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**RETIREMENT CLIMATE IN ORGANISATIONS:
ITS RELATIONSHIP TO
INTENDED RETIREMENT AGE**

**A Thesis presented in partial fulfilment of the requirements for the degree of
Master of Arts in Industrial/Organisational Psychology at Massey University**

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ABSTRACT

As the 'baby boomer' generation approaches retirement and begins to leave the workforce, birth and death trends have alerted researchers of an impending labour shortage in the near future. Despite these trends, the climate toward older workers in organisations can be negative. Negative attitudes toward older workers and age discrimination can be manifested in policies that encourage early retirement, and send messages to older workers that they are not valued. As a strategy to combat projected labour shortages, older workers who are physically able could be encouraged to stay in the workforce. The present study explored how older workers' (55 years and over) perceptions of organisational attitudes and behaviours influenced their retirement decision. A new variable, Retirement Climate (RC) operationalised employee's perceptions of organisational attitudes and behaviours directed to older workers. The relationships of RC and other independent variables (organisational policies and pressure to retire) to intended retirement age (IRA), and the moderating effects of job satisfaction, organisational commitment and job involvement on the relationship between RC and IRA, were explored. Results indicated that RC was not related to IRA, but was related to perceptions of pressure to retire. Pressure to retire was also in turn significantly related to IRA, suggesting that pressure to retire may act as a mediating variable. Organisational policies showed no significant relationships with dependent variables, and none of the predicted moderator variables showed any moderating effect on the relationship between RC and IRA. Possible explanations for the results are discussed, and avenues for future research are suggested. Practical implications of the findings for organisations to encourage longer workforce participation of older workers are also presented.

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TABLE OF CONTENTS

Abstract	i
Acknowledgments	ii
Table of Contents	iii
List of Tables	vi
List of Figures	vii
 OVERVIEW	 1
 CHAPTER 1: INTRODUCTION AND LITERATURE REVIEW	 3
1 Factors that Influence the Retirement Decision	3
2 Work-related Push Factors	4
3 Retirement Climate	5
3.1. Organisational Climate	5
3.2. Psychological Climate	8
4 Components of Retirement Climate	8
4.1. Attitudes Toward Older Workers	10
4.2. Age Discrimination	19
4.3. Definition of Retirement Climate	25
5 Outcomes of Retirement Climate	25
5.1. Intended Retirement Age	26
5.2. Job Satisfaction	28
5.3. Organisational Commitment	31
5.4. Job Involvement	35
5.5. Organisational Policies	37
6 Pressure to Retire	39
7 Control Variables	42
8 Summary and Research Hypotheses	43

CHAPTER 2: METHOD	46
1 Design	46
2 Subjects	46
3 Procedure	47
4 Measures	47
4.1. Biographical Information	47
4.2. Retirement Climate	48
4.3. Organisational Policies	49
4.4. Pressure to Retire	49
4.5. Intended Retirement Age	50
4.6. Job Satisfaction	50
4.7. Organisational Commitment	50
4.8. Job Involvement	51
CHAPTER 3: RESULTS	52
1 Data Screening	52
2 Sample Description	52
3 Analysis	59
3.1. Scale Evaluation	59
3.2. Bivariate Analyses	59
3.2.1. <i>Relationships with Intended Retirement Age</i>	60
3.2.2. <i>Relationships between Retirement Climate and</i> <i>Moderator Variables</i>	64
3.2.3. <i>Relationships among Predictor Variables</i>	64
3.3. Regression Analyses	65
3.3.1. <i>Intended Retirement Age</i>	65
3.3.2. <i>Pressure to Retire</i>	69

CHAPTER 4: DISCUSSION	72
1 Intended Retirement Age	72
2 Moderating Effects	75
3 Pressure to Retire	78
4 Limitations	80
5 Future Directions	82
6 Conclusions and Recommendations	84
 REFERENCES	 85
 APPENDICES	 103
Appendix One: Introductory Letter	103
Appendix Two: Questionnaire	105

LIST OF TABLES

Table 1:	Summary of biographical information for working adults over the age of 55	53-55
Table 2:	Means and standard deviations for intended retirement age and ideal retirement age. Paired sample t-test statistics	58
Table 3:	Intercorrelations between control, independent and dependent variables and alpha coefficients	61
Table 4:	Means, standard deviations and sample size for independent and dependent variables across gender, ethnicity, marital status, employment situation, occupation and highest level of education. T-test significance	62-63
Table 5:	Hierarchical multiple regression of retirement climate variables, organisational policies, pressure to retire, job satisfaction, organisational commitment, and interaction effects of job satisfaction and organisational commitment on the outcome variable intended retirement age. Standardised regression coefficients, R, R ² , and R ² change for all subjects	67
Table 6:	Hierarchical multiple regression of retirement climate variables and organisational policies on the outcome variable pressure to retire. Standardised regression coefficients, R, R ² , and R ² change for all subjects	70

LIST OF FIGURES

Figure 1: Categories of factors influencing the decision to retire or remain	
.....	4
Figure 2: Diagram illustrating hypotheses 1a, 1b and 1c	44
Figure 3: Diagram illustrating hypotheses 2a, 2b and 2c	45
Figure 4: Diagram illustrating hypotheses 3a and 3b	45

OVERVIEW

Research from the UK, USA and Europe consistently shows trends of ageing populations, higher life expectancy, increasing early retirement and lower birth rates in the last 20 years (Beehr, 1986; Fullerton & Tschetter, 1983; Griffiths, 1997; Hassell & Perrewe, 1993; Henretta, 1994; Morrison, 1983; B Rosen & Jerdee, 1986; P. E. Taylor & Walker, 1994; Woodbury, 1999), and New Zealand is not exempt from these trends (Statistics New Zealand, 2001a). The issues relating to ageing populations stem from the large cohort born after World War II (commonly known as the 'baby boomers'). As this large group is currently moving into retirement, lower birth rates mean that they are not being replaced in the workforce in the same numbers, causing impending labour shortages.

These trends have been labelled the 'demographic time-bomb' because the steadily declining segment of employed workers is the group that carries the economic burden of supporting society (Blekesaune & Solem, 2005; Fullerton & Tschetter, 1983; Henretta, 1994; Kilbom, 1999; Rones & Herz, 1989; Rosow, 1979). The support ratio of working per retired person in the UK in 1990 was 4.4:1, and is predicted to be 3.2:1 by the year 2030. In other countries, the predictions are for even lower ratios. In Sweden, France and Italy, 2.8:1 is predicted, in the Netherlands 2.6:1 is the figure, and in Finland it is 2.5:1 (Griffiths, 1997). In New Zealand, there are similar trends, and this ratio is predicted to decrease from 5.5:1 in 2000 to 2.6:1 in 2050 (Statistics New Zealand, 2005). If these trends continue, and the ratio of working to retired people drops too low, there will be both social and economic consequences, especially in the areas of pensions, welfare and healthcare (Beehr, Glazer, Nielson, & Farmer, 2000; Griffiths, 1997; Morrison, 1983; Statistics New Zealand, 2005).

One possible response to such a situation is to focus on solutions that extend people's working lives, delaying retirement (Griffiths, 1997; Krain, 1995; Morrison, 1983). Although these issues are beginning to be recognised in New Zealand, in government departments and in the media, there is little in the way of local research in this area (Gray & McGregor, 2003). Research is required that investigates the causes of early retirement trends, and the barriers to remaining in employment that older workers may face. From this knowledge, strategies must be developed for removing these barriers, and making work a positive experience for older workers, so that those who want to, and are able to, can continue working into their later years (Kilbom, 1999).

The present study draws together a diverse range of concepts that have been used by researchers to capture corporate attitudes and actions towards older workers that may make the work experience positive or negative for older workers. For the purposes of this study these organisational attitudes and actions relevant to older workers and their retirement have been termed *Retirement Climate (RC)*. The study operationalises this variable using a new measure: *The Retirement Climate Scale*. The study investigates the relationship between RC, organisational policies and pressure to retire, and the length of time older workers intend to stay in the workforce. In addition, the moderating influences of job satisfaction, organizational commitment and job involvement on the relationship between RC and intended retirement age (IRA) are examined. Finally, the role of RC and organisational policies on the perception of pressure to retire is considered. Broadly, this research investigates how RC is related to older worker's intended retirement age, and the quality of their last years in the workforce.

CHAPTER 1

INTRODUCTION AND LITERATURE REVIEW

1 Factors that Influence the Retirement Decision

Factors that influence the retirement decision have previously been divided into push and pull factors (eg. Beehr, 1986; Beehr et al., 2000; Shultz, Morton, & Weckerle, 1998). Push factors are negative aspects of the work environment such as illness or problems at work that push a person towards retirement. Pull factors are positive aspects of retirement such as increased leisure time, that draw a person to retire (Shultz et al., 1998). Push factors exist in the present state of affairs for older workers, while pull factors exist in the future in the form of expectations about what certain aspects of retirement will be like. Beehr and colleagues (2000) further divided push factors into work-related factors such as social interaction and task variety, and non-work factors such as health insurance and dependents. Some researchers treat retirement as a form of work withdrawal, attributing reasons for the decision to work-related factors (eg. Hanisch & Hulin, 1990). Others maintain that the decision is made based on retirement-related factors (eg. Poitrenaud, Vallery-Masson, Valleron, Demeestere, & Lion, 1979) (M. A. Taylor & Shore, 1995). Figure 1 below suggests a model based on the above literature of the factors that influence the decision to retire or remain in an organisation.

		Negatives	Positives
Factors Influencing the Retirement Decision	Work-related factors	Push Factors (Decrease)	Stay Factors (Increase)
	Non-work factors		
	Aspects of Retirement	Stay Factors	Pull Factors

Figure 1: Categories of factors influencing the decision to retire or remain

The diagram in Figure 1 can be used as a tool to guide research into the dynamics behind the retirement decision. The grey shaded area indicates the area of challenge for employers: minimising negative aspects of the work environment, or work-related push factors, and maximising positive aspects of the work environment, or work-related stay factors. One potential work-related push factor is the messages that organisations send to their older workers regarding their value to the organisation (Cavanaugh, 1997). The present research focuses on this work-related push factor under the collective term “Retirement Climate”.

2 Work-Related Push Factors

Conceptually, work-related push factors can be divided into objective aspects of the actual work environment, and subjective perceptions of that environment. An example of an objective work-related push factor is formal organisational policies, and an example of a subjective work-related push factor is a perception that older workers are considered less valuable than younger employees. In the present study, measures are proposed to represent both subjective and objective work-related push factors. ‘Retirement Climate’ (RC) and ‘Pressure to Retire’ have been chosen to represent

subjective work-related push factors. For the purposes of this research, RC has two components: 'Age Discrimination' and 'Attitudes Toward Older Workers'. To represent objective work-related push factors, a measure of 'Organisational Policies' has been proposed. In the following sections, these three variables are elucidated, and possible relationships with other variables suggested by previous literature, are examined.

3 Retirement Climate

The term Retirement Climate is used here to describe older workers' perceptions of their work environment in terms of the work-related push or stay factors (shaded area in Figure 1) that are actually present in an organisation. The following discussion explores the RC construct. It will begin with a discussion of *Climate* to explore this part of the construct. Following this, the components of the proposed RC construct will be introduced. Next, relationships between RC and other variables will be explored, and research questions proposed.

3.1 Organisational Climate

Retirement Climate stems from the concept of organisational climate. Organisational climate is the term used to describe employee's interpretations of characteristics of their organisations (Carr, Schmidt, Ford, & DeShon, 2003; Parker et al., 2003). It is also considered to be an intervening variable, because it is both a product of actual environmental characteristics, and a precursor to job-related attitudes, affect and behaviour (L. R. James & Jones, 1974; Schneider, 1973). Thus, it provides the nexus through which individuals interpret and respond to their work environment (Brown & Leigh, 1996).

Organisational climate has enjoyed extensive attention in the literature, but despite this, there is still a lack of consensus about the relationships between organisational climate and individual-level outcomes (Carr et al., 2003). This uncertainty has arisen from three sources:

- 1) Differences in the level of specificity of climate constructs used by researchers,
- 2) Differences in the level of measurement employed when measuring climate, and
- 3) Differences in both the level of specificity and level of measurement between predictor climate constructs and criterion outcomes.

In much of the research, organisational climate has been conceptualised as a global, molar construct (L. R. James & Jones, 1974), but in recent years climate has been studied on a more specific level: employee perceptions in relation to a particular referent of interest (Parker et al., 2003; Rousseau, 1988). Climate has been studied in relation to bullying, diversity, creativity, lesbianism, customer service, organisational thrust, safety, sexual harassment, teams, and transfer of learning (Burke, Borucki, & Kaufman, 2002). Rousseau (1988) has termed these more specific climate variables 'facet-specific climates', and Schneider and Reichers (1983) has termed them 'climate for something'.

Amongst the 'climate for something' research, there is evidence that specific climates predict specific, individual-level outcome behaviours (Carr et al., 2003). Therefore, in the present study, RC is conceptualised as a specific facet of

organisational climate that relates to older workers and their retirement, and it is investigated in relation to individual-level outcomes.

Researchers have used a variety of concepts to describe employees' perceptions of their work environment such as organisational culture, collective climate, organisational climate or psychological climate (Parker et al., 2003). However, many of these terms have been used interchangeably, or to refer to the wrong level of measurement, generating much confusion (Parker et al., 2003). Climate can be measured at the organisational (collective) level, whereby it is conceptualised as an attribute of the organisation, or at the individual level, and conceptualised as a attribute of the individual (Burke et al., 2002). When climate is measured at the organisational level, it is generally referred to as organisational climate, and when it is measured at the individual level, it is termed psychological climate (Parker et al., 2003).

The RC construct is most appropriately operationalised at the individual level, and is therefore most closely related to psychological climate. The reason for measuring RC at the individual level is the nature of the primary outcome of interest: the age of intended retirement. Given that retirement is an individual decision that is determined largely by individual needs, circumstances, experiences and perceptions, it is appropriate that the predictor criterion is also measured at the individual level. Moreover, it is considered general good research practice to use individual predictors to predict individual outcomes (Ajzen, 1987; Fishbein & Ajzen, 1975; Hanisch & Hulin, 1991).

3.2 Psychological Climate

Psychological climate refers to individuals' interpretation of their environment with regard to their own self-interests and motivations, and occurs through a process of 'valuation' (Brown & Leigh, 1996; L. A. James & James, 1989). There are two issues relevant to psychological climate that are important to the RC construct: the issue of accuracy in the measurement of perceptions, and the issue of valuation.

Employees' interpretations are not necessarily an accurate representation of reality, but are instead a function of individual differences such as perceptual biases and values, objective characteristics of the environment, and the interaction of the individual and the environment (Brown & Leigh, 1996). However, these subjective interpretations of work environments are the most appropriate unit of measurement, rather than actual objective environmental characteristics, because it is employees' perceptions of their environment and the meaning they attribute to their observations, regardless of their accuracy, that informs attitudinal and behavioural responses (Brown & Leigh, 1996; Carless, 2004). Secondly, the environment is perceived through schemata of personal values and needs, so perceptions are not simply descriptors, but evaluations of whether characteristics of the environment are personally beneficial or detrimental (Brown & Leigh, 1996; L. R. James & Jones, 1974).

4 Components of Retirement Climate

It is argued here that RC is comprised of two components. The first component is the attitudes that older workers perceive are held by their organisation, leaders, and colleagues toward them. The second is perceived age discrimination within the workplace. Older workers may form perceptions of a negative RC by detecting

underlying negative attitudes through observing and interacting with their colleagues and leaders. They may also be subject to age discrimination as a result of negative attitudes toward older workers.

As RC has been conceptualised as a work-related push factor, it follows that the components of RC should also serve the same function. Attitudes towards older workers can be characterized as either push or stay factors, depending on whether they are negative or positive. For example, if an older worker perceived negative attitudes towards them, and as a result felt under-valued and unwanted, this is likely to be a factor in pushing them towards retiring. Age discrimination can also be conceptualised as a work-related push factor; if an older worker believes they have been discriminated against on the basis of their age, they are also likely to feel under-valued and unwanted. Conversely, those older workers who perceive their work environment to value older workers and be discrimination free are more likely to want to remain in the organisation.

