

# Barriers and Facilitators to Female Older Worker's Extended Working Life: *a qualitative study*

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## Abstract

### Background:

**Aim:** To explore employee experiences of nearing or working beyond state pensionable age, and the factors enabling and inhibit them to work for longer. Specifically, the study explored the health, social, workplace and financial barriers and facilitators to working for longer in a predominately female workforce. This chapter uses the socio-ecological model to explore these factors, illuminating the views and experiences of older female workers and their supervisors working within a private sector retail organisation.

**Method:** The study used semi-structured interviews with a purposive sample of 26 participants: 11 female employees aged  $\geq 60$  and 15 supervisors supporting these employees, analysed using framework analysis.

**Findings:** The majority of female older workers (FOWs) and supervisors reported the following facilitators to extending their working lives (EWL): good health; the values of the organisation and social elements of work, which were seen as beneficial for health; good support from supervisors; good team dynamics; positive self-perceptions of ageing; a choice of shift patterns; and financial drivers.

Perceived barriers to EWL were poor health; the negative impacts of work on health, for example due to prolonged standing; a perception of a lack of respect and support from management and colleagues, specifically relating to intergenerational barriers; and factors such as caring responsibilities, which impacted the majority of FOWs.

**Conclusions:** Recommendations for practice to facilitate EWL include organisations: considering the gendered context of their workforce and adapting policy accordingly; challenging negative perceptions of ageing, including gendered norms; championing older workers; training managers to adapt to the needs of an ageing workforce; providing adaptations as needed to reflect the functioning changes associated with age, (particularly in respect of physical roles) and flexibility in working patterns and job role; and implementing interventions to facilitate EWL such as health promotion interventions that harness the social benefits of work. Finally, on a public policy level, providing well paid work and ensuring job quality to meet the demands of an ageing workforce should be a precursor to a successful EWL policy.

## Introduction

Internationally, there is an imperative to reform pension policy due to the population becoming older (United Nations, 2019). Moreover, workforce participation in the ageing workforce needs to improve, because of the growing 'age-dependency-ratio' which predicts a two-and-a-half-fold increase in the share of people aged 80 years or above in the EU's population. Of those over 80 a consistently increasing share of these need to be working past 65 to mitigate the impact of low birth rates and increasing life expectancy (Organisational for Economic Cooperation and Development (OECD), 2021).

Whilst there is evidence to suggest the nature of work has become less physically demanding (Arpaia et al., 2009), 30% of women aged 50–64 years are estimated to need urgent workplace adjustments due to health problems to prevent early retirement and work disability (Boot et al., 2016; Ilmarinen, 2012). The two major health problems associated with an ageing workforce are musculoskeletal disorders (Antonopoulou et al., 2007; Buckle, 2015; Ghasemkhani, Aten & Azam, 2006; Health and Safety Executive (HSE), 2016; Silverstein, 2008) and mental health issues, including depression (Ilmarinen, 2012; Taimela et al., 2007). Physical work capability decline is associated with reduced cardiorespiratory capacity and muscular strength, therefore strenuous, high strain jobs are impacted with age (Ilmarinen, 2012; Buckle, 2015).

In the UK the statutory retirement age has been removed (Department for Work and Pensions (DWP), 2017) and by 2046 state pension age is due to rise to 68 years for both men and women, requiring organisations to better adapt to the needs of their older employees. However, despite the need for workplace health adjustments for older workers, recent UK statistics show that organisations with a higher proportion of older workers are less likely to adopt occupational health measures (DWP, 2019). In addition, while workforce participation and the length of working lives need to increase, OECD (2021) figures show only marginal increases in the labour force participation of women over 65 in the UK over the last five years, with the average exit age from the labour market has being 64.3 for women compared to men, at 65.2 (DWP, 2020). This increase has been attributed to the recent harmonisation of the state pension age for women to match that of men. It has resulted in those who cannot afford to retire needing to work for longer to receive their state pension; a change which disproportionately affects older women (see for example, Women Against State Pension Inequality (WASPI) cited in Jones, 2016), and has the potential to widen health inequalities in those who cannot reduce hours for financial reasons. This, and the scarcity of research in the area of interventions to support workplace interventions in older people (Söderbacka et al., 2020) calls for an understanding of the factors that facilitate the healthy extension of working lives, by exploring UK women's experiences of part-time and flexible work (Loretto & Vickerstaff, 2015) and gender within the EWL research literature (Payne & Doyal, 2010).

