainable late career and gradual transition to retirement.
- Assisting older workers in retirement planning by clarifying interests, goals, and preferred lifestyle in retirement and linking these to necessary actions in preparation for the retirement transition.
- Supporting retirees in retirement adjustment by identifying opportunities to continue to engage in personally meaningful work in organizations, in self-employment, or by engaging in the community.

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