In the literature, many terms are used interchangeably to describe attitudes toward older workers and age discrimination, confusing the distinction between the two. To clarify the various terms, attitudes, stereotypes, prototypes, age bias, categorisation and person perceptions will be collectively referred to under the umbrella term 'attitudes toward older workers'. Age discrimination will refer to any discriminatory actions toward older workers. Attitudes toward older workers and age discrimination are proposed as independent components of RC because it may be possible for negative attitudes toward older workers to exist without being manifest in discrimination. For example, employees who hold negative attitudes may reluctantly adhere to formal

organisational policies. The following sections describe the two RC components and review the literature relating to them. Subsequently, a definition of RC is proposed.

4.1 Attitudes towards Older Workers

In his early writings, Allport (1935) described attitudes as a way of organising perception, judgment, memory, learning and thought, in order to make sense of the world; “without guiding attitudes the individual is confused and baffled” (p. 806). Stereotypes have been described in a similar manner, as mental processing shortcuts or heuristics, a method by which perceivers can reduce the amount of information about the world and others that needs to be processed. It is not possible for every individual and their unique, distinguishing characteristics to be perceived in detail. The human brain simply does not have the mental capacity to process or store such a large amount of information (Bodenhausen & Wyer, 1985; Cantor & Mischel, 1979; Fiske, 1980; Hamilton, 1979; Hamilton & Trolier, 1986; Rothbart, Fulero, Jensen, Howard, & Birrell, 1978).

In order to more easily distinguish between others without attending to every individual detail, we *generalise* by looking for commonalities among groups of people, and *categorise* them accordingly (Ashmore & Del Boca, 1979; Cantor & Mischel, 1979; J. M. Feldman, 1981; Hamilton, 1979; Hamilton & Trolier, 1986; McCauley, Stitt, & Segal, 1980; Stangor, Lynch, Duan, & Glass, 1992; Zarate & Smith, 1990). We see people who we categorise in the same group as being more alike, and people in different groups as more different than when observing the same people as an aggregate group of individuals (Hamilton & Trolier, 1986). As such, stereotypes in occupational settings have been defined as “associations between attributes (eg., personality traits and overt

behaviour) and social categories (eg., age groups and jobs)” (Perry, Kulik, & Bourhis, 1996). Allport (1935) differentiated between attitudes and stereotypes by describing stereotypes as “attitudes which result in gross oversimplifications of experience and in prejudgments” (p. 809). According to Allport, attitudes are simplifications of experience, whereas stereotypes are *gross* oversimplifications.

Some models of impression formation have built upon the stereotype model to include individuating as the basis of stereotypes (Ashmore & Del Boca, 1979; J. M. Feldman, 1981; Fiske & Neuberg, 1990). For example, one might have a stereotypical belief or attitude that all ‘old people’ are resistant to change. This belief would influence the person’s judgment of a particular ‘old person’. However, their judgment would also be influenced by any memories they had of exemplar ‘old people’ who were resistant to change (Smith & Zarate, 1992), or by individual characteristics of the person themselves (J. M. Feldman, 1981; Fiske & Neuberg, 1990). In terms of fair treatment, it is more ideal to judge people on their individual characteristics, rather than category membership. However, as the stereotype model posits, this is not always possible. The individuating theory assumes the cognitive processing and memory capacity of the human brain is much higher than is assumed by the stereotype model. Other research has suggested that the amount of individuating information that is used and the degree of reliance on stereotypes varies, and is influenced by a number of factors such as cognitive busyness, demanding information processing environments (MacRae, Hewstone, & Griffiths, 1993), information processing errors (Hamilton & Rose, 1980) and even the time of day and circadian rhythms of perceivers (Bodenhausen, 1990). Stereotypes could therefore be considered a ‘necessary evil’, but regardless of how they are formed, it is agreed that some degree of simplification is necessary and does occur.

Stereotypes can come in the form of either positive or negative generalizations. For example, older workers in general might be perceived to achieve less in their working day, but they might also be categorised as being wise, or patient. The literature reviewed below indicates the existence of both negative and positive attitudes towards older workers, however, stereotypes generally have negative connotations, and it is negative attitudes that are of interest in the current study.

Research shows that negative attitudes and stereotypes towards older workers are prevalent, and have been for many decades (Eastman, 1993; Kirchner & Dunnette, 1954; O'Connell & Rotter, 1979; B Rosen & Jerdee, 1976; Stagner, 1971; Steinberg, Donald, Najman, & Skerman, 1996; P. E. Taylor & Walker, 1994; Torrence, 1970; Trew & Sargent, 2000; Tuckman & Lorge, 1952). Since an early survey of attitudes towards older workers, carried out by Tuckman and Lorge (1952), there has been ongoing interest in this area. These authors' results showed negative attitudes regarding older workers' physical decline, mental decline, resistance to new ideas and procedures, reaction to criticism, and attitudes toward younger workers, among others. These attitudes were found across a broad spectrum of participants, including undergraduates, graduates, professional workers, non-professional workers, their wives, and retired people.

Using the Gough Adjective Rating Scale, Aaronson (1966) analysed the adjectives chosen or not chosen by 20 evening school students aged 18-45, to describe people of various ages. The results revealed three distinct factors that were related to childhood, adulthood and senescence. Senescence was most closely related to factors that were named *anergic constriction*, (calm, conservative, absent-minded, slow and

thoughtful) and *socialised control* (clear-thinking, cooperative, dependable, efficient, mature, logical). Senescence was also partly related to *mature restraint* (capable, cautious, efficient, dependable, practical, self-controlled, poised) and *asocial inefficiency* (careless, immature, impatient, mischievous, stubborn, temperamental). Senescence was not related to *energetic outgoingness* (active, aggressive, daring, dreamy, energetic, enthusiastic, imaginative) or *youthful exuberance* (active, adaptable, ambitious, healthy, humorous, progressive, intelligent).

O'Connell and Rotter (1979) found that "increasingly negative attributes are associated with increasing age" (p. 225) among college students. Evidence has also been found for differential attributions for the success or failure of older compared to younger workers (Locke-Connor & Walsh, 1980; Reno, 1979). The reasons for failure of older workers were more often attributed more to stable, dispositional factors such as ability and demographic characteristics (including age), while the reasons for failure of younger workers was more likely to be attributed to unstable factors such as lack of effort or motivation. Supervisors in a study by Ferris, Yates, Gilmore and Rowland (1985) rated older subordinates lower than younger subordinates who were doing the same job. These authors also examined the differences between the self-ratings of subordinates and supervisory ratings, and found an age effect where supervisors rated younger subordinates (20-29 years) higher than they rated themselves, but older subordinates (40-61 years) were rated lower than supervisors rated themselves. Kite and Johnson (1988) found more negative attitudes toward older than younger people, but found that the difference was more marked when measures of competence were used, rather than measures of personality traits.

Steinberg and colleagues (1996) compared the responses of a large number of employers and employees to detect attitudes toward older workers, with some noteworthy results. They asked all of their respondents: "How old is an older worker?" The largest percentage of employees (30.4%) answered 56-60 years old, with the next largest percentage (26%) answering 61-65 years old. However, the largest percentage of employers (27%) chose 51-55 years as the modal age of an older worker, with the next largest group (19%) selecting 56-60 years. The difference between employee and employer responses was statistically significant, confirming that employers consider workers to be 'old' before employees do. This finding has implications for the issue of extending the work lives of older workers because it suggests that employers will apply age-related policies and stereotypes to workers at ages that they, or their colleagues, do not consider 'old'.

Despite an overall trend of negative attitudes towards older workers as shown by the above evidence, not all the literature points to negative attitudes towards older workers (McTavish, 1971). Steinberg and colleagues (1996) measured positive and negative perceptions of older compared to younger workers, and perceived qualities of workers based on age. The results showed evidence of stereotypes, with older workers being valued for their decision-making and dependability, but considered less adaptable and harder to train. Gray and McGregor (2003), using a large New Zealand sample of employers and workers aged 55 and over, likewise reported some positive perceptions that employers held toward older workers, such as reliability, loyalty and commitment to the job. However, they also reported perceptions that older workers were more likely to be less willing to train, more likely to have problems with technology and less likely to offer a better return on investment. Rosen and Jerdee (1976) found evidence of age

stereotypes across respondents of all ages. Older workers when compared to younger workers were seen to have lower performance, lower development potential, lower levels of some interpersonal skills and vitality, less willingness to take risks, but higher integrity. Taylor and Walker (1994) also reported negative attitudes; employers in their sample considered older workers to be too cautious, less able to adapt to new technology, inflexible, and to dislike taking orders from younger managers. On the other hand, they were also rated higher on loyalty, productivity and reliability.

The studies above show mixed positive and negative stereotypes, but some studies have reported evidence for wholly positive stereotypes. Early studies by Kirchner and his colleagues (Kirchner & Dunnette, 1954; Kirchner, Lindbom, & Paterson, 1952) found that rank-and-file production employees had more positive attitudes toward older workers than supervisors did, but in both studies, attitudes of employees were positive, and nearly neutral in the case of supervisors. These findings were replicated 30 years later by Bird and Fisher (1986), and similar results were reported within three different organisational settings a further nine years later by Hassell and Perrewé (1995). Liden, Stilwell and Ferris (1996) found that older sales representatives received higher objective and subjective performance ratings from their immediate supervisors than younger workers. The explanation offered by these authors for why their results conflicted with other major studies, was that where subjective information was used exclusively, stereotypes may be more heavily relied upon, and bias more prevalent. They suggested that where both subjective and objective information was used, as in their study, there might be opportunities for controlled information processing to take place and fairer evaluations made. However, these conflicting results could also be due to small sample sizes; none of these studies

reported a sample size of over 200, and only one sample was over 100 (Hassell & Perrewe, 1993).

Employee attitudes toward older workers also vary according to the age of the perceiver, with younger workers having less favourable attitudes towards older workers than older or middle-aged workers (Bird & Fisher, 1986; Gibson, Zerbe, & Franken, 1993; Hassell & Perrewe, 1995; Kirchner & Dunnette, 1954; Kirchner et al., 1952; Slater & Kingsley, 1976). This could be explained by the degree of accuracy of the stereotypes that younger and older people develop (Slater & Kingsley, 1976). When a person is younger, they may be more likely to base their stereotypes on erroneous information, while older people may have more accurate information about the abilities of older workers because they are experiencing the ageing process themselves. They may therefore be less likely to have inaccurate stereotypical beliefs and negative attitudes. A second explanation is to do with self-concept and in-groups and out-groups. The older a person is, the more likely they are to see themselves as 'old', and to identify with the category 'older workers' (Brubaker & Powers, 1976). If they identify with this group and see members of it as in-group members, they are less likely to have negative attitudes towards them (Doise et al., 1972).

In all of this literature, an assumption is made that provides the reason for conducting research in this area; it is assumed that negative stereotypes and attitudes have a negative effect on those they are directed at (Stangor et al., 1992). However, inferences cannot be made about the effect of others' attitudes on an individual by simply considering whether the attitudes exist towards that individual's group, because

the same actions could be perceived differently by each individual (Harris, Lievens, & Hoye, 2004).

A second reason that actual attitudes may not be a good indicator of the effect they have on their targets, is that people may not necessarily behave according to their own personal attitudes (Ajzen, 1987). To explain, research on attitudes towards older workers may examine either a social unit of analysis, or an individual unit of analysis (McTavish, 1971). A criticism of many of the measures of attitudes toward older workers is that they are focused on social stereotypes, rather than individual or personal beliefs (Braithwaite, Gibson, & Holman, 1986; Green, 1981; McCauley et al., 1980). The point has been raised that answers given to questionnaires measuring the attitudes or stereotypes people hold could be a reflection of participants' awareness of the presumed prevalent attitudes toward older workers. Or responses could reflect their motivation to complete the questionnaire according to what they believe the researcher is trying to achieve, being measurement of commonly held stereotypes (Braithwaite et al., 1986). Even if this is not the case, participants' answers to questions about what older workers as a category are like are typically averaged, and the characteristics that have a high degree of agreement across participants are considered the essence of the stereotype (McCauley et al., 1980). It is also assumed that an individual is stereotyping only to the extent that their individual responses are in agreement with the majority, when in fact an individual's stereotype can exist in isolation and without any agreement from others (Brigham, 1971).

The authors that raise the above concerns regarding social measures of stereotypes and recommend the measurement of individual stereotypes fail to make

clear an important assumption. They assume that people act according to their personal stereotypes, irrespective of the social stereotypes that exist in a given situation or environment. The question must be raised as to whether people act according to their individual attitudes, or their beliefs about commonly held attitudes; and there is reason to believe that people are more likely to act according to social attitudes or stereotypes than individual ones where the two differ (Ajzen, 1987). The theory of planned behaviour considers this, and included in the model is an attitudinal and normative component; that is, a person's behaviour may be determined by their attitude toward the behaviour, and the social pressure to perform or not perform the behaviour (Ajzen, 1987; Fishbein & Ajzen, 1975). Since stereotypes guide behaviour (Cantor & Mischel, 1979; Hamilton & Trolie, 1986), social stereotypes are likely to be closely linked to social norms. Norms are socially developed expectations and rules, which also guide behaviour by being standards for what is appropriate and inappropriate for group members to say or do (Riggio, 2000). In organisational settings, more specific organisational norms can exist about what is appropriate in that particular organisation. The behaviour that is governed by norms in any one setting should be in alignment with the social attitudes that exist in that setting. The strength of norms lies in the process of conformity whereby groups exert considerable pressure on group members to adhere to norms in order to maintain harmony and optimal group functioning (Riggio, 2000). Therefore, where organisational members hold personal attitudes that differ from those commonly held in the organisation, it is more likely that they will act according to the social attitudes to conform to the expectations of the group.

To summarise this argument, when considering the outcomes of negative attitudes, there is more practical value in investigating the targets' perceptions of

negative attitudes, rather than the existence of the attitudes themselves. “Whether such perceptions can be taken as the ‘real’ or actual amount of discrimination experienced by different... groups and their members is controversial and presently difficult, if not impossible, to answer. Perceptions of discrimination do, nevertheless, represent an important psychological reality” (Dion & Kawakami, 1996, p. 204). Measuring perceptions cuts through the issue of whether people act according to their own attitudes or social attitudes, as well as the issue of individual interpretation. Therefore, in the present study, older workers’ perceptions of the attitudes that exist toward them are measured.

Allport (1935) described attitudes as a preparation, or readiness for response, that is, a precursor to behavior. Other authors have also agreed that stereotypes and attitudes influence how a perceiver interacts with a member of a stereotyped group (Cantor & Mischel, 1979; Hamilton, 1979; Hamilton & Trolier, 1986). Since attitudes are a precursor to behaviour, we can expect that where older workers perceive negative attitudes towards them in their organisation, they will also report perceiving behaviour reflective of those attitudes. Some of this behaviour may simply reveal the attitudes held by the actor or the wider organisation, and some may amount to differential treatment of older workers based on their membership of that category, therefore taking the form of age discrimination. Age discrimination is the second component of the RC construct and is discussed in the following section.

4.2 Age Discrimination

In his extensive literature review and recommendations for future research, D. C. Feldman (1994) identified perceived age discrimination as an important issue for

consideration in ageing research. However, this author did not clearly define the construct, and his rationale seems to confuse age discrimination with other related issues such as negative attitudes towards older workers and informal pressure to retire. These issues have been separated and clarified in the current study. Age discrimination has been defined as “the rejection of an older worker because of assumptions about the effect of age on the worker’s ability to perform, regardless of whether there was any factual basis for the assumptions” (Gregory, 2001, p. 12). Thus, age discrimination is distinguishable from negative attitudes; it is the discriminatory action that results from attitudes (Gray & McGregor, 2003).

Human rights and employment legislation in New Zealand currently forbids workplace discrimination on the basis of age (Gray & McGregor, 2003; Human Rights Commission, 2003; Thew, Eastman, & Bourke, 2005; Turner, 2000), and similar legislation exists in the UK, USA, Australia and Europe (Eastman, 1993; Griffiths, 1997; Sargeant, 2003; Thew et al., 2005). However, what actually goes on in organisations does not necessarily reflect legislation (Gray & McGregor, 2003; Slater, 1972). Many practices are covert and not immediately apparent as discrimination (Gray & McGregor, 2003; McAuley, 1977), but it is a reality that older workers are subject to discrimination on the basis of their age (Capowski, 1994; Davies, Matthews, & Wong, 1991; Eastman, 1993; Gray & McGregor, 2003; Griffiths, 1997; B Rosen & Jerdee, 1986; Sargeant, 2003; Siegenthaler & Brenner, 2000; Simon, 1996; Steinberg et al., 1996; P. E. Taylor & Walker, 1994).