This study focuses on the experiences of older women in a large private sector retail organisation post the changes to state pension age which provides a rich environment in which to study older service workers, particularly women, who are working predominately part time (81% of older women workers are aged 50 years old and over).

### Methods

The study comprised a purposive qualitative study of female older workers (FOWs) aged  $\geq 60$  ( $n = 11$ ) and their supervisors ( $n=15$ ). The supervisor sample included 10 females and 5 males.

The organisation was made up of a number of stores across the UK, with a large proportion of female part time older workers, and the study was carried out in the North West of England. 26 face-to-face semi-structured interviews were conducted on site during working hours with the aim of understanding the factors that enable and inhibit people to work for longer. Interview questions included 'could you tell me about your experiences of approaching statutory pensionable age'; 'what promotes a positive and healthy environment for you at work?'; 'in general, do you feel that your organisation creates an environment which enables people to work for longer and why?'.

Interviews were recorded and transcribed verbatim and any identifiable information about participant was removed. Framework analysis was employed to analyse the data because it is transparent and rigorous approach (Gale et al., 2013). The first level of analysis involved organising the data into thematic codes as they arose inductively from the interviews and deductively from a priori themes that arose in the literature. Next, CE and MC independently coded a sub-set of interviews, codes were compared and discussed, and then refined through a process of continual comparison across the whole dataset. Finally, codes were grouped into categories and a framework was constructed after consensus was achieved as part of an iterative review of the codes and categories (Furber, 2010; Lacy & Luff, 2009; Ward, Furber et al., 2013).

Ethical considerations were fully explored, including confidentiality, anonymity, and access to participants through a gatekeeper. Ethical approval was granted by the University of Salford (HSCR14/75).

## Findings

### Theoretical Framework: Socio Ecological Model

The socio-ecological model (SEM) for health promotion (McLeroy et al, 1988; Rimer & Glanz, 2005) was used as the framework for analysis. This model is adapted from the well established Bronfenbrenner's Ecological Model (1979), which maps systems surrounding the individual using the analogy of 'ecological' systems that are interdependent of each other and interact with each other over time and this model has been previously used in workplace health research (Bone ,2015). According to Rimer and Glanz's (2005) adaptation of the model, there are five layers, which represent five distinct concepts extending to three at the community level: 1) individual (intrapersonal) - consisting of knowledge, attitudes, behaviour, self-concept and traits; 2) interpersonal - consisting of formal and informal social networks/ support systems e.g. family, work and friendship networks providing social identity, support, and role definition; 3) community level (i) institutional factors- consisting of rules, regulations, policies, and informal structures constraining or promoting recommended behaviours; 4) community level (ii) community factors- consisting of social networks and norms/ standards existing as formal or informal among individuals, groups, and organisations; and 5) community level (iii) public policy factors- consisting of local and national government policies and laws that regulate or support healthy actions and practices. Similarly to Bronfenbrenner's model, the model is based on the idea that there are two overarching concepts operating within the layers of the system whereby health behaviours are affecting and affected by both: a) multiple levels of influence and b) reciprocal causation whereby individual behaviour shapes and is shaped by the environment's social influence across the multiple layers.

Themes and sub themes are discussed below, using the SEM of health and wellbeing as a framework (McLeroy et al, 1988; Rimer & Glanz, 2005) as indicated in Table 2 (below).