There is evidence that in their assessments, raters classify others using readily perceptible and culturally meaningful categories (Brewer & Lui, 1989). Age is an

example of a readily perceptible (through visual and auditory cues), and culturally meaningful (age is a significant factor in evaluating and describing people) category, but in an employment setting it is not job-related, and therefore evaluations based on age amount to age discrimination. In the United States especially, large and growing numbers of law suits are brought by older workers who claim their employers have discriminated against them because of their age (Bulger & Gessner, 1992; Hansson, Dekoekkoek, Neece, & Patterson, 1997; Simon, 1996; Snyder & Barrett, 1988; Woo, 1992).

Age discrimination is most often evident in selection decisions, and the literature reflects this as the bulk of the age discrimination literature relates to selection and hiring. Age has been identified as one of the most important but non-job-related variables to influence selection decisions in interviews (Arvey & Campion, 1982; Singer & Sewell, 1989). Rosen and Jerdee (1976a) found that when job requirements involved creativity, innovation and financial risk-taking, managers were less likely to hire or promote an older worker than a younger worker with identical qualifications. In a similar vein, Craft, Doctors, Shkop and Benecki (1979) found that MBA students, in their overall perception of people of different ages, did not rely on age as a point of difference. However, even though they perceived people of different ages as generally similar, they were less willing to hire the older workers. Haefner (1977) investigated selection decisions for 25 and 55 year old applicants who were categorised as either highly competent or barely competent. The sample of 286 high, medium or low level leaders with responsibility for hiring decisions reported no preference for either young or old applicants who were barely competent, but young applicants were preferred in the competent condition. Triandis (1963) found evidence of age discrimination across

samples of students and company personal directors from two countries, but only in a low status job and not in higher status jobs.

In another study, no differences in evaluations of old or young applicants were detected, but respondents' evaluations were influenced more by the gender of the respondent and whether the applicant had been hired or not (Connor, Walsh, Litzelman, & Alvarez, 1978). Similarly, Fusilier and Hitt (1983) found no main effects for age or any of their performance-irrelevant variables. Avolio and Barrett (1987) found that older workers did receive lower ratings, but the effect of chronological age alone was small. Two studies have also suggested that age discrimination may have decreased in the last 30 years (Fusilier & Hitt, 1983; Weiss & Maurer, 2004). The respondents used in these four studies were students, and it is possible that this group may give more idealistic responses than respondents who are exposed to the real pressures in the workplace. A study that did not survey students, reported more positive interview ratings for older compared to younger applicants (Arvey, Miller, Gould, & Burch, 1987). However, this result could have been a function of the type of job in question, which was a seasonal sales clerk. Managers in the organisation were reported to view older workers as more reliable, and given that the work was seasonal and older workers who take part in this type of work are likely to have more time on their hands than younger workers who are perhaps working while studying.

Training and development is another area in which age discrimination can be manifest (Gray & McGregor, 2003). Older workers may be denied access to training and development opportunities, or their leaders could fail to provide them with support and encouragement, and may even discourage their participation (Maurer & Rafuse,

2001). In the current technological age, older workers are at risk of their skills becoming obsolete if they do not continually retrain (Dalton & Thompson, 1971; Eastman, 1993; Gray & McGregor, 2003), therefore they are particularly vulnerable to this type of discrimination. As mentioned above, older workers can be seen as having less development potential (B Rosen & Jerdee, 1976), and there is evidence that they are given less training opportunities than their younger counterparts. Simon (1996) found that the training opportunities received by workers aged 55-64 years were only a third of those received by workers aged 35-44 years. Rosen and Jerdee (1976a) found that student participants posing as managers were less likely to recommend financial support for the development of an older worker compared to a younger worker. Although legal cases of age discrimination in training and development are rare, it has been suggested that they may become more prevalent in the future (Maurer & Rafuse, 2001).

A third area where older workers are open to age discrimination is performance appraisal and promotion; however, research results are scarce and conflicting in this area. Managers in Rosen and Jerdee's (1976) sample were less likely to take a positive corrective developmental approach to a 'problem' older employee compared with a younger employee, instead, they recommended avoiding confrontation and reassigning them. On the contrary, a study designed to improve on the Rosen and Jerdee study reported that older personnel specialists made lower performance evaluations of a 61 year old target compared to a 24 year old target, while evaluations of younger respondents were in the opposite direction (Schwab & Heneman, 1978).

It is clear that the evidence for the existence of age discrimination is mixed, and it has been suggested that this is because age discrimination is a function of a number of

factors other than the age of the applicant, including evaluator age and position, the job the older worker is incumbent in or applying for, and the type and amount of information available to the evaluator (Avolio & Barrett, 1987; Cleveland & Hollmann, 1991; Cleveland & Landy, 1983; Decker, 1983; Dipboye, 1985; Finkelstein, Burke, & Raju, 1995; Perry & Bourhis, 1998; Perry et al., 1996; Raza & Carpenter, 1987; Salthouse & Maurer, 1996; Singer, 1986). It is beyond the scope of the current study to resolve the issue of the conditions under which age discrimination occurs. Therefore, perceived age discrimination is the construct of interest here.

Although discrimination in general has been a popular topic for research, there has been comparatively little published about targets' perceptions of discrimination (Harris et al., 2004). Moreover, the existing perceived discrimination literature is predominantly in the area of racial or gender discrimination. In one of the few studies on perceived age discrimination, McAuley (1977) found that 65 percent of respondents in their study aged 55-64 answered yes to the question: "Do you believe people of your age are in any way discriminated against in terms of their ability to find employment?" Unfortunately this question was asking about people of the respondent's age, rather than their own experiences, and although the sample was large and representative, it was only representative of the Pennsylvania area, but it nevertheless paints a picture. Another study found similar results, with 62 percent of the sample aged 60-64 years and 49 percent of those aged 50-59 years saying that age is a handicap in trying to find a new job (Slater, 1972). In the only New Zealand study found on perceptions of age discrimination, employers and employee's perceptions about older workers were compared. Results showed evidence that older workers perceived age discrimination

towards themselves in selection and training, despite widespread improvements in regulations, policies and overt discrimination (Gray & McGregor, 2003).

4.3 Definition of Retirement Climate

Given the preceding argument for the RC construct, a proposed definition is:

Retirement Climate reflects older workers' individual perceptions, irrespective of their objective accuracy, of the degree to which organisational attitudes specifically relating to their personal retirement and status as an older worker are positive or negative, and the degree to which acts of age discrimination are prevalent within their organisation.

5 Outcomes of Retirement Climate

There is agreement in the literature that “negative stereotypes, prejudicial attitudes, and discriminatory treatment are harmful to their targets on multiple levels” (Major, Quinton, & McCoy, 2002, p. 252), including self-esteem (Dion, 2003; Hassell & Perrewe, 1993), psychological well-being (Garstka, Schmitt, Branscombe, & Hummert, 2004; Harris et al., 2004), and negative job attitudes and behaviour (Harris et al., 2004). In the following sections, the literature is reviewed with regards to the potential relationships between RC and other work related variables. First, the link between RC and Intended Retirement Age (IRA) is explored. Next, job satisfaction, organisational commitment and job involvement are considered as moderating variables on the RC-IRA relationship. Then, organisational policies are looked at as predictors of IRA, and finally, pressure to retire is discussed as an outcome of both RC and organisational policies.

5.1 Intended Retirement Age

The key question that the present research aims to address is whether the RC that an older worker perceives in their organisational environment is related to their decision to retire, or more specifically, the age at which they intend to retire. IRA is the chosen variable because an older worker may ideally like to retire at a certain age, but pressures from within their organisation (work-related push factors), as well as the non-work domain (pull factors), may influence the age at which they actually decide to retire (Beehr, 1986; Beehr et al., 2000; Shultz et al., 1998; Szinovacz & Davey, 2005). Hanisch and Hulin (1990) found rather high correlations between desire to retire and IRA (.49 and .52), and suggested that they may serve the same purpose. In the present study, both are measured, and tests performed to establish whether they are significantly different.

There is evidence in the literature that suggests a link between negative RC and early retirement. Rosen and Jerdee (1986) surveyed a large number of subscribers to a well-known business periodical, and found that “when an organisational culture encourages early retirement, individuals are more likely to speed up the timing of their own retirement” (p. 412). Also, 29% of their respondents said they would consider working longer if their organisation encouraged delayed retirement, and a feeling of being needed by the organisation emerged as a key theme among the reasons given for being willing to delay retirement. In one study measuring IRA, Daniels and Daniels (1991) compared college and university faculty who accepted a retirement incentive package, with those who rejected it. Results showed that the higher the IRA of those who chose to stay, and the higher the actual retirement age of those who accepted the

offer, the less push factors, or negative aspects of the pre-retirement position were reported.

Quinn (1978) reported “support for the hypothesis that individuals are more likely to retire from jobs with undesirable job attributes” (p, 321). In this study, the job attributes that were measured included agency over a whole activity (the only positive attribute), repetitive work, specific instructions, stress, physically demanding work, and bad working conditions. The sample was very large (N = 4845), but was nonetheless restricted as it only included white, married males. Another similar study which used archival data relating to retirement age and characteristics of 334 occupations, included repetitive work, stress and physical demands (Filer & Petri, 1988). As expected in Quinn’s (1978) study, respondents who reported ‘whole activity’ as an attribute of their job were less likely to have retired. For all the other job attributes in both studies, respondents who reported them were more likely to have retired. In another study, a large group of Civil Service retirees reported less autonomy, skill variety, opportunity to deal with others, and intrinsic satisfaction, but more feedback from others compared to non-retirees (Schmitt, Coyle, Rauschenberger, & White, 1979). In yet another similar study with a very large sample, Norwegian men in jobs with lower autonomy were found to retire earlier (Blekesaune & Solem, 2005).

The argument for negative RC being related to negative job attributes is further strengthened by the second part of Quinn’s (1978) study. The results remained the same as in the first part of the study among those with some health limitation, but the results were very different for those with no health limitation, with some relationships in the opposite direction. This pattern of results suggests that older workers who have a

health limitation are more likely than their healthy counterparts to be viewed negatively and discriminated against, and as a result, retire. The literature reviewed in this section provides support for the hypothesised relationship between RC and IRA.

5.2 Job Satisfaction

Research has shown that employees' perceptions of their work environments have reliable relationships with a number of individual-level outcomes. Two outcomes that have shown the most consistent links to climate perceptions are job satisfaction (Parker et al., 2003; Schneider & Snyder, 1975), and organisational commitment (Adams, Prescher, Beehr, & Lepisto, 2002; Parker et al., 2003). Job satisfaction will be discussed in the present section, and organisational commitment in the following section.

In terms of the direction of the relationship between climate perceptions and job satisfaction, research has concluded that cognitive, descriptive climate perceptions of the degree to which the environment is personally beneficial or detrimental lead to affective reactions to that environment, such as job satisfaction, rather than in the reverse direction (L. A. James & James, 1989; L. R. James & Tetrick, 1986; Parker et al., 2003). A reciprocal relationship is also a possibility; affect experienced in response to certain aspects of the environment is likely to determine which aspects of the work environment are salient, and therefore perceived (L. A. James & James, 1989; L. R. James & Tetrick, 1986).

The majority of the research linking job satisfaction with age points towards a positive relationship; older workers are more satisfied with their jobs than younger

workers (Hassell & Perrewe, 1993; Rhodes, 1983). However, this relationship has only been demonstrated up to age 60, and evidence for workers older than 60 is conflicting (Rhodes, 1983). This pattern of results suggests that new dynamics may operate after age 60. It is possible that RC plays a part in these new dynamics; therefore, the relationship between RC and job satisfaction is explored in the current study.

We will first look at the links between constructs that are related to RC, and job satisfaction. Organisational climate and job satisfaction are closely related (Parker et al., 2003; Schneider & Snyder, 1975), however, climate has been criticised as amounting to no more than a reinvention of the job satisfaction wheel. The argument behind this criticism is that people's feelings about their job (satisfaction) will unavoidably influence their descriptions of their organisation (climate), making climate a redundant concept (Guion, 1973; Johannesson, 1973). These concerns and their supporting statistical evidence have been subsequently challenged, and the two constructs have been confirmed as distinct (Payne, Fineman, & Wall, 1976). This pattern of findings can be extended beyond organisational climate to psychological climate as the arguments apply on both an organisational and individual level (L. A. James & James, 1989). Demonstrating this, Parker and colleagues (2003), in their meta-analytic review, found a significant positive relationship between psychological climate and job satisfaction.

Empowerment is another concept that has been looked at in relation to job satisfaction, and can provide insights into the RC – job satisfaction relationship. (Carless, 2004) studied this relationship, with empowerment conceptualised as comprising of meaning, competence, self-determination, and impact. Overall, these

components measure the degree to which an individual has autonomy, respect and fulfilment in their work. The concept of empowerment bears a relation to RC, in that older workers in positive RC's could be expected to experience a greater degree of empowerment compared to those in negative RC's. Carless (2004) found that, among customer service employees in three public and private organisations, empowerment mediated the relationship between climate perceptions and job satisfaction, thus, empowerment was directly related to both climate perceptions and job satisfaction. If empowerment can be taken as indicative of RC, then these results provide another plausible link between RC and job satisfaction.

Hassell and Perrewe (1993), in their research on perceived age discrimination, predicted and found a negative relationship with job satisfaction across a range of employees and organisations; "older workers who perceive age discrimination are less satisfied than older workers who do not perceive age discrimination" (p.114). Foley, Hang-Yue and Wong (2005) also reported a link between perceived discrimination (although they were measuring gender discrimination), and job satisfaction, among Protestant clergy in Hong Kong. In both studies, although significant, the beta values are not large, ranging from 0.003 to 0.1. Hassell and Perrewe (1993) reported an R square change value of only 0.3% unique explained variance for age discrimination on job satisfaction, when controlling for age. Foley and colleagues (2005) reported a higher 14% unique variance, but this is difficult to interpret because it included distributive and procedural justice as well as discrimination.

In their studies on retirement as a form of organisational withdrawal, conducted using academic and non-academic employees within a large university, Hanisch and

Hulin (1990; 1991) reported convincing evidence that “dissatisfied individuals are more likely to engage in several organizational withdrawal behaviours, including retirement, than are satisfied individuals” (Hanisch & Hulin, 1990, p. 75). Their findings included a positive relationship between measures of satisfaction and IRA. However, in another study by M. A. Taylor and Shore (1995), results showed a non-significant relationship between job satisfaction and planned retirement age for a range of employees within a large multi-national firm. Dobson and Morrow (1984), using a sample similar to the one used by Hanisch and Hulin (1990; 1991) also found a non-significant relationship between job satisfaction and anticipated retirement age. It may be that older workers have made up their minds that they are retiring at a certain age, regardless of their satisfaction, or perhaps other factors played a stronger role in influencing the decision than did job satisfaction.

Taken together, the above literature reveals a pattern linking RC, or similar constructs that may be indicative of RC, to job satisfaction, and linking job satisfaction to retirement. No studies were found that investigated the whole process from perceptions to retirement, while also considering the effect of job attitudes. The present study investigates this entire process.

5.3 Organisational Commitment

Organisational commitment has a long research history, and many different definitions have been proposed (Mowday, Porter, & Steers, 1982). Organisational commitment can be divided into two types. Behavioural, or continuance commitment refers to an attachment to an organisation that has its origin in the past behaviour of the individual (N. J. Allen & Meyer, 1990; Mowday et al., 1982; Mowday, Steers, & Porter,

1979). The notion of ‘side-bets’ has been used to describe this type of commitment. A side-bet is where an individual, through certain behaviours, makes an investment under the assumption that it will pay off, be it training in specific skills or development of close social relationships. At a later stage, the investment constrains their behaviour by reducing their freedom to leave the organisation to the degree that the cost of leaving outweighs the benefits of staying (Becker, 1964). Attitudinal, or affective commitment, on the other hand, involves identification with the organisation, and a desire to remain a member (N. J. Allen & Meyer, 1990; Mowday et al., 1982; Mowday et al., 1979). For the purpose of the present study, attitudinal commitment will be measured because it is more relevant to RC; older workers who choose to retire from an organisation with a negative RC are most likely to be retiring because the climate in their organisation makes them not *want* to remain a member; thus, RC is an attitudinal construct. For the purpose of the present study, the following definition of organisational commitment will be adopted:

“Organisational commitment is the relative strength of an individual’s identification with and involvement in a particular organisation. Conceptually, it can be characterized by at least three factors:

- (a) a strong belief in and acceptance of the organization’s goals and values;
 - (b) a willingness to exert considerable effort on behalf of the organization; and
 - (c) a strong desire to maintain membership in the organization”
- (Mowday et al., 1979, p. 226).