Table 2: Key themes and sub themes relating to the factors that enable and inhibit Extended Working Life by Socio-Ecological Model (SEM) layer (McLeroy et al, 1988; Rimer and Glanz, 2006)

SEM layer	Themes and sub themes	
	(a) Facilitators	(b) Barriers
<b>1) Individual (Intrapersonal)</b> Knowledge, attitudes, behaviour, self-concept and traits	<b>Health: Perceptions of EWL as positive and healthy</b> (i) Work itself and routine seen as important for health (ii) Self-perceptions of being an older worker	<b>Health as a barrier to EWL</b> (i) Retirement seen as important for health <b>Financial: Personal choice in EWL</b> (i) Choice to leave work for financial reasons
<b>2) Interpersonal</b> Formal and informal social networks/ support systems e.g. family, work and friendship networks providing social identity, support, and role definition	<b>Health: Perceptions of EWL as positive and healthy</b> (i) The social elements of work, seen as beneficial for health <b>Social: Sense of community support</b> (i) Social contact with customers an important part of the job role	
<b>3) Community level (i) Institutional Factors</b> Rules, regulations, policies, and informal structures constraining or promoting recommended behaviours	<b>Workplace: Flexibility and choice at work</b> (i) Tailored flexibility and choice of shift patterns (ii) Workplace adjustments	<b>Health as a barrier to EWL</b> (i) Work environment negatively impacts on health at work <b>Workplace: Flexibility and choice at work</b> (i) Lack of choice to shift patterns (ii) Lack of choice to work flow
<b>3) Community level (ii) Community Factors</b> Social networks and norms/ standards existing as formal or informal among individuals, groups, and organisations	<b>Social Networks: belonging to a work community</b> (i) The value of belonging to an ethical organisation <b>Workplace: Work Ability, Physical Demands and Productivity</b> (i) Perceptions of female older workers as more productive <b>Workplace: Working together with support and respect</b> (i) Positive support and respect from management (ii) Positive communication within teams, team-work and consistent team members <b>Financial:</b> (i) Social norms in the necessity or incentive to stay in work due to financial reasons	<b>Workplace: Work Ability, Physical Demands and Productivity</b> (i) Perceptions of female older workers as less productive than younger colleagues <b>Workplace: Working together with support and respect</b> (i) Intergenerational issues (ii) Lack of team consistency, staffing issues and poor communication
<b>3) Community Level (iii) Public Policy Factors</b> Local and national government policies and laws that regulate or support healthy actions and practices	<b>Financial: Lack of personal choice to EWL</b> (i) Necessity or incentive to stay due to financial reasons, e.g. pension policy	

## 1) (a) Individual (Intrapersonal) Level: Facilitators to EWL

Individual level factors relate to the self-perceptions, beliefs and personal choices in relation to retiring or EWL, as outlined below:

### Health: Perceptions of EWL as positive and healthy

#### (i) Work itself and routine seen as important for health

Female older workers [FOWs) who were already working past traditional retirement age, or were open to EWL, perceived work itself and routine as important for health and wellbeing. They felt they would be bored without work, which related to the meaning of the work to them.

*"...if you are still fine and you are still able to do your job; health wise I think it's better for you to do something than you go home and then sit at home and stew. You know" [Female Older Worker (FOW)].*

#### (ii) self-perceptions of being an older worker

A number of FOWs also reported not feeling old enough, or being physically and mentally ready for retirement:

*"Well to me, I don't feel like I'm at retirement age, I don't feel that to give up work now I'd be sat at home doing nothing and I'm not" [FOW].*

## 1) (b) Individual Level: Barriers to EWL

### Health as a Barrier to EWL

#### (i) Retirement seen as important for health

Notably, retirement was only perceived as a positive for health by one participant. This was an older worker with a long-term health condition, who had worked full-time for most of her life. She felt that her health would benefit because of not having to worry about going to work:

*"I have had a lot of health problems and I am diabetic so that would help a lot more if I didn't have to worry about having to be up early in a morning and working all those hours, because at the end of the day I just feel absolutely shattered, so no that would help, yes" [FOW].*

### Financial: Personal Choice in EWL

#### (i) Choice to leave work for financial reasons

FOWs discussed how financial factors, for example their partner's pension arrangements, or being in a financial position where they no longer needed to work would be a barrier to them extending their working lives.

*"... well I don't think I'd need to [EWL] financially. I think I'd have had enough by then it's another seven years, so I think I'd have had enough or I'd cut my hours down and just stick with weekends if they let me do that. I don't plan to work beyond that, but you don't know what's going to happen do you" [FOW].*



## 2) (a) Interpersonal Level: Facilitators to EWL

Interpersonal factors relate to formal and informal social networks and support systems, e.g. family, work and friendship networks providing social and identity, support and role definition

### Health: Perceptions of EWL as Positive and Healthy

#### (i) The social elements of work, seen to be beneficial for health

Work was highlighted as a protective factor for health and wellbeing through extra social contact with customers and colleagues and through being active:

*"I just enjoy it really that's all it is, the atmosphere, the people, the customers, the staff, it's just like if it was boring, you'd think like oh I'm just gonna retire I'm getting paid anyway but I think I'd like to work as long as I can if I've got the energy but I'm that kind of person that's always around the house as well [active]" [FOW].*

### Social: Sense of Community

#### (i) Social contact with customers an important part of job role

FOWs also relayed a sense of community as a social facilitator to EWL, which they perceived as resulting from the experience interacting with customers over the years, watching them grow up and across the generations and being missed by customers when they were on holiday:

*"I know all the customers and there were customers that used take their toddlers to school when and now they're like grandmothers like me and it's like a community a get together community you see people like you've not seen for a couple of weeks and you think 'I wonder where she's gone' or if I'm on holiday they'll say that 'oh has XXX left'" you know so it's the customers they know that certain person she's gone I've not seen her for a couple of weeks or a couple of days. They'll say 'oh I thought you'd left and I say no don't worry I won't be leaving!' [Laughs]" [FOW].*

There was also a perception of gaining job satisfaction from social contact with colleagues and customers. This was described in terms of feeling worthwhile and as a protective factor against loneliness. When asked further about why the social aspect of work was such a protective factor against isolation, FOWs described the variety of meeting people other than family, having a good rapport with the customers, being useful, and getting out as opposed to staying at home 'vegetating' and staying indoors:

*"Well, I like meeting people...they are sort of regular customers that come in, so I've got quite a good rapport with most of them and yeah it's interesting that way" [FOW].*

*"It's company as well you because otherwise it would just be like me and the hubby [husband] and you know what I mean 24/7 can you imagine being in the house 24/7 with your partner, 7 days a week?" [FOW].*

### 3 (i) (a) Community level *Institutional Factors*: Facilitators

Community level (i) institutional factors encompassed the rules, regulations, policies, and informal structures constraining or promoting recommended behaviours in relation to EWL. The following sub themes were identified in the study in relation to these.

#### Workplace: Flexibility and Choice at Work

An overwhelming factor raised by FOWs and supervisors was the issue of choice in respect of shifts and workflow and the importance if this to older workers. Most FOWs interviewed preferred morning shifts and felt this was facilitative to their working life. Additionally, most participants felt that a choice in shift pattern was key to creating a positive and healthy environment. The sub themes were: (i) Tailored flexibility and choice of choice of shift patterns (ii) Workplace adjustments. Looking at these subthemes in turn:

##### (i) Tailored flexibility and choice of shift patterns

A range of FOWs, along with some supervisors, described caring responsibilities as a barrier to EWL. Caring for relating to partners, grandchildren (very common among older female workers), elderly parents or others in the community were discussed:

*“...so people that are wanting to work past retirement age.. we have flexibility of working hours if whatever reason they are just wanting just mornings they can have that or just weekend thing with their grandkids they looked after and picked up from school we can work all round that it’s a decent environment for them” [Male Supervisor].*

FOWs and supervisors relayed their perceptions and experiences in respect of what the workplace already does, or could do better, to support an ageing workforce by being flexible with shifts for FOWs, accommodating their individual needs and caring responsibilities, other work, religious needs, or volunteering.