Perceived Organisational Support (POS) is a construct that bears some important similarities to RC; it represents employees' beliefs concerning their organisation's readiness to reward effort, to meet their socio-emotional needs, and the extent to which it values their contributions and cares about their well-being (Eisenberger & Huntington, 1986; Rhoades & Eisenberger, 2002). A strong relationship has been demonstrated between POS and affective organisational commitment (Eisenberger, Fasolo, & Davis-LaMastro, 1990; O'Driscoll & Randall, 1999; Rhoades & Eisenberger, 2002). Two other constructs, similar to POS, have also been shown to be related to organisational commitment. *Organisational dependability*, the extent to which it is perceived that the organisation can be relied on to meet employees' needs, as well as employees' feelings of *personal importance to the organisation*, have been linked to organisational commitment (Buchanan, 1974; Steers, 1977). These findings provide supporting evidence for the argument for a proposed relationship between RC and organisational commitment. For instance, in a positive RC, older workers should feel that they have the support of their organisation and can depend on it, and that they are personally valued by the organisation, suggesting that those in a positive RC will report greater organisational commitment.

Parker and colleagues (2003), in their meta-analytic review, found a significant positive relationship between psychological climate and organisational commitment; and Foley, Hang-Yue and Wong (2005) found that perceptions of (gender) discrimination were negatively related to organisational commitment among Protestant clergy in Hong Kong. The beta values reported by these authors (0.19 and 0.44 respectively) were of a moderate size and larger than those obtained for job satisfaction. However, the unique variance in organisational commitment explained by justice

perceptions cannot be interpreted clearly because perceived discrimination was included in the model, but at 34%, it is much larger than the 14% obtained for the same model tested on job satisfaction.

Mathieu and Zajac (1990) conducted a meta-analysis of studies investigating the antecedents and consequences of organisational commitment. Their results showed a number of relationships between certain variables and organisational commitment that suggest a link between RC and organisational commitment. *Task autonomy* and *job challenge* were related to organisational commitment. Attitudes that exist toward older workers in a negative RC could result in the more challenging and autonomous work being allocated to younger rather than older workers.

Work-role attachment theory proposes that an employee's level of commitment to their work role influences their desire to remain a member of the workforce (Carter & Cook, 1995), and retirement has been defined as psychological withdrawal from work (D. C. Feldman, 1994), and as such could be applied to the retirement decision. Work-role attachment consists of three facets: job involvement, organisational commitment and career commitment (Carter & Cook, 1995). The first two of the three facets: job involvement and organisational commitment, will be investigated in the present study.

One study reported a significant positive relationship between organisational commitment and planned retirement age (M. A. Taylor & Shore, 1995), and another reported a negative relationship between organisational commitment and retirement intent (Adams et al., 2002). Dobson and Morrow (1984) also found a significant positive relationship between organisational commitment and anticipated retirement age

when using a single-item measure of commitment that asked respondents if they would choose to work if they had no financial need to. All of these studies used medium to large samples from a range of occupational settings.

Parker and colleagues (2003), as well as finding a significant positive relationship between psychological climate and organisational commitment, also found that work attitudes, including organisational commitment, fully mediated the relationship between psychological climate and performance. Earlier in the discussion, climate was labelled as an intervening variable between actual environmental characteristics and behaviour. Although the present study does not focus on the outcome of performance, the results reported by Parker and colleagues (2003) reveal a larger process: one that moves from environmental characteristics, through perceptions, then resulting attitudes, and ultimately to behaviour. The hypothesised relationships in the present study fit into part of this model, with a proposed link from RC (environmental perception) to IRA (behavioural intention), with job attitudes influencing the relationship between them.

5.4 Job Involvement

Job involvement has been defined as a cognitive state of psychological identification with a particular job (Brown & Leigh, 1996; Kanungo, 1982; Lawler & Hall, 1970; Lodahl & Kejner, 1965; Rabinowitz & Hall, 1977). Age has been consistently positively related to job involvement over a number of studies and samples (Rabinowitz & Hall, 1977; Rhodes, 1983), such that older workers report higher job involvement, making job involvement an important variable in research on older workers.

Job involvement has also been consistently linked to climate perceptions (eg. Brown & Leigh, 1996; Parker et al., 2003). Parker and colleagues (2003) conducted a meta-analysis and found a significant positive relationship between psychological climate and job involvement across 121 samples. Brown and Leigh (1996) found a significant positive relationship between a positive, motivating, involving climate and job involvement among sales representatives. Climate in this study was represented by management support, freedom of self-expression at work, a feeling that contributions are valuable, recognition and perceptions of psychological safety and meaning. Although the above research indicates a relationship between climate and job involvement, more work is required to provide further insights into the nature of the climate that is related to job involvement. Work by O'Driscoll and Randall (1999) on perceived organisational support (POS) provides a clue. These authors found that POS predicted job involvement, and as mentioned earlier, POS bears some important similarities to RC.

Research linking job involvement and retirement intentions is sparse. Research by Schmitt and McCune (1981) differentiated between early retirees and non-retirees. Results showed that respondents who retired early were more likely to report their jobs as being less involving. Others have suggested that as older workers approach retirement, they may increasingly view their jobs as a burden and become less psychologically invested (Ekerdt & DeViney, 1993). Faculty members who reported that their job was more important to them also reported a later IRA (Hanisch & Hulin, 1990, 1991).

Adams and colleagues (2002) expected to find a negative relationship between job involvement and intention to retire, but they instead found a positive relationship. The explanation suggested by these authors was that higher job involvement was linked to longer hours, stress and burnout, which in turn lead to retirement intentions. Other authors have reported evidence for a similarly counter-intuitive positive relationship between job stress and retirement age among Norwegians (Blekesaune & Solem, 2005). These authors suggested that “job stress reflects a degree of inclusion and appreciation that may stimulate elderly workers to delay their retirement” (p. 25). It would follow, therefore, that in a climate that is supportive of the needs of older workers and values their input, that high job involvement may not lead to stress, burnout and the desire to withdraw from the organisation. On the other hand, high job involvement in an environment where older workers are devalued and encouraged to retire early may be more likely to lead to retirement intentions. Therefore, in the present study, job involvement is predicted to moderate the relationship between RC and IRA.

5.5 Organisational Policies

Rosen and Jerdee (1990) concluded, based on their large sample of human resource managers, that there was a “serious gap between existing policies and policies needed for effective career management for older employees” (p. 59). These authors suggested that policies such as “career counselling, organizational incentives for older employees to maintain skills, and provisions for training and development could extend the late career contributions of many senior employees” (p. 68). Similarly, “more flexible work arrangements, including the creation of mentor or consultant roles for senior workers, could reshape the concept of retirement” (p. 68). Evidence has been found for inflexibility towards older workers in the form of minimum hours constraints,

diminishing the opportunity for flexible work schedules and gradual retirement (Gustman & Steinmeier, 1983; Hardy & Quadagno, 1995). In one study, respondents were asked at what age early retirement policies applied to employees in their organisation (P. E. Taylor & Walker, 1994). The majority, 57%, of employers in the study applied their early retirement schemes to employees aged from 50 years, 18% started their schemes from 55 years, and 19% from 60 years. In other words, the majority of employers consider employees to be 'old' and less valuable to retain after age 50, and their policies reflect this.

Organisational policies have been said to play a major part in retirement decisions (Eastman, 1993; Walker & Price, 1976). Although policies cannot explicitly define an older worker's retirement age, they can often induce retirement without explicitly requiring it (Hardy & Quadagno, 1995; Rones & Herz, 1989; Woodbury, 1999). For example, many companies offer early retirement incentive plans (ERIP's) that encourage early retirement by offering financial incentives (Eastman, 1993; Hwalek, Firestone, & Hoffman, 1982; Rones & Herz, 1989; Woodbury, 1999). Offering incentives to retire sends a clear message that older workers are not valued once they are older than the traditional retirement age (Beehr, 1986; Eastman, 1993). ERIP's can place older workers in a position where they have no choice but to retire (Bulger & Gessner, 1992; Eastman, 1993; Hardy & Quadagno, 1995; Robertson, 2000; Rones & Herz, 1989), and these policies have even been labelled "indirect discrimination" (Sargeant, 2003). The use of ERIP's during times of restructuring is known as a method of implementing 'reduction in force'. That is, when economic circumstances necessitate workforce reductions in organisations, older workers are often the first to go under ostensibly 'voluntary' early retirement plans (Bulger & Gessner,

1992; Hardy & Quadagno, 1995; Slater, 1972). Particularly in the USA, employment law suits against employers for this type of dismissal, as it is often ruled to be, are common and growing in number (Bulger & Gessner, 1992; Sargeant, 2003).

D. C. Feldman (1994) hypothesised that older workers will be more likely to retire early to the extent that their organisation is inflexible in meeting their needs. Weckerle and Shultz (1999) found that older workers who reported more flexibility in work scheduling were more likely to consider bridge employment in the same organisation, rather than fully retiring. Organisations that insist on the retirement decision being 'all or nothing', are pushing older workers to retire fully as soon as they are unable to keep up with the same demands as younger workers (Cavanaugh, 1997; Eastman, 1993; Kilbom, 1999; Rones & Herz, 1989; B Rosen & Jerdee, 1986). In the present study, it is predicted that older workers who report favourable organisational policies will also be more likely to retire later.

6 Pressure to Retire

Whether retirement is a voluntary or involuntary decision is one of three dichotomies that Beehr (1986) used to define retirement in his seminal paper, and was also identified by D. C. Feldman (1994) as an important variable influencing the decision to retire. Although older workers cannot legally be told when to retire, pressure to retire can come in more subtle ways than objective organisational policies or open inducement, through the messages behind attitudes and actions of colleagues and managers, and from organisational or social norms (Beehr et al., 2000; Hwalek et al., 1982; B Rosen & Jerdee, 1986).

Despite the abolition of a mandatory retirement age, research conducted when this legislation was a decade old found that expected retirement age was correlated with 'reaching traditional mandatory retirement age' (Beehr et al., 2000). This finding can be explained in two ways: either employees simply believe it is "time to retire" due to societal norms or traditional beliefs, or they feel informal pressure to retire from their employer or colleagues, or organisational norms (Beehr et al., 2000). Rosen and Jerdee (1986) found that 50% of respondents thought corporate attitudes were neutral with respect to early retirement, but 43% said corporate attitudes favoured early retirement. However, in a qualitative study, University Professors were asked in an interview whether they felt any institutional pressure to retire, and 15 out of 17 participants responded an emphatic 'no'. Two respondents reported some minor incidents of pressure to retire (Dorfman, 2000). However, the sample was too small and taken from only one university, so conclusions cannot be generalised.

One study that specifically investigated pressure to retire was framed within Fishbein and Ajzen's (1975) model of behavioural intentions, and interviewed 100 industrial workers who were within five years of eligibility for retirement (Hwalek et al., 1982). Both attitudinal and normative components of intention to retire were measured, and the two components were found to be correlated. This result provides evidence that in the decision to retire, older workers' own ideas about when they will retire are influenced by social norms and the opinions of those around them. Respondents in this study were also asked to rate how strongly they felt pressure to retire from various significant people or groups of people. Family represented the strongest source of pressure to retire, followed by same-age co-workers, younger co-workers, company, and then supervisor. Although pressure felt from younger co-

workers, the company and the supervisor were not as strong as other sources, they still represented an important influence in the decision to retire.

Most of the limited research on pressure to retire is merely descriptive; no studies have been found that related pressure to retire to outcomes, and only one study has been found that considered antecedents of pressure to retire (Szinovacz & Davey, 2005). In the present study, both outcomes and antecedents of pressure to retire are considered. Although no literature has been found that investigates the link between pressure to retire and retirement age, it is logical to predict that there would be a link evident, and this relationship is also investigated in the present study

Szinovacz and Davey (2005) concluded that “negative work conditions do not appear to play a significant role in perceptions of forced retirement” (p. 45). Despite this conclusion, the present study predicts that negative RC (work conditions) will be related to pressure to retire. This prediction is not unfounded, as the only measures of negative work conditions used by Szinovacz and Davey were whether respondents left their last job because they found other work or whether they just quit, and whether their last job was stressful. Firstly, these measures do not cover a large enough range of work conditions to be able to conclude that negative work conditions do not significantly influence perceptions of forced retirement. Secondly, if respondents left their last job because they found other work, this withdrawal cannot be considered retirement. Thirdly, no measures of anything remotely related to attitudes or age discrimination were used in the set of work conditions.

The same authors also investigated certain policies as predictors of perceptions of forced retirement (Szinovacz & Davey, 2005). Their results were mixed, depending on the benefit under investigation, and the tenure and gender of the respondent, providing no substantial conclusions about the effect of policies on perceptions of forced retirement. In the present study, this relationship is further investigated by examining the relationship between the provision and support for policies beneficial to older workers, and perceptions of pressure to retire.

7 Control Variables

Gender, age, ethnicity, marital status, level of education, health and income have been consistently shown to influence the retirement decision (Beehr, 1986; Beehr et al., 2000; Choi, 1994; Flippen & Tienda, 2000; Foley et al., 2005; Szinovacz & Davey, 2005; M. A. Taylor & Shore, 1995), and were therefore included in the present study as control variables.

D. C. Feldman (1994) has suggested that tenure, rather than age or gender, may be a better variable to use in predicting early retirement decisions because workers with high tenure are more likely to have higher wages and to have accrued better retirement benefits. Research has shown that age and tenure are both related to organisational commitment (Mathieu & Zajac, 1990; Mowday et al., 1982), and it has been suggested that this is due to older workers' diminishing employment options as they grow older. For the purposes of thoroughness, tenure is included in the present study.

In most cases, professionals in any field have undergone training of an academic nature in order to become professionals; as a result, they are perceived to be more

committed to their work and careers (Kilty & Behling, 1985). This perception has been verified in the literature also: Sheldon, McEwan and Ryser (1975) found that middle and upper blue collar workers had a preference for retirement over working, while middle and upper white collar workers had a preference for working over retirement. Additionally, half of the white collar workers in this study said that their job was the most important thing in their life. These findings suggest that a negative RC will have a larger effect on professionals than non-professionals because of their desire to continue working. Waldman and Avolio (1986) also found a more positive relationship between performance ratings and age for professionals compared to non-professionals, and Singer (1986) found differences in the stereotypical ratings of older workers in different professions. Therefore, occupation and employment situation are controlled for in the present study.

8 Summary and Research Hypotheses

In summary, the literature reviewed above provides support and a basis for the proposed RC construct. Past research also provides the basis for the hypothesised relationships between RC, organisational policies and pressure to retire, and between these variables and IRA, as well as the moderating effects of job satisfaction, organisational commitment and job involvement on the relationship between RC and IRA. Finally, support has also been presented for antecedents and outcomes of pressure to retire. Based on the literature and arguments outlined above, the following hypotheses are proposed.

Hypothesis 1a: *Older workers who report a more positive RC will intend retiring later than those who report a more negative RC (Figure 2).*

Hypothesis 1b: *Older workers who report more favourable organisational policies will intend retiring later than those who report less favourable organisational policies (Figure 2).*

Hypothesis 1c: *Older workers who report less pressure to retire will intend retiring later than those who report more pressure to retire (Figure 2).*

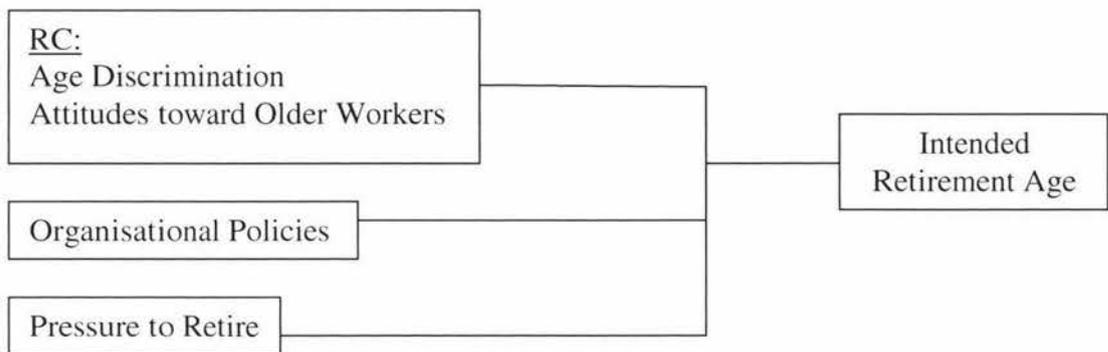


Figure 2: Diagram illustrating hypotheses 1a, 1b and 1c.

Hypothesis 2a: *Job satisfaction will moderate the relationship between RC and IRA such that a negative RC is more likely to lead to an earlier IRA for those who report low job satisfaction than for those who report high job satisfaction (Figure 3).*

Hypothesis 2b: *Organisational commitment will moderate the relationship between RC and IRA such that a negative RC is more likely to lead to an earlier IRA for those who report low organisational commitment than for those who report high organisational commitment (Figure 3).*

Hypothesis 2c: *Job involvement will moderate the relationship between RC and IRA such that a negative RC is more likely to lead to an earlier IRA for those who report low job involvement than for those who report high job involvement (Figure 3).*



Figure 3: Diagram illustrating hypotheses 2a, 2b and 2c.

Hypothesis 3a: *Older workers who report a more negative RC will also report feeling more pressure to retire (Figure 4).*

Hypothesis 3b: *Older workers who report less favourable Organisational Policies will also report feeling more pressure to retire (Figure 4).*

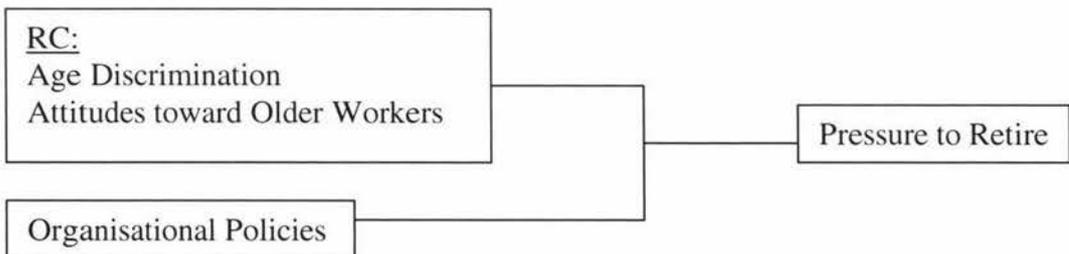


Figure 4: Diagram illustrating hypotheses 3a and 3b.

CHAPTER 2

METHOD

1 Design

Data were collected by cross-sectional mail survey method. Survey questions for some measures were taken from existing measures, and questions for other measures were derived from the Industrial/Organisational Psychology literature. The questionnaire was piloted on a small sample and useful feedback on the design of the questionnaire and the wording of some items was gained. On the basis of this information, amendments were made to a number of items.

2 Subjects

Participants were drawn from two sources. The first group was a random probability sample of members of the electoral roll who were 55 years and over and still in employment. Self-employed people were excluded. Three hundred questionnaires were mailed to members of the electoral roll who fitted these criteria. A total of 97 questionnaires were returned, giving a 32% response rate. A second non-probability convenience sample was drawn from personal networks of the author, yielding a further 43 completed questionnaires. Of the 140 questionnaires received, nine were excluded due to large amounts of missing data or the ineligibility of the respondent. Therefore, the final sample size was $N = 131$. A description of the sample is provided in the results section.

3 Procedure

For the probability sample, each randomly selected participant was sent the questionnaire in the mail with an accompanying introductory letter explaining how their details were obtained, the purpose of the study, what was required of them, informing them of their rights as a participant, assuring them of the anonymity of their responses, and providing contact details for the author and research supervisor. A reply-paid, self-addressed envelope was provided for the return of the questionnaires. A follow-up reminder card was sent three weeks after the questionnaires.

For the non-probability convenience sample, participants were recruited by the author through visits to workplaces and personal connections. Introductory letters and questionnaires were left with those who indicated they were willing to participate, and collected the following day. The time taken to complete the questionnaire was approximately 20-25 minutes. All questionnaires were completed between 1st February and 14th March, 2005.

4 Measures

4.1 Biographical Information

Biographical information was collected on gender, age, ethnicity, marital status, employment situation, occupation, level of education, tenure, personal and household income, and health. Questions were adapted from the New Zealand Census of Population and Dwelling (Statistics New Zealand, 2005).

4.2 Retirement Climate

The Retirement Climate Scale was developed for the present study. Items were derived from the literature and adapted from existing scales (Beehr et al., 2000; Gray & McGregor, 2003; McAuley, 1977; Rousseau, 1988; Shultz et al., 1998; Slater, 1972). The scale consisted of the two components as outlined in chapter one: 'Attitudes Toward Older Workers', and 'Age Discrimination'. The attitudes toward older workers component was made up of nine statements relating to older workers' perceptions of the attitudes that existed toward them in their organisation. An example item is "Older workers are thought to be less effective than younger employees in my organisation". Five of the nine items were reverse scored. The age discrimination component was made up of five statements relating to older workers' perceptions of how they were treated in their organisation on the basis of their age. An example item is "My organisation provides as many training and development opportunities to older workers as to younger workers". For all statements, respondents were asked to rate how strongly they agreed or disagreed on a five-point Likert Scale ranging from strongly disagree to strongly agree.

Despite the changes in the wording after the piloting of the questionnaire, some items still proved to be problematic. The age discrimination part of the Retirement Climate Scale originally consisted of seven items. Two of the items were dropped because they did not appear to be related to the other items in the scale, and because reliability increased substantially when these items were dropped. With the problematic items removed, alpha coefficients for the two component scales were acceptable at .83 and .86 respectively.

4.3 Organisational Policies

The Organisational Policies Scale measured the degree to which older workers perceived policies to exist in their organisation that could potentially benefit them as older workers. This scale also measured their perceptions of the informal support or otherwise for those policies. Items were derived from the literature (Beehr, 1986; Eastman, 1993; D. C. Feldman, 1994; Gustman & Steinmeier, 1983). The scale originally consisted of three statements, each of which had two parts. The first part of each statement asks whether a certain policy exists in respondents' organisation. The second part asks whether taking advantage of the policy is informally encouraged or discouraged. For example, one item states: "Early retirement benefits are offered by my organisation" and asks; "Retiring early to take advantage of benefits is informally encouraged in my organisation". Responses to the two types of items were added to give a composite score. One item was dropped from the original scale to improve reliability. The amended scale's alpha coefficient was acceptable at .72.

4.4 Pressure to Retire

The Pressure to Retire scale consists of two items that ask about older workers' perceptions of pressure to retire from their organisation and about expectations of feeling pressure to retire after age 65. The items were drawn from the literature and similar measures (Beehr, 1986; J. M. Feldman, 1981; Hwalek et al., 1982; Szinovacz & Davey, 2005), and were scored on a five-point Likert Scale, ranging from strongly disagree to strongly agree with a resulting alpha coefficient was .73.

4.5 Intended Retirement Age

IRA was assessed using a single item asking respondents at what age they intended to retire completely.

4.6 Job Satisfaction

Job satisfaction was measured in the current study using a scale designed by Warr, Cook and Wall (1979). Respondents were asked to rate the extent to which they were satisfied or dissatisfied with 10 areas relating to their job, using a 7 point Likert Scale ranging from extremely dissatisfied to extremely satisfied. In the development of the scale, the authors reported results for two separate studies, producing acceptable alpha coefficients of .85 and .88. Test-retest reliability was measured using the sample from the second study, and the reported value was .63. In the present study, the calculated alpha coefficient was .92.

4.7 Organisational Commitment

The Organizational Commitment Questionnaire (OCQ) developed by Mowday and colleagues (1979) was used to measure organisational commitment. The 15 items consist of statements about the strength of respondents' identification with and involvement in their organisation. The items are scored on a 7 point agree or disagree Likert Scale, which ranges from low commitment to high commitment, with 6 items reverse scored. The OCQ was developed using 2563 employees across nine organisations. In the initial development and testing of the scale, internal consistency and test-retest reliability were adequate and comparable to other attitude measures. Alpha coefficients ranged from .82 to .93 with a median of .90. Test-retest reliabilities ranged from .53 to .75 over two samples and three time periods. Finally, convergent

and divergent validity were also demonstrated by Mowday and colleagues (1979). In the present study, the alpha coefficient was .89.

4.8 Job Involvement

The Job-Involvement Questionnaire (JIQ), designed by Kanungo (1982), was used to measure job involvement. The measure consists of 10 items which ask about the extent to which the respondent identifies with their current job. Each item was measured on a 6 point agree or disagree Likert Scale, ranging from 1 (low involvement) to 6 (high involvement) with two items reverse scored. In the initial development and testing of the measure, Kanungo (1982) reported an alpha coefficient of 0.87 and a test-retest reliability coefficient of 0.85. The alpha coefficient calculated for the scale in the present study was .80.

CHAPTER 3

RESULTS

1 Data Screening

Prior to beginning analysis, the data were screened for data entry errors and missing values. Data are described with the missing values included, but for the purposes of analysis, missing data for all continuous variables were replaced with means. This is the most conservative way to deal with missing data (Tabachnick & Fidell, 1996).

Checks were also undertaken to ensure that assumptions for multivariate analyses were met. There were no multivariate outliers, and there was no significant kurtosis on any variables. One variable, IRA, was significantly positively skewed. A logarithmic transformation improved the skewness, and no other transformations were necessary. All analyses have been performed using the transformed variable.

2 Sample Description

Biographical data have been provided in Table 1. The gender of respondents was close to equally divided between male and female, with 60 respondents (45.8%) being male, and 71 (54.2%) being female. Respondents' ages ranged from 54 to 70, with a mean age of 59.66 (SD = 3.67). Although the sample age has been stated as 55 years and over, some respondents who were close to 55 answered the questionnaire, and they were retained in the sample. Three respondents did not answer this question.

Table 1
Summary of biographical information for working adults over the age of 55
(N=131)

	Number of Respondents	Percentage of Respondents
Gender		
Male	60	45.8
Female	71	54.2
Age (years)		
50-54	11	8.4
55-59	61	46.6
60-64	46	35.1
65-69	9	6.9
70-74	1	0.8
Missing data	3	2.3
Ethnicity		
European New Zealander	116	88.5
Maori New Zealander	6	4.6
Pacific Islander	4	3.1
Asian	2	1.5
Other	3	2.3
Marital Status		
Married or living as married	106	80.9
Never married	4	3.1
Separated or divorced	15	11.5
Widowed	6	4.6
Employment Situation		
Currently in full-time paid employment	96	73.3
Currently in part-time paid employment in the SAME industry/organisation as my previous main career	24	18.3
Currently in part-time paid employment in a DIFFERENT industry/organisation as my previous main career	10	7.6
Other employment status	1	0.8

NB: Total percentages may not always equal 100% due to rounding effects. The study was designed to include information from working adults over 55 years of age. Responses were received from some people aged 54 years. These responses were included for analysis.

Table 1 continued
Summary of biographical information for working adults over the age of 55
(N=131)

	Number of Respondents	Percentage of Respondents
Occupation		
Legislators, Administrators and Managers	23	17.6
Professionals	36	27.5
Technicians and Associate Professionals	13	9.9
Clerks	12	9.2
Service and Sales Workers	19	14.5
Trades Workers	2	1.5
Plant and Machine Operators and Assemblers	11	8.4
Elementary Occupations	4	3.1
Missing data	11	8.4
Highest Level of Education		
Primary School	2	1.5
Some Secondary School	35	26.7
School Certificate, University Entrance, Bursary or similar	28	21.4
Trade Certificate	17	13.0
Diploma	23	17.6
Degree	26	19.8
Tenure (years)		
0-5	27	20.6
5-10	35	26.7
10-15	12	9.2
15-20	19	14.5
20-25	13	9.9
25-30	7	5.3
30-35	7	5.3
35-40	9	6.9
> 40	1	0.8
Missing data	1	0.8

NB: Total percentages may not always equal 100% due to rounding effects.

Table 1 continued

Summary of biographical information for working adults over the age of 55 (N=131)

	Number of Respondents	Percentage of Respondents
Annual Income		
\$0-\$20,000	10	7.6
\$20,100 - \$40,000	38	29.0
\$40,100 - \$60,000	36	27.5
\$60,100 - \$80,000	19	14.5
\$80,100 - \$100,000	8	6.1
> \$100,000	7	5.3
Missing data	13	9.9
State of Health		
Excellent	37	28.2
Very Good	53	40.5
Good	37	28.2
Fair	3	2.3
Poor	1	0.8

NB: Total percentages may not always equal 100% due to rounding effects.

Most respondents (88.5%) identified themselves as New Zealanders European, with another 4.6% identifying as Maori, 3.1% as Pacific Islander, 1.5% as Asian, and 2.3% as other ethnicity.

The majority of respondents (80.9%) also indicated their marital status as married or living as married. The next largest group (11.5%) were separated or divorced, and 3.1% and 4.6% were never married and widowed respectively.

The employment situation of most respondents was full-time employment (73.3%), with 18.3% in part-time employment in the same industry as their main career, and 7.6% in part-time employment in the same industry as their main career. One respondent's situation did not fit into the above three categories, and was classed as 'other employment status'.

The occupations of respondents were grouped into nine categories using the New Zealand Classification of Occupations schedule (Statistics New Zealand, 2001b):

1. Legislators, Administrators and Managers
2. Professionals
3. Technicians and Associate Professionals
4. Clerks
5. Service and Sales Workers
6. Agricultural and Fishery Workers
7. Trades Workers
8. Plant and Machine Operators and Assemblers
9. Elementary Occupations

The largest proportion (27.5%) of respondents' occupations were in the professional group. In the next largest group, twenty-three (17.6%) respondents' occupations were legislators, administrators or managers. Service and sales workers made up the third largest group (14.5%), while technicians and associate professionals, clerks, and plant and machine operators and assemblers made up 9.9%, 9.2% and 8.4% respectively. Finally, very small percentages of respondents were in trade and

elementary occupations (1.5% and 3.1% respectively), and no respondents were in agricultural and fishery occupations.

Level of education in the sample was relatively varied. The largest group (26.7%) was those who indicated only some secondary school as their highest level of education. Next (21.4%) was those who had achieved School Certificate, Bursary or University Entrance. Of the remainder of respondents who had some form of post-secondary school qualification, 19.8% had degrees, 17.6% had diplomas, and 13.0% had trade certificates. Only two respondents indicated that their highest level of education was primary school.

The tenure of respondents had a very broad range from 4 months to 49 years. The mean tenure was 14 years and 9 months ($SD = 11$ years, 3 months). The dispersion of the tenure of respondents was relatively even, as the median tenure was close to the mean at 11 years, 1 month. The largest group of respondents reported tenure between 5 and 10 years.

The income of respondents ranged from \$5,000 per annum, to \$140,000. The mean income was \$48,271 ($SD = \$24,918$). The number of missing data for this question was 13; missing data for questions asking about such private matters as income is to be expected in research because, although it was made clear that the questionnaire was completely anonymous, some people are nonetheless reluctant to answer questions about their income (Leong & Austin, 1996).

Most respondents (40.5%) rated their health as very good, and equal numbers (28.2%) rated their health as either excellent or good. The small remaining percentage (3.1%) indicated either fair or poor health.

Data on intended and ideal retirement age are presented in Table 2. The average age of intended retirement in the sample was 66 years (SD = 5 years, 3 months), and responses to this question ranged from 55 to 90 years. The average ideal retirement age was 64 years, 7 months (SD = 6 years, 4 months), and responses ranged from 45 to 99 years. The number of missing data for intended and ideal retirement age was 26 and 14 respectively. Examination of the various unsolicited comments written on the questionnaires suggested that the large amounts of missing data for these questions were due to people's uncertainty regarding their future. A 'paired samples t-test' was performed to explore the relationship between intended and ideal retirement age. The two variables were found to be significantly different, with respondents intending to retire later than their ideal retirement age, $t(130) = 4.565, p < 0.001$.