*“Just be supportive and realise that sometimes you can’t be as flexible as you could be or you know, just be aware of that. Cause like in my situation I couldn’t be and now I still can’t be my hours are filled with my grandkids but they don’t take that into consideration, that’s something that if you come for a job I mind my grandkids on a couple of days a week. As far as I know they don’t take that into consideration they would consider you as inflexible...” [FOW].*

*“So XXX she works all the earlies cause then she goes and picks her grandson up from school and things like that, but that’s part of her working pattern but if someone new came in we might not be able to accommodate everything they need so that could have an influence on that, if it’s a later shift I mean I don’t really like working till 11 o’clock at night myself so, I mean but that could again deter older people from 11 o’clock leaving here you know it’s, could put someone off as well” [Male Supervisor].*

FOWs felt that discussions about flexible work hours should not only be initiated by their managers, in terms of checking with the employee whether their hours are within reason, but should also come from the employee, in respect of assessing the hours in relation to their own abilities. Supervisors agreed that giving FOW a voice and having an ongoing conversation was important in respect of being flexible with hours:

*“I do think they need to talk to older people to find out as I said about whether they want to cut their hours and what they can do to help on the impact, cause sometimes you go home and you’re really worn out” [Female Supervisor].*

As highlighted, most FOWs described themselves as having a preference for morning shifts (compared to younger workers) and talked about having a choice over shifts as a key facilitator to a healthy extended working life:

*“...it’s the 6am shift they always want after because there’s not a lot of people want it [younger people], they don’t want to start at 6 but it doesn’t bother me” [FOW].*

#### (ii) Workplace adjustments

Supervisors overwhelmingly raised workplace adjustments, including flexibility and adapting the job, as key facilitators to EWL. It was felt that to EWL mitigating the physical challenges older workers could face was necessary, together with changing working patterns. Such adjustments included prioritising FOWs within customer service roles on the kiosk or other lighter duties and being mindful of shifts so that others can lend support if required. While doing this, however, was also recognised by supervisors as important to allow the older worker to feel valued and an integral part of the team in adapting to their needs:

*“... we are very accommodating and we do realise that circumstances change for people, not just with age, but with a lot of things and as they get older, they can’t do as many things as they used to and it’s hard for them to accept, so like that gradual change in their job we are making them feel special in their new position. It’s like it helps them and they aren’t feeling like they are worthless anymore and they still feel like they are valuable to use” [Female Supervisor].*

*“I think there is a lot of work to be done which quite rightly there is no difference between someone at 60 expectation or a person of 30 we are all supposed to work the same but sometimes ... you need some help, I think especially when there are deliveries coming up there should be some a couple of young people to help” [Female Supervisor].*

Support to mitigate the challenges of aging was also conveyed by FOWs in relation to the organisation adopting a flexible approach to workload and dealing with the requirement for necessary adjustments. For instance, physical challenges such as going up and down the stairs, handling deliveries, and lifting required adaptation by the organisation, as workers aged, potentially through improving the support received from younger colleagues:

*“...luckily, I’m able to do everything, but if it got to a point where say I couldn’t lift or I couldn’t keep running up and down the stairs like I do ... then I’m sure they’d find me something else. Like with XXX she just goes on the till all day because she can’t lift, and she can’t go up the stairs so I think they’d support me like that if they ever came a time but up to now I can just do what everyone else does so I’ve no need for it to be any different really” [FOW].*

Supervisors also recognised the challenges that the physical side of work posed for FOWs, which customer service roles could successfully mitigate:

*“For a customer team member, the customer service side I think the older ones would be fine it’s just the lifting side and the pulling them cages full of stock and you know that might be for over 55s it might be ok for men but for women...I’ve never really had any strength in my arms even when I were younger” [FOW].*

Wider physical concerns were also raised, such as trip hazards, or spillages, which posed particular risks for FOWs and needed to be managed promptly:

*“...it’s got to be a safe environment which it is because they don’t leave things around for people to fall over, if there are any spills it done right away” [FOW].*

### 3) (i) (b) Community Level *Institutional Factors*: Barriers

#### Health as a barrier to EWL

##### (i) Work environment negatively impacts on health at work

Ill health was commonly cited as the biggest barrier to working for longer and was consistently discussed by FOWs and their supervisors. They described examples of older female workers who might find the physical requirements of the job difficult, particularly if they had arthritis and back problems, which would inhibit their ability to walk around and could lead to prolonged sickness, which prevented EWL:

*“Health obviously and if you don’t feel like you can carry on any longer” [FOW].*

*“Just because this job’s physical I would say as you get older you get things wrong with you and arthritis and back problems and just with retail it’s all so physical that’s the restriction really” [Female Supervisor].*

Most comments about the work environment centred around factors typical of the retail industry, such as long shift hours, standing for long periods of time, lack of breaks, strenuous work such as heavy lifting, as well as general work pressures. For example, one older worker described the work environment as ‘cold’, which negatively impacted her health. A supervisor also talked about the kiosk area being too small to put a chair in for older workers to sit down on. It was felt by supervisors that standing up for long periods of time could be mitigated by part-time hours. A number of supervisors perceived women to struggle more with the physical aspects of the job:

*“... some days where I think ‘aww God I wish it was easier’ or ‘I wish it was this, that and the other, but I am quite happy doing what I do in the time that I do it...or if we don’t get the staff and I’m stood in the cold on the till for four hours you know it’s not good for me that. You know they should appreciate well I’ve done two hours just have a break or let somebody else take over and then you do something else in a warm office or something like that. Not saying that it’s just got to be me I mean that could apply to anybody and things like that. So, under that circumstances yeah, I’m quite happy as I stand at the moment to carry on” [FOW].*

*“It’s quite physical unfortunately and ... the till can also be quite strenuous ... and if you are doing 4, 5, 6 hour shifts it is hard work. Mentally it’s hard work and physically, I know you’re only standing up for that length of time and at a certain age it can be quite draining” [Male Supervisor].*

### Workplace: Flexibility and choice at Work

FOWs experienced a lack of flexibility and choice in work in respect of: (i) Lack of choice to shift patterns (ii) Lack of choice to workflow.

#### (i) Lack of choice to shift patterns

FOWs reported that more flexibility was needed with shift patterns as well as support, highlighting challenges around this, partly due to the computerisation of the system whereby shifts were now allocated automatically.

*“..the system changed and the computer told you what shifts you were working so I had to start working nights again, now I didn’t like that because I’ve been used to doing mornings for years...” [FOW].*

*“I used to be able to work the morning shift and in the week and now I have to Saturdays. I mean come on I don’t want to do Saturdays and evenings at my age” [FOW].*

A number of FOWs and supervisors talked about the lack of breaks and lengthy shifts as a barrier to EWL. For example, one participant talked about the need for more breaks because sometimes, especially at busy periods like on a Saturday, workers are too busy to get all the breaks they were entitled to, and unable to reduce their shift times to make up for untaken breaks. There was a perception that more breaks should be given to older workers, because working for a long period of time without a break could become challenging for older workers. In terms of shift length, five or six hours was considered to be the ideal shift length, whereas eight or nine hours was considered too long. One supervisor reflected that even where breaks were given in accordance with new legislation, i.e. every four hours, older workers needed more frequent and longer breaks. Having more staff on, or being flexible with the length of shifts and giving shorter shifts to older workers might mitigate this somewhat:

*“Make sure they give people bleedin’ breaks because you don’t get the breaks you should get really. I mean most of the time we’re on one to one, it’s not their fault you’re on one to one so one’s on the till and one’s on upstairs and it’s just hard sometimes for you to get your breaks in” [FOW].*



*"... I used to do an eight hour shift on a Monday and I told them that really it were getting a bit too much on an eight hours because it's like eight and a half hours if you start at half six until three, you don't get a lot of breaks really..."* [FOW].

*"Well, what we could do is because now with this new legislation since October you don't get a break in 4 hours but if I had an older worker I would give them a 15-minute break because ... I would not expect my mum to stand ... for more than 3 hours, I feel that we should give a 15-minute break. So, ... once they reach retirement age here is a different level of breaks"* [Female Supervisor].