Table 2
Means and standard deviations for intended retirement age and ideal retirement age. Paired sample t-test statistics. (N = 131)

	M	SD	<i>t</i>
Intended Retirement Age	66.03	4.70	***
Ideal Retirement Age	64.38	5.17	

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

3 Analysis

Analyses in the current study are presented in three sections. The first is the analyses used in evaluating the scales. Secondly, bivariate analysis results for all variables are presented. Simple Pearson correlations were used to examine the relationships between continuous variables, and t-tests were used to examine the difference between groups on continuous variables. For the t-tests, an F test of sample variances was performed. If the significance of F was > 0.5 , then it was assumed sample variances were equal and pooled variance estimates were used. If the significance of F was < 0.5 , then unequal sample variances were assumed and separate variance estimates of t were used (Snedecor & Cochran, 1980). Finally, multivariate analyses are reported. Hierarchical regression analysis was used to examine the relationships between independent and dependent variables while controlling for other potentially confounding variables, and to examine interaction effects.

3.1 Scale Evaluation

The internal consistency of the newly developed scales was calculated; alpha coefficients are reported in Table 3. All scales demonstrated an acceptable level of internal consistency.

3.2 Bivariate Analyses

Simple correlations among continuous variables are presented in Table 3. Means and standard deviations for discrete variables, as well as t-test results are presented in Table 4.

Some independent variables were recoded for simplicity and parsimony before the bivariate analyses were performed. Ethnicity was recoded as: 1 = New Zealand European, 2 = non-NZ European. Marital status was recoded as: 1 = married or living as married, 2 = not married. Employment situation was recoded as: 1 = full-time, 2 = part-time. Occupation was recoded as: 1 = professional occupations (code 1 and 2 from NZ Classification), 2 = non-professional occupations (codes 3-9). Education level was recoded as: 1 = no school qualifications, 2 = school qualifications, 3 = post-school qualifications. Given that only two respondents fell into the 'no school qualifications' category, an ANOVA test was not possible; instead, a t-test was performed on groups two and three.

3.2.1 Relationships with Intended Retirement Age

The only control variables significantly related to IRA were age and gender. Age showed a positive correlation with IRA, with older respondents intending a later retirement age. The t-test of gender on IRA showed that males and females in the sample intended to retire at significantly different ages, with males intending to retire later than females, $t(98.630) = 2.262, p < 0.05$.

Pressure to retire was significantly correlated with IRA; the relationship was negative, so the more pressure respondents felt to retire from their organisation, the earlier they intended to retire. No significant relationships were found between attitudes toward older workers, age discrimination, organisational policies, job satisfaction, organisational commitment or job involvement, and IRA.

Table 3
Intercorrelations between control, independent and dependent variables and alpha coefficients

	1	2	3	4	5	6	7	8	9	10	11	alpha
1. Age												
2. Tenure	-.02											
3. Income	.11	.29**										
4. Health	-.13	-.11	.13									
5. Intended Retirement Age	.25**	-.09	.08	-.05								
6. Attitudes to Older Workers	.22*	-.16	.09	.17*	.02							.83
7. Age Discrimination	.05	-.21*	-.06	-.17	.06	-.52**						.86
8. Organisational Policies	.12	-.16	-.03	-.03	.09	.21*	-.25**					.72
9. Pressure to Retire	-.21*	.24**	-.04	-.09	-.23**	-.63**	.52**	-.13				.74
10. Job Satisfaction	.22*	-.16	.13	.15	.06	.41**	-.54**	.30**	-.39**			
11. Organisational Commitment	.11	-.02	.23**	.19*	-.01	.38**	-.44**	.18*	-.21*	.62**		
12. Job Involvement	.05	.02	.17*	.00	.09	-.05	-.05	.11	.13	.23**	.43**	

* $p < 0.05$, ** $p < 0.01$

Table 4
Means, standard deviations and sample size for independent and dependent variables across gender, ethnicity, marital status, employment situation, occupation and highest level of education. T-test significance.

	Gender				
	Male (n = 60)		Female (n = 71)		<i>t</i>
	M	SD	M	SD	
Intended Retirement Age	67.06	5.56	65.18	3.64	*
Attitudes Towards Older Workers	2.34	0.76	2.37	0.75	ns
Age Discrimination	3.67	0.79	3.91	0.80	ns
Organisational Policies	14.99	4.15	15.11	3.55	ns
Pressure to Retire	7.57	2.35	7.43	2.27	ns
Job Satisfaction	76.34	16.05	76.21	15.10	ns
Organisational Commitment	4.72	1.29	4.80	0.92	ns
Job Involvement	3.34	0.95	3.11	0.96	ns

	Ethnicity				
	NZ European (n = 116)		Non-NZ European (n = 12)		<i>t</i>
	M	SD	M	SD	
Intended Retirement Age	65.99	4.86	66.68	2.96	ns
Attitudes Towards Older Workers	2.37	0.77	2.35	0.63	ns
Age Discrimination	3.78	0.81	3.88	0.64	ns
Organisational Policies	14.83	3.61	16.75	5.54	ns
Pressure to Retire	7.45	2.32	8.17	1.80	ns
Job Satisfaction	76.32	15.31	75.21	15.24	ns
Organisational Commitment	4.77	1.12	4.52	0.91	ns
Job Involvement	3.18	0.95	3.39	1.08	ns

	Marital Status				
	Married or living as married (n = 106)		Not married (n = 25)		<i>t</i>
	M	SD	M	SD	
Intended Retirement Age	66.06	5.12	65.93	2.16	ns
Attitudes Towards Older Workers	2.34	0.77	2.43	0.68	ns
Age Discrimination	3.78	0.80	3.86	0.81	ns
Organisational Policies	14.97	3.71	15.4	4.31	ns
Pressure to Retire	7.40	2.39	7.88	1.83	ns
Job Satisfaction	76.53	15.04	75.17	17.51	ns
Organisational Commitment	4.81	1.11	4.56	1.05	ns
Job Involvement	3.24	0.95	3.13	1.02	ns

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 4 continued

Means, standard deviations and sample size for independent and dependent variables across gender, ethnicity, marital status, employment situation, occupation and highest level of education. T-test significance.

	Employment Situation				
	Full-time (n = 96)		Part-time (n = 35)		<i>t</i>
	M	SD	M	SD	
Intended Retirement Age	66.24	4.38	65.49	5.51	ns
Attitudes Towards Older Workers	2.36	0.78	2.35	0.69	ns
Age Discrimination	3.74	0.85	3.95	0.63	ns
Organisational Policies	14.43	3.91	16.75	3.00	**
Pressure to Retire	7.43	2.37	7.66	2.10	ns
Job Satisfaction	75.18	16.59	79.26	11.61	ns
Organisational Commitment	4.74	1.22	4.81	0.66	ns
Job Involvement	3.29	1.01	3.01	0.78	ns
	Occupation				
	Professional (n = 59)		Non-professional (n = 72)		<i>t</i>
	M	SD	M	SD	
Intended Retirement Age	65.77	3.28	66.36	6.01	ns
Attitudes Towards Older Workers	2.41	0.69	2.29	0.83	ns
Age Discrimination	3.72	0.75	3.89	0.86	ns
Organisational Policies	15.24	3.91	14.82	3.73	ns
Pressure to Retire	7.56	2.27	7.41	2.35	ns
Job Satisfaction	74.59	15.14	78.33	15.78	ns
Organisational Commitment	4.50	0.98	5.08	1.16	**
Job Involvement	3.11	1.06	3.34	0.81	ns
	Highest Level of Education				
	School Qualifications (n = 80)		Post School Qualifications (n = 49)		<i>t</i>
	M	SD	M	SD	
Intended Retirement Age	65.94	3.97	66.38	5.71	ns
Attitudes Towards Older Workers	2.36	0.76	2.35	0.76	ns
Age Discrimination	3.69	0.82	3.96	0.75	ns
Organisational Policies	14.97	3.88	15.23	3.82	ns
Pressure to Retire	7.66	2.22	7.39	2.34	ns
Job Satisfaction	76.72	15.28	76.01	15.64	ns
Organisational Commitment	7.71	1.08	4.86	1.16	ns
Job Involvement	3.20	0.98	3.21	0.94	ns

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

3.2.2 Relationships between Retirement Climate and Moderator Variables

All predictor variables, attitudes toward older workers, age discrimination, organisational policies and pressure to retire, were significantly correlated with job satisfaction and organisational commitment. All relationships were in the expected direction, with greater age discrimination, more negative attitudes and policies and more pressure to retire relating to lower organisational commitment and lower job satisfaction. The only variable that was significantly related to job involvement was income, and the relationship was positive. Job involvement showed no other significant relationships with any of the predictor variables.

3.2.3 Relationships among Predictor Variables

The two RC variables, attitudes toward older workers and age discrimination, were significantly negatively correlated, indicating that when more positive attitudes were perceived, less age discrimination was also perceived. Both attitudes toward older workers and age discrimination were significantly correlated with organisational policies and pressure to retire. As expected, attitudes toward older workers was correlated positively with organisational policies, and negatively with pressure to retire. Also as expected, age discrimination was negatively correlated with organisational policies and positively correlated with pressure to retire. That is, more positive policies were associated with fewer negative attitudes and less age discrimination, and more positive attitudes and less age discrimination was related to less pressure to retire.

Age and tenure were the only two control variables that were significantly related to pressure to retire. As expected, tenure showed a positive relationship; respondents who had been in their organisation for longer reported more pressure to

retire. However, age showed an unexpected negative correlation with pressure to retire. Respondents who were older in years reported less pressure to retire. Organisational policies and pressure to retire were not significantly correlated.

3.3 Regression Analyses

In the current study, variables were entered in blocks according to the hypothesised models. Two regression analyses were performed, with dependent variables of IRA and Pressure to Retire respectively. Variables entered in the first block were control variables. In order to maximise power and obtain the most parsimonious model possible, only those control variables that were significantly correlated with the DV in the bivariate analysis were included in the model. The second block of variables entered included the IV's. In the regression analyses on IRA, a third block of interaction variables was entered in line with the second group of hypotheses.

The regression analysis on IRA included the largest number of variables: a total of 13. Tabachnick and Fidell (1996) suggest a bare minimum of five cases per variable in regression analyses, or more conservatively, 10 cases per variable. Using the more conservative rule of thumb, 130 cases would be required. Therefore, the sample size of 131 in the present study is sufficient for regression analysis to be performed.

3.3.1 *Intended Retirement Age*

Hypotheses 1a, 1b and 1c predicted that RC variables (age discrimination and attitudes), organisational policies and pressure to retire would be related to IRA. Hierarchical regression analysis was used to test these premises, while controlling for relevant biographical variables. In hypotheses 2a, 2b and 2c, job satisfaction,

organisational commitment and job involvement were predicted to moderate the relationship between the RC variables and IRA. Although none of the hypothesised predictors were related to IRA in bivariate analysis, they were still entered at the second step of the regression on IRA, as it is possible to have significant interaction effects without significant main effects. However, as job involvement was not significantly related to either the RC or IRA variables, it was dropped from further analyses (Tabachnick & Fidell, 1996). A third step in the regression analysis was used to investigate the interaction effects of job satisfaction and organisational commitment as per hypotheses 2a and 2b. The results for this regression analysis are reported in Table 5.

Bivariate analyses revealed significant correlations between IRA and the control variables of age and gender only. Therefore, these were the only control variables entered at step one of the regression analysis. At step one, the control variables accounted for 8.1% (adjusted R^2) of the total variance in IRA, $F(2,128) = 6.73$, $p < .01$.

At step two, the two RC variables, job satisfaction, organisational commitment, organisational policies and pressure to retire were entered. The addition of the independent variables increased the total variance explained in IRA to 11.6% (adjusted R^2), $F(8,122) = 3.14$, $p < .01$, however, this change in adjusted R^2 was not significant, $F(6,122) = 1.85$, $p = .09$. At step three, interaction variables were entered to test for moderating effects. Adding this block of variables increased total explained variance in IRA to 13.1% (adjusted R^2), $F(12,118) = 2.63$, $p < .01$, however, this change in adjusted R^2 was also not significant, $F(4, 118) = 1.52$, $p = .20$.

Table 5

Hierarchical multiple regression of retirement climate variables, organisational policies, pressure to retire, job satisfaction and organisational commitment, and interaction effects of job satisfaction and organisational commitment on the outcome variable intended retirement age. Standardised regression coefficients, R, R², and R² change for all subjects. (N=131)

Predictors	Steps		
	1	2	3
<i>Control variables</i>			
Age	.232**	.220*	.228**
Gender	-.182*	-.188*	-.151
<i>Independent variables</i>			
Attitudes to older workers		.263*	.312*
Age discrimination		.053	.025
Organisational policies		.079	.058
Pressure to retire		-.329**	-.312**
Job satisfaction		-.061	-.102
Organisational commitment		.008	.017
<i>Interaction variables</i>			
Attitudes to older workers - Job satisfaction interaction			-.048
Age discrimination - Job satisfaction interaction			-.119
Attitudes to older workers - Org commitment interaction			-.183
Age discrimination - Org commitment interaction			-.191
R	.308	.413	.459
R²	.095	.171	.211
Adjusted R²	.081**	.116**	.131**
R² change	.095**	.075	.041

*p < 0.05, ** p < 0.01, *** p < 0.001

By examining the standardised beta coefficients of the variables at each step, it is possible to observe the direction and magnitude of the relationships between the IV's and the DV, and how they change at each step with the inclusion of each block of variables. At step one both age and gender were significantly related to IRA such that older respondents and female respondents reported earlier retirement ages. At step two, these two variables remained significant. Attitudes toward older workers and pressure to retire were also significant, with those perceiving more negative attitudes and more pressure to retire reporting an earlier intended retirement age. At step three, with all the variables in the model, three of the four variables remained significant, with gender becoming non-significant; however, none of the interaction terms reached significance.

In the bivariate analysis, only age, gender and pressure to retire were significantly correlated with IRA. The other hypothesised variables were entered into step two of the regression analysis in order to test for interaction effects. Although attitudes toward older workers showed no bivariate relationship, it was a significant contributor in explaining IRA in the multivariate analysis, once age and gender were controlled. Attitudes toward older workers then, is acting as a suppressor variable. Suppressor variables can be identified by comparing bivariate correlations with standardised beta weights in regression analyses. A variable is acting as a suppressor when its bivariate correlation with the DV is non-significant and much lower than its significant beta weight. The significant beta weight is therefore a function of the IV's relationship with other IV's, rather than its ability to predict the DV (Tabachnick & Fidell, 1996).

These results do not support hypothesis 1a, because the effect of attitudes toward older workers appears to be spurious, and age discrimination showed no significant relationship. Hypothesis 1b is not supported, given the non-significant relationship between organisational policies and IRA. Hypothesis 1c is supported, because pressure to retire was significant at step two of the regression analysis, however, overall this step did not significantly add to the explained variance in IRA.

The results also do not provide support for hypotheses 2a, 2b, or 2c; neither of the two moderator variables entered reached significance (job involvement was not entered due to a lack of association with either the predictor or dependent variables). The lack of explanatory power that the moderator variables job satisfaction and organisational commitment showed in this multivariate model to some extent reflect the bivariate results. At the bivariate level, job satisfaction and organisational commitment showed significant relationships with both the RC variables, however, neither was significantly related to IRA.

3.3.2 *Pressure to Retire*

Hypothesis 3a and 3b predicted that the RC variables and organisational policies would be related to pressure to retire. A second hierarchical regression analysis was performed to test these hypotheses. At bivariate level, age and tenure were correlated to pressure to retire, so these variables were entered at step one. At step two, attitudes toward older workers, age discrimination and organisational policies were entered. The results for this regression analysis are reported in Table 6.

Table 6
Hierarchical multiple regression of retirement climate variables and organisational policies on the outcome variable pressure to retire.
Standardised regression coefficients, R, R², and R² change for all subjects.
(N = 131)

Predictors	Steps	
	1	2
<i>Control variables</i>		
Age	-.199*	-.098
Tenure	.228**	.108
<i>Independent variables</i>		
Attitudes to older workers		-.465***
Age discrimination		.271**
Organisational policies		-.070
R	.308	.687
R²	.095	.472
Adjusted R²	.081**	.451***
R² change	.095**	.377***

*p < 0.05, ** p < 0.01, *** p < 0.001

Both steps of the model contributed significantly to the total variance explained in pressure to retire (adjusted R²). At step one, the control variables explained 8.1% (adjusted R²) of the total variance in pressure to retire, $F(2,127) = 6.68$, $p < .01$. At step two, with the independent variables entered, the variance explained increased to 45.1% (adjusted R²), $F(5,124) = 22.16$, $p < .001$. The additional, unique variance in pressure to retire explained by the IV's after controlling for age and tenure was 37.7%, and was highly significant, $F(3,124) = 29.49$, $p < .001$.

Standardised beta coefficients are also reported in Table 6. Examination of these figures reveals that at step one, both age and tenure were significantly related to pressure to retire such that younger respondents and those who had been with the company for longer, reported more pressure to retire. The negative relationship between age and pressure to retire corresponds with the bivariate relationship between these two variables, but is contrary to expectations.

At step two, with all variables in the model, neither age nor tenure remained significant, suggesting the IV's have a mediating effect. Attitudes toward older workers and age discrimination were significantly related to pressure to retire, but organisational policies was not. The same relationships were found at bivariate level. As in the bivariate analysis, both relationships were in the expected direction, with positive attitudes and less age discrimination being related to less pressure to retire. These results support hypothesis 3a, but do not support hypothesis 3b.

CHAPTER 4

DISCUSSION

This study was designed to draw together the literature and diverse range of concepts used to describe organisational attitudes and behaviour towards older workers. These attitudes and behaviour were operationalised with a measure of Retirement Climate, as well as measures of organisational policies and pressure to retire. This chapter summarises and discusses the findings relating to the new scales: their relationships to intended age of retirement for older workers, and how the scales relate to each other. Limitations of the research and suggestions for future research are discussed. Finally, conclusions and recommendations are presented.

1 Intended Retirement Age

Of the four variables predicted to be related to IRA, hierarchical regression revealed significant relationships between only two of the IV's and IRA: attitudes toward older workers and pressure to retire. However, closer examination of these results and comparison with bivariate correlations revealed that attitudes toward older workers was more likely to be operating as a suppressor variable, therefore, the significance of this variable in the regression analysis cannot be interpreted as predicting IRA. As expected, pressure to retire was related to earlier IRA; but neither age discrimination nor organisational policies were related to IRA, and the overall model did not explain a significant amount of unique variance beyond that explained by the control variables.

The lack of support for the predicted relationships between the two RC variables and IRA suggests that perceptions of negative attitudes and age discrimination may not, in isolation, be enough to induce thoughts of an earlier retirement. These results contradict research linking negative aspects of work and retirement (Blekesaune & Solem, 2005; Daniels & Daniels, 1991; Filer & Petri, 1988; Quinn, 1978; B Rosen & Jerdee, 1986; Schmitt et al., 1979). One possible explanation for these findings is that older workers do not recognise the negative attitudes and acts of discrimination that are directed toward them because they may be covert and disguised by seemingly legitimate justifications, making them not immediately apparent as discrimination (McAuley, 1977). However, this seems unlikely given the evidence of the existence of older workers' perceptions of negative attitudes and discrimination towards them (Gray & McGregor, 2003).

A second possible, and perhaps more plausible explanation, is that older workers feel that it is not unfair that others have negative attitudes toward them, or that they are treated differently on account of their age. Perhaps they themselves subscribe to the common negative stereotypes about older workers, or feel that younger workers should be given more training or promotion opportunities because they are in the prime of their career. Gray and McGregor (2003) reported findings that nearly 50% of their large New Zealand sample of workers aged 55 and over agreed with some key negative stereotypes about older workers. Some unsolicited comments on the questionnaires also suggest that this may be the case; one respondent wrote that if anyone, young or old, can't keep up with the demands of the work in their organisation, they are not given the rewards and recognition of those who do perform to a high standard. If this were the case, older workers may still report perceiving negative attitudes and age

discrimination, but they may accept this as inevitable and a part of being an older worker. The sample in the present study is taken from older workers who are still in employment, and they may represent the group of older workers who consider negative attitudes and age discrimination to be acceptable, or at least inevitable and perhaps not harmful enough to induce their early retirement.

Thirdly, evidence has been reported that there can be a discrepancy between perceptions of discrimination toward one's minority group, and perceptions of discrimination toward one personally (Dion & Kawakami, 1996). In light of the results of the present study, the personal/group discrimination discrepancy (PGDD) phenomenon could provide another explanation for the lack of association between RC and IRA. It could be that older workers perceive and report negative attitudes and age discrimination toward older workers as a group, but do not necessarily perceive the same attitudes and behaviours toward themselves and hence their perceptions have little influence on their decision to retire.

Although older workers in the present study's sample seem prepared to accept negative attitudes and age discrimination and still remain in their organisation, it appears they do not feel the same way about pressure to retire. Older workers who felt pressure to retire intended to retire earlier than those who did not. This finding supports the hypotheses proposed in the seminal works of D. C. Feldman (1994) and Beehr (1986).

The non-significant and almost non-existent relationship between organisational policies and IRA suggests that objective policies in themselves are not enough to induce

either retirement or remaining in employment. Although they may influence the retirement decision (Eastman, 1993; Hardy & Quadagno, 1995; Rones & Herz, 1989; Walker & Price, 1976; Woodbury, 1999), it has been suggested that even where formal policies and programmes are in place in an organisation to improve the working environment for older workers, they may be hijacked by “organizational culture and management styles that may indirectly further a negative image of older workers” (Griffiths, 1997, p. 203). Research in the area of work-family balance has demonstrated that putting policies in place is not enough; a family-friendly culture or climate that supports the use of these policies is required to ensure benefits are utilised (T. D. Allen, 2001; Thompson, Beauvais, & Lyness, 1999). Also, the ‘empty shell’ hypothesis that has recently been proposed in the equal employment opportunities literature predicts that although policies exist that are intended to create a fair workplace, they have no chance of achieving their purpose due to lack of adoption or support for the policies within organisations (Hoque & Noon, 2004; McVittie, McKinaly, & Widdicombe, 2003). The present study shows that the pressure that older workers feel to retire is the most powerful predictor of intentions to retire.

2 Moderating Effects

None of the predicted moderator variables, job satisfaction, organisational commitment or job involvement, were related to IRA at the bivariate level. However, job satisfaction and organisational commitment were significantly related to both the RC variables in the expected directions. Neither job satisfaction nor organisational commitment (job involvement was not tested), were found to moderate the relationship between RC and IRA in the multivariate analysis; both moderator variables remained non-significant at steps two and three of the regression analysis. Likewise, none of the

interaction terms at step three of the regression analysis were significant, and neither the variance explained by the IV's at step two, nor by the interaction terms at step three, was significantly more than that explained by the control variables alone.

Research on the link between job satisfaction and retirement intent is mixed, with one study finding a positive relationship (Hanisch & Hulin, 1990, 1991), but two other studies finding non-significant relationships with planned (M. A. Taylor & Shore, 1995) and anticipated (Dobson & Morrow, 1984) retirement. The results of the present study support the latter two studies, and contradict the findings of Hanisch and Hulin (1990; 1991). Analysis of the methodology and samples used in previous research revealed no apparent methodological reason for the contradictory findings. Organisational commitment has previously been consistently positively related to retirement (Adams et al., 2002; Dobson & Morrow, 1984; M. A. Taylor & Shore, 1995); and the results of the present study contradict these findings. The main difference between the previous studies that have reported a positive relationship, and the present study, is that the mean age of the samples are lower (47-56 years) than that obtained in the present study (59 years). However, this pattern is not apparent in the job satisfaction results, where the results of the present study concur with the Dobson and Morrow (1984), and M. A. Taylor and Shore (1995) studies, but contradict the Hanisch and Hulin (1990; 1991) studies for which the average age of the samples was 58 years. Job involvement has previously shown mixed results in its relationship with retirement, and the results of the present study shed no more light on the issue, with no significant correlations to report.

Job satisfaction, organisational commitment and job involvement have also been linked consistently with perceptions of work environments (Adams et al., 2002; Brown & Leigh, 1996; Parker et al., 2003; Schneider & Snyder, 1975). The findings of the present study contribute further evidence for this positive bivariate relationship between climate and both job satisfaction and organisational commitment, but not job involvement. This pattern of results suggests that although RC may not influence the age at which older workers intend to retire, it may have an impact on the quality of their last years in the workforce.

One aspect of the present study that could explain the non-significance of the findings relating to IRA and moderator variables is that IRA was measured by one item. A single-item measure may not be adequate to capture the full spectrum of older workers' feelings about when they retire. More in-depth information may shed light on the influences and outcomes of the retirement decision.

Given the consistent links found between job satisfaction, organisational commitment and turnover in previous research (Griffeth, Hom, & Gaertner, 2000), and the finding that retirement and turnover are distinct concepts (Adams & Beehr, 1998), future research should attempt to tease out why the findings linking job satisfaction, organisational commitment and retirement intention in the present study and those that precede it, are contradictory. One possible reason is that pull factors may have a greater influence on the retirement decision than do push factors for some respondents or group of respondents. If this were the case in the present study, this would explain the non-significant effects of job satisfaction, organisational commitment and job involvement, as these attitudes may not be enough to outweigh the pulling forces of the positive

aspects of retirement. That respondents in the present study reported a greater ideal than intended retirement age indicates that retirement is viewed positively, therefore, this explanation appears feasible.

3 Pressure to Retire

The RC variables (attitudes toward older workers and age discrimination), but not organisational policies, were related to pressure to retire at both bivariate and multivariate levels. Perceptions of positive attitudes toward older workers, and less age discrimination, were related to less pressure to retire. Despite organisational policies not having a significant relationship with pressure to retire, the model at step two of the hierarchical regression analysis remained highly significant with the inclusion of the three variables. The three IV's explained a large amount (37.7%) of unique variance in pressure to retire, over and above the control variables age and tenure.

One other study has related pressure to retire to antecedents (Szinovacz & Davey, 2005), but the present study is the first, to the knowledge of the author, to investigate the particular antecedents of perceived attitudes and age discrimination, and organisational policies, or anything similar. Although the finding that older workers who report perceptions of negative attitudes and age discrimination also report perceptions of pressure to retire cannot establish causation, it highlights that the problem for older workers does not stop at negativity and discrimination; they may also be subject to overt or covert pressure to retire. Although not tested in the present study, these results suggest that pressure to retire may act as a mediating variable in the relationship between RC and IRA, and this could explain the non-significant relationship between these two variables as reported earlier.

The finding that the policies in an organisation were not related to perceptions of pressure to retire further supports the 'empty shell' hypothesis; regardless of the policies organisations put in place to create a positive and fair work environment for older workers, informal pressures may be a more powerful force in determining how older workers are treated (Brooke & Taylor, 2005; Hoque & Noon, 2004; McVittie et al., 2003). It has been suggested that 'age-aware' policies are developed that encourage awareness of age-related interpersonal dynamics, rather than 'age-free' policies that attempt to treat workers the same regardless of their age, and ignore important underlying issues (Brooke & Taylor, 2005). In the present study, non-significant results relating to organisational policies were obtained despite the measure of organisational policies including questions about the formal policies in respondents' organisations, as well as informal support or otherwise. Future measures of organisational policies may prove more fruitful if these two aspects are measured independently.

One finding relating to pressure to retire was contrary to expectations; the relationship between age and pressure to retire was negative in both the bivariate and multivariate analyses; older respondents reported less pressure to retire. Although this result seems unusual, it may be a function of the simple, chronological measure of age used. Results of a study by Cleveland and Shore (1992) show that chronological age may not have a simple relationship with job attitudes, performance and developmental experiences, rather that age is a more powerful predictor when combined with measures of subjective age, social age and perceived relative age in comparison to others. Other authors have considered this theory as well, and have come to similar conclusions (Lawrence, 1988; McFarland, 1973).

Another possible reason that younger workers in the present sample report more pressure to retire than older workers, may be that around the age of 55, workers begin to be perceived by others as 'old'. The work of Steinberg and colleagues (1996) supports this idea, as the modal age of an older worker was 51-55 years according to employers in their sample, and 56-60 according to employees. Perhaps when a worker is first beginning to be considered old, they feel the most pressure to retire. Should they opt to stay on, it could be that they establish their role as older workers, and are accepted in that role (Rhodes, 1983). Another possibility is that as workers approach 55 years old, their performance plateaus and begins to decline. As a result, they may be subject to pressure to retire, and as the results of the present study suggest, subsequently intend to retire. Assuming that they do in fact turn that intention into behaviour and actually retire, there will be fewer older workers in the workforce who are low performers (Rhodes, 1983). The workers aged over 55 years that remain in the organisation would therefore be the ones who are able to continue their jobs to an acceptable standard, and thus not feel pressured to retire.

4 Limitations

The present study had a number of limitations. Firstly, the sample was taken from people still in employment, thus the results may be distorted as they only include information from those who remain in the workforce (Rones & Herz, 1989). This problem has been labeled the 'survivor phenomenon' (Rhodes, 1983). Those who have left the workforce, and are therefore excluded from the study, may have done so for the reasons investigated in the current study. Therefore, they represent lost data. The sample also consisted of workers aged 55 and over and the average age of the sample

was 59.66 years. A sample with a higher mean age and less restricted range of ages may have provided greater variance in responses. Also, proximity to retirement has been linked with increased thinking about retirement and involvement in pre-retirement activities (Evans, Ekerdt, & Bosse, 1985). The greater a worker's age, the closer they are likely to be to retirement. Workers who are thinking more about retirement may also be more keenly aware of the negative aspects of their work environment. Future research should consider selecting a sample of both older workers and those who have recently retired, and should also aim for a higher average age than that gained in the present study.

Secondly, this research was cross-sectional in nature, and as such, causal relationships cannot be inferred. A study of longitudinal design could provide more accurate findings about the causal relationships surrounding RC and pressure to retire over the career of workers as they age and move into retirement. Also, implications cannot be drawn about actual retirement behaviour from research on IRA. The results of the present study can only be used to draw conclusions about the age that older workers intend to retire, and this may not be an accurate measure of retirement. Longitudinal studies would allow participants to be followed over their final years in the workforce, and into retirement.

Finally, all measures used in this study are self-report instruments. Therefore, findings should be treated with caution. Self-report measures can be subject to common methods variance that can inflate research results. Also, due to time and budget restraints, the measures developed for the present study were not able to be subjected to more rigorous analysis and development before being utilised. Although these scales

were derived from existing literature, the measures of RC, organisational policies and pressure to retire would ideally have been tested on a larger pilot sample and subjected to factor analytic methods.

5 Future Directions

The present study highlights some areas for future research to explore. RC is a newly developed construct, and represents opportunities for future research to develop the construct and investigate relationships other than the ones looked at here. RC could be a useful construct for considering the physical, mental and social well-being of older workers. It could also be looked at in relation to the pay or benefit equity of older compared to younger workers. RC is one work-related push factor that has been investigated in the present study. The relative impact and relationship between other work-related push factors, as well as non-work push factors, pull factors, and stay factors, have not been considered here, and these areas also represent opportunities for research. Also, the idea has been proposed here that pull factors may have attenuated the effect of the push factors investigated in the present study. Future research on push factors should control for pull factors.

The measurement instruments for RC and organisational policies should also benefit from further development and refinement. Alternative measures of age are another area that requires further investigation. Subjective, social or relative measures may shed more light on the link between RC and IRA, as well as other antecedents of retirement (Cleveland & Shore, 1992; Lawrence, 1988; McFarland, 1973). Also, measures of actual retirement age should be used as an alternative measure, or in conjunction with IRA in future research.

It appears from the results of the present study, that job satisfaction, organisational commitment and job involvement played little part in the future retirement decisions of older workers in this sample. However, the evidence of a link between RC and job satisfaction and organisational commitment suggests that this may prove to be a fruitful avenue for future research in the area of improving older workers' later years in the workforce. The effect of organisational commitment could also be explored further by looking at the continuance component of commitment, rather than the attitudinal component, as was done in this study. Continuance commitment involves employees considering the costs versus benefits of leaving the organisation (N. J. Allen & Meyer, 1990; Mowday et al., 1982; Mowday et al., 1979). This form of commitment may be relevant to older workers who are considering the costs and benefits of retirement.