#### (ii) Lack of choice to workflow

Lack of choice, specifically in respect of workflow was seen as a barrier to EWL by a number of participants. Firstly, in terms of having responsibility for a specific task and being in charge of something, and secondly in terms of being mindful of task distribution in respect of work ability e.g. heavy lifting with deliveries:

*"I do miss being responsible for something specific to me, but saying that I am sort of in charge as it were of magazines at the moment err I'm the main one that does it and I seem to be the only one that knows everything about it other people know little bits and I quite enjoyed being not in charge but knowing the job's being done from start to finish rather than just having a bit of it here and a bit of it there"* [FOW].

*"I think they could be a bit more mindful of the duties they do get people to do; i.e. heavy lifting and dragging cages in, I'm lucky that I don't drag cages about but I have done. It's tough when they're overloaded and things, so I think like I said they've been good with me that way in what I do. I do get stuff out, they fetch a trolley out for me to fill up"* [FOW].

### 3) (ii) a) Community level *Community Factors: Facilitators*

The community level factors of this layer (ii) relate to the social networks and norms/standards existing as formal or informal among individuals, groups, and organisations in respect of EWL. The following themes and sub themes in this layer were identified:

#### *Social Networks: belonging to a work community*

##### (i) The value of belonging to an ethical organisation'

The two key social factor and community level sub themes related to general sense of community among FOWs, the organisation's unique position in the community and the sense of feeling part of the organisational 'family', which was associated with job satisfaction and was felt to be facilitative of EWL. FOW's perceptions of the organisation were centred and shaped by often their long length of service, as well as the ethical values of the organisation:

*“They are a good ethical company to work for. They are constantly reviewing the ways in which they are working to improve ...They try to make things fair, whether it’s improving pay giving colleagues more holidays giving colleagues more...I think it’s quite a good company.”* [Female Supervisor].

*“It’s a company that I have always wanted to worked for; you do get a lot of experiences different days, weeks, months as day goes by and if you can’t sort out...I have been working for [name of organisation] now in my 13th year and I have loved every minute of it”* [FOW].

## Workplace: Work Ability, Physical Demands and Productivity

### (i) Perceptions of Female Older Workers as more productive

A range of FOWs and supervisors talked about FOW as being more productive than their younger counterparts. This centred around the notion that older workers take less time off and have a more productive work ethic than their younger counterparts. There was also a feeling that older workers were more proactive, going beyond what ‘just needs doing’ and that older workers are more meticulous and hardworking:

*“Some of these oldens they can work better than the youngens and they don’t have as much time off either”* [FOW].

*“So, that’s probably an ageist thing [laughs] I’d sooner be busy than standing about so I always manage, my shifts I’m always busy, I go home thinking, oh I’ve done a good job today. You know I never go home and think [sigh] ahh I had to kill two hours you know that doesn’t happen, I look for something to do”* [FOW].

## Workplace: Working together with support and respect

### (i) Positive support and respect from management

The majority of older females felt that a positive attitude and respect from supervisors was a key factor to ensure they felt supported, and facilitated EWL, although less than half talked about the experience of this in practice. Of those, several talked about their manager having an open and approachable attitude:

*“It’s just a case of talking to XXX and sort of saying he’s very open, he’s a good manager, he knows his staff and I’ve no hesitation of sort of saying I want to talk to you and sitting down in the office and saying this, that and the other, it you know he’s always been very open, with me anyway so it’s worked”* [FOW].

### (ii) Positive communication within teams, team-work and consistent team members

Team work and good team dynamics were felt to be key facilitator to EWL by both workers and supervisors. This was cited as involving a good balance of work between the team and having a small, stable, and friendly team. FOWs felt that having a friendly and relaxed atmosphere, as well as balancing tasks between the team (achieved through the provision of different roles e.g. customer service), were important in promoting healthy EWL:

*“Well, team work, not that they put everything on to one person it’s kind of they split it up, such as me I spend time on the till but between us I will do a*

*few hours and then swap with someone else and they will do a few hours, so that's healthy otherwise your mind goes when you're on it 8 hours or whatever. So, that way it's good" [FOW].*