The non-significant findings relating to organisational policies found in the present study is another area of research that should be further explored. Research should attempt to illuminate the conditions under which policies are effective in achieving what they are intended to achieve. Measures of formal and informal policies should be separated, and the relationship between them explored. This avenue of research is likely to have important implications for managers, CEO's and business owners who want to create a fair work environment for older workers and other minority groups, and also avoid legal complaints.

The relationships reported here between pressure to retire and both RC and IRA represent a fruitful area for future research. Although relationships were demonstrated

with RC and IRA, and it has been suggested that pressure to retire may act as a mediator in the relationship between the two, this has not been tested in the present study. Future research is needed to verify this relationship, and other possible antecedents and outcomes of pressure to retire should be investigated.

6 Conclusions and Recommendations

As a method to encourage ongoing workforce participation among older workers, improving RC alone may not prove to be an effective strategy. Likewise, simply putting organisational policies in place is unlikely to have the desired effect. The central recommendation arising from the present study is that close attention should be paid to the informal pressures to retire on older workers that exist in organisations. These pressures are likely to be based on underlying attitudes, and may also manifest in the form of age discrimination. Also, these pressures can be at odds with policies that are put in place, and serve to undermine them. Efforts should be made when implementing policies, to inculcate the essence of their intended purpose throughout the organisation.

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APPENDICES

Appendix One: Introductory Letter

Nina Reid
 PO Box 12 101
 Penrose
 AUCKLAND

31st January, 2005

Name
 Address
 Address
 Address

Dear Sir or Madam,

I am a Massey University research student and I am currently completing the thesis year of my MA in Industrial/Organisational Psychology. My research is being supervised by Dr Fiona Alpass, School of Psychology, Massey University. My research involves completion of a short questionnaire by people such as yourself, who are aged 55 and above and are still in the work force.

What is this study about and who is doing it?

The topic of my research is 'Retirement Climate' in organisations, and how this relates to job involvement, organisational commitment and job satisfaction. The questionnaire asks about employees' perceptions of their organisations with regard to retirement and older workers. Whether or not you have experienced age-related discrimination at your workplace, your opinions are valued. To make my research successful, I would *greatly* appreciate you taking the time to complete and return the questionnaire. The questionnaire should take approximately 20-25 minutes to complete. A reply-paid, self-addressed envelope is included for your convenience.

What will I be asked to do?

Your participation in this research, should you choose to take part, would involve filling out the attached questionnaire. This would take about 20-25 minutes. You can return the questionnaire in the freepost envelope supplied.

What are my rights as a participant in this study?

You are under no obligation to accept this invitation. Completion and return of the questionnaire implies consent. If you decide to participate, you have the right to:

Decline to answer any particular question;

Ask any questions about the study at any time during participation;

Provide information on the understanding that all information that you give is completely confidential and anonymous.

Be given access to a summary of the project findings when it is concluded.

Who can I contact if I have further questions about this study?

Researcher:

Nina Reid
PO Box 12 101
Penrose
Auckland
09 634 9286
021 86 89 87
nina@camracer.co.nz

Supervisor:

Dr Fiona Alpass
School of Psychology
Massey University
Private Bag 11 222
Palmerston North
06 350 5799 xt 2071
F.M.Alpass@massey.ac.nz

If you would like a copy of the results of the study once it is completed, please return this letter with your name and address at the top to me. For an electronic copy, include your e-mail address. To ensure your identity remains confidential, please use a separate envelope to the one containing the questionnaire. The results will be available in June 2005.

Once again, knowing that your time is valuable, your contribution to my study in completing and returning the questionnaire will be genuinely appreciated. Thank you in advance.

Kindest Regards,

Nina Reid

Appendix Two: Questionnaire

Retirement Climate in Organisations Study

Please read the following instructions carefully:

- **All the information you give us is in confidence and will be used only for the purposes of this study.**
- **There are no right or wrong answers, we want the response that is best for you.**
- **It is important that you give your own answers to the questions. Please do not discuss your answers with others.**
- **Do not linger too long over each question, usually your first response is best.**

Firstly we would like some general background information about you. Please place a tick next to the answer that you believe gives an accurate indication of your CURRENT situation, or write details in the spaces provided.

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1 Are you?

Male Female

2 When were you born?

Day Month Year
(eg. 15) (eg. 07) (eg. 1945)

3 Which ethnic group do you feel you **MOST** identify with?
(Please tick only one box)

European New Zealander
 Maori New Zealander
 Pacific Islander
 Asian
 Other (please specify ethnicity) _____

4 What is your current marital status?

Married or living as married
 Never married
 Separated or divorced
 Widowed

5 Which best describes your current situation? I am:

Currently in full-time paid employment
 Currently in part-time paid employment in the SAME industry/
 organisation as my previous main career
 Currently in part-time paid employment in a DIFFERENT
 industry/organisation as my previous main career
 Other (please specify) _____

This questionnaire asks questions about your perceptions of your employing organisation. If you are not in either full-time or part-time paid employment the questions will not be relevant to you, please do not continue. Thank you for your time.

6 What is your occupation in your main job, for example: University Lecturer, Cleaner, Management Consultant, Teacher?

7 Please indicate the **HIGHEST** level of education you have completed (Please tick only one box)

- Primary school
- Some secondary school
- School Certificate, University Entrance, Bursary or similar
- Trade Certificate
- Diploma
- Degree
- Other post-secondary school qualification
(Please specify) _____

8 How long have you worked in your **current organisation**?
(Organisation means your current employer, not your profession or type of work)

_____ Years _____ Months

9 From all your sources of income, what will the **TOTAL** income be that you yourself got before tax or anything was taken out of it in the 12 months ending today?

\$ _____ (approximately)

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10 What would be the **TOTAL** income that **EVERY OTHER MEMBER** of your household received in the past 12 months?

\$ _____ (approximately)

--	--	--

11 In general, would you say your health is:
(Please tick one box)

- 1

Excellent
- 2

Very Good
- 3

Good
- 4

Fair
- 5

Poor

- 12 In general, would you say your spouse/partner's health is:
(Please tick one box)

1 2 3 4 5 6
Excellent Very Good Good Fair Poor Not Applicable

- 13 At what age do you intend to retire completely?

At age _____

Now we would like to ask you some questions about your perceptions of your organisation with regard to retirement and older workers (aged 55 and above). Please circle the answer that gives the most accurate indication of your perception.

For the following questions about your organisation, please rate how true each statement is of your organisation:

- 1
Strongly disagree
2
Somewhat disagree
3
Neither agree nor disagree
4
Somewhat agree
5
Strongly agree

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- | | | |
|-----------|---|--------------------------|
| 14 | My organisation provides as many training and development opportunities to older workers as to younger workers
1 2 3 4 5 | <input type="checkbox"/> |
| 15 | The format, style, material and organisation of training programmes/seminars in my organisation suits the needs of older workers just as much as younger workers
1 2 3 4 5 | <input type="checkbox"/> |
| 16 | In my organisation, workers aged 55 and above are considered for new positions as much as younger workers
1 2 3 4 5 | <input type="checkbox"/> |
| 17 | In my organisation, older workers are considered for promotion as much as younger workers
1 2 3 4 5 | <input type="checkbox"/> |
| 18 | Older workers receive as much recognition for good work as do younger workers in my organisation
1 2 3 4 5 | <input type="checkbox"/> |
| 19 | Older workers are used to mentor younger workers in my organisation
1 2 3 4 5 | <input type="checkbox"/> |
| 20 | Early retirement is encouraged in my organisation
1 2 3 4 5 | <input type="checkbox"/> |

For the following questions about your organisation, please rate how much each statement reflects attitudes that you think exist in your organisation:

- 1
Definitely doesn't reflect attitudes in my organisation
- 2
Doesn't really reflect attitudes in my organisation
- 3
Reflects attitudes in my organisation to a minimal degree
- 4
Somewhat reflects attitudes in my organisation
- 5
Strongly reflects attitudes in my organisation

Office use only

- | | |
|--|---|
| <p>21 In my organisation, older workers' skills are often thought to be out of date or obsolete
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>22 Older workers are thought to be less effective than younger employees in my organisation
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>23 Norms exist in my organisation about what is an 'acceptable' retirement age
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>24 Attitudes in my organisation towards workers <i>aged 55 – 65</i> are positive
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>25 Attitudes in my organisation towards workers <i>aged over 65</i> are positive
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>26 In my organisation, there is a general belief that older workers are to be respected and valued for their experience and/or tenure
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>27 There is an attitude in my organisation that older workers should retire to make room for younger workers to advance
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>28 In my organisation, it is thought that older workers have unique skills and experience to offer the company
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |
| <p>29 Older workers in my organisation are thought to play an important part in the success of the organisation
1 2 3 4 5</p> | <input style="width: 50px; height: 25px;" type="text"/> |

For the following questions about your job, please rate how much you agree or disagree with each statement:

- 1
Strongly disagree
- 2
Somewhat disagree
- 3
Neither agree nor disagree
- 4
Somewhat agree
- 5
Strongly agree

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- 30 In my job, I feel I am given ample opportunity to use my abilities
1 2 3 4 5
- 31 At work, proper attention is always paid to my suggestions
1 2 3 4 5
- 32 The amount of responsibility I have in my job is appropriate according to my level of experience
1 2 3 4 5
- 33 At work, I tend to be assigned less challenging/desirable/interesting work because of my age
1 2 3 4 5
- 34 At work, others consider my performance to be better than my co-workers
1 2 3 4 5
- 35 I feel pressure from my organisation or certain people in my organisation, to retire now or at a certain age
1 2 3 4 5
- 36 If I was retiring from my current job, I expect that the age at which I chose to retire would be entirely my choice and not influenced by my organisation
1 2 3 4 5
- 37 If I were to stay on past 65 in my organisation, I expect I would feel pressure to retire
1 2 3 4 5
- 38 If there was no pressure placed on you at all, and retirement was entirely your choice, at what age would you ideally like to retire?

At age _____

For the following questions about your organisation's policies, please rate to what extent each policy exists in your organisation.

- 1
Policy is not offered at all
- 2
Policy is offered to a minimal degree
- 3
Policy is offered to some degree
- 4
Policy is offered to a large degree

In the second part of each question labelled 'b', please rate the extent to which utilisation of these policies is informally encouraged or discouraged.

- 1
Strongly discouraged
- 2
Somewhat discouraged
- 3
Neither encouraged nor discouraged
- 4
Somewhat encouraged
- 5
Strongly encouraged

- | | Office use only |
|--|--------------------------|
| <p>39 a Early retirement benefits are offered by my organisation
1 2 3 4</p> | <input type="checkbox"/> |
| <p>b Retiring early to take advantage of benefits is informally encouraged in my organisation
1 2 3 4 5</p> | <input type="checkbox"/> |
| <p>40 a My organisation offers policies that allow part time work or flexible work hours, to cater for older workers wanting to retire gradually
1 2 3 4</p> | <input type="checkbox"/> |
| <p>b My organisation informally encourages older workers to make use of the policies mentioned in question 40a above
1 2 3 4 5</p> | <input type="checkbox"/> |
| <p>41 a My organisation provides retirement preparation training, seminars, and/or information to older workers
1 2 3 4</p> | <input type="checkbox"/> |
| <p>b Attending or requesting the services mentioned in question 41a above, is informally encouraged in my organisation
1 2 3 4 5</p> | <input type="checkbox"/> |

42 a Harassment policies in my organisation include protection
against age-related harassment and discrimination
1 2 3 4

b Reporting age-related harassment or discrimination is informally
encouraged in my organisation
1 2 3 4 5

Next we would like to ask you some questions about your beliefs about your job in general, your commitment to your organisation, and your satisfaction with your job. Please circle the answer which gives the most accurate answer for you.

For the following questions about your job, please rate the extent to which you agree or disagree with each statement:

- 1
Strongly disagree
2
Moderately disagree
3
Slightly disagree
4
Slightly agree
5
Moderately agree
6
Strongly agree

- | | 1 | 2 | 3 | 4 | 5 | 6 | Office use only |
|----|--|---|---|---|---|---|--------------------------|
| 43 | The most important things that happen to me involve my present job | | | | | | <input type="checkbox"/> |
| 44 | To me, my job is only a small part of who I am | | | | | | <input type="checkbox"/> |
| 45 | I am very much involved personally in my job | | | | | | <input type="checkbox"/> |
| 46 | I live, eat and breathe my job | | | | | | <input type="checkbox"/> |
| 47 | Most of my interests are centred around my job | | | | | | <input type="checkbox"/> |
| 48 | I have very strong ties with my present job which would be very difficult to break | | | | | | <input type="checkbox"/> |
| 49 | Usually I feel detached from my job | | | | | | <input type="checkbox"/> |
| 50 | Most of my personal life-goals are job-orientated | | | | | | <input type="checkbox"/> |
| 51 | I consider my job to be very central to my existence | | | | | | <input type="checkbox"/> |
| 52 | I like to be absorbed in my job most of the time | | | | | | <input type="checkbox"/> |

For the following questions about your commitment to your organisation, please rate the extent to which you agree or disagree with each statement:

- 1
Strongly disagree
2
Moderately disagree
3
Slightly disagree
4
Neither agree nor disagree
5
Slightly agree
6
Moderately agree
7
Strongly agree

- | | Office use only |
|---|--------------------------|
| 53 I am willing to put in a great deal of effort beyond that normally expected in order to help this organisation to be successful
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 54 I talk up this organisation to my friends as a great organisation to work for
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 55 I feel very little loyalty to this organisation
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 56 I would accept almost any type of job assignment in order to keep working for this organisation
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 57 I find that my values and the organisation's values are very similar
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 58 I am proud to tell others that I am part of this organisation
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 59 I could just as well be working for a different organisation as long as the type of work was similar
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 60 This organisation really inspires the very best in me in the way of job performance
1 2 3 4 5 6 7 | <input type="checkbox"/> |
| 61 It would take very little change in my present circumstances to cause me to leave this organisation
1 2 3 4 5 6 7 | <input type="checkbox"/> |

- 62 I am extremely glad that I chose this organisation to work for over others I was considering at the time I joined
1 2 3 4 5 6 7
- 63 There's not too much to be gained by sticking with this organisation indefinitely
1 2 3 4 5 6 7
- 64 Often, I find it difficult to agree with this organisation's policies on important matters relating to its employees
1 2 3 4 5 6 7
- 65 I really care about the fate of this organisation
1 2 3 4 5 6 7
- 66 For me this is the best of all possible organisations for which to work
1 2 3 4 5 6 7
- 67 Deciding to work for this organisation was a definite mistake on my part
1 2 3 4 5 6 7

For the following questions about your satisfaction with your job, please rate the extent to which you are satisfied or dissatisfied with each job aspect listed below:

- 1
Extremely dissatisfied
- 2
Very dissatisfied
- 3
Moderately dissatisfied
- 4
Not sure
- 5
Moderately satisfied
- 6
Very satisfied
- 7
Extremely satisfied

- 68 The physical work conditions
1 2 3 4 5 6 7 **Office use only**
- 69 The freedom to choose your own method of working
1 2 3 4 5 6 7
- 70 Your fellow workers
1 2 3 4 5 6 7

- 71 The recognition you get for good work
1 2 3 4 5 6 7
- 72 Your immediate boss
1 2 3 4 5 6 7
- 73 The amount of responsibility you are given
1 2 3 4 5 6 7
- 74 Your rate of pay
1 2 3 4 5 6 7
- 75 Your opportunity to use your abilities
1 2 3 4 5 6 7
- 76 Industrial relations between management and workers in your firm
1 2 3 4 5 6 7
- 77 Your chance of promotion
1 2 3 4 5 6 7
- 78 The way your firm is managed
1 2 3 4 5 6 7
- 79 The attention paid to suggestions you make
1 2 3 4 5 6 7
- 80 Your hours of work
1 2 3 4 5 6 7
- 81 The amount of variety in your job
1 2 3 4 5 6 7
- 82 Your job security
1 2 3 4 5 6 7

**Thank you for taking the time to
complete this survey.**