*"I guess it's because we are such a small team yes we can have great team work, cause a small team if you get the basis right and the foundations right you have great team work from that we can build our team and from that they can develop quite quickly sort of the structure that we have within the [organisation name] which is good for them, that's what they want" [Male Supervisor].*

## Financial

(i) Social norms in the necessity or incentive to stay in work due to financial reasons  
A number of supervisors felt there was a gendered and social context to financial drivers to EWL, whereby FOWs were more likely to continue working for financial reasons than males. For example, due to bereavement, or because of the historical social norms whereby men earned more and had higher pensions:

*"I would probably just say that because males have always been more the major bread earners and they probably have got the pensions" [Female Supervisor].*

*"I mean so M needs to work I now M needs to work she's on her own M her husband used to work when this was XXX and he used work here when it was XXX that's how they met and has passed away quite a few years ago. So, she has to work to pay the bills" [Male Supervisor].*



### 3) (ii) b) Community Level *Community Factors*: Barriers

#### Workplace: Work Ability, Physical Demands and Productivity

- (i) Perceptions of Female Older Workers as less productive than younger colleagues

A key workplace level community factor reflecting social norms within the organisation at a community level was the view that younger workers were quicker, and that the physical aspect of work was a challenge for FOWs. A FOW relayed that she had noticed that although she was in good health, her younger colleagues were faster, especially around lifting:

*“I am in good health, but I notice the younger ones work quicker than me. I do work to the best of my ability and I am healthy I haven’t got any problems, but obviously lifting heavy things I still do it but it takes me a bit longer probably”* [FOW].

Supervisors highlighted the dilemma between the productivity targets they faced, which posed physical challenges for FOWs, and the fact that older workers’ had strengths in terms of confidence, being methodical and being better at customer service than younger colleagues, with one supervisor highlighting that one older female worker would take two workers to replace because she is so productive:

*“I will be honest with you the hours you get given by [the organisation] to run this store, if I had F or M [older female workers] on I probably would be struggling to because I would be running around like a crazy trying to put a delivery out on my own. So, I think you have to be realistic and mean it can be difficult because they are very, I personally I find them more methodical more confident, and they have better customer service but it’s whether I can fit that into the jigsaw puzzle”* [Male Supervisor].

*“...you have to be able to be flexible with them and understand she is probably one of the best workers and I am losing her. We are looking at two people to replace one person”* [Male Supervisor].

#### Workplace: Working together with support and respect

- (i) Intergenerational issues

About half of the older females reported a lack of respect from their younger colleagues. Their supervisors agreed, with the majority citing intergenerational barriers (from younger colleagues across the generations through to older colleagues) as the reason for this. A range of factors seemed to account for this, including: different work ethics, with FOWs feeling that young people did not do as good a job as older workers; younger workers not showing dedication to doing the job well; respect levels across the generations, whereby young people did not respect their elders like the older generations did; uneven contributions among the team; being seen as a ‘mum’ or ‘grandmother’ figure rather than a colleague; and finally, a lack of awareness about the difficulties that FOWs might face. Additional

comments reflected a perceived need for training younger workers on the viewpoints of FOWs to help them understand these:

*"...a lot of them are young we don't really get the support and help off a lot of them because they are students and ... you think if I am there carrying something they won't help ...and I won't ask you because they'll be like 'errr God' you know as if it's a big task for them so probably if they was briefed out, not saying ... it's made part of the job, but in general to make them realise that there is older people that work there, you know it's not just them! You know, it's everybody, everybody's a team we know that we all share the work together, but some people are older than others and some people can do things that others can't" [FOW].*

There were seen to be more younger workers, compared to older workers within the team, which was felt by some older workers to suit the organisation better because of younger people being more flexible to their needs. This preference for younger was perceived as being from younger managers, and there was a common view that the acceptance of older workers had deteriorated recently, and that younger workers had more opportunity to progress, leading older workers to feel 'pushed out':

*"I have a lady here and she is absolutely fantastic... not sure how old she is, I think she is about 58 – 59 but she is an absolute grafter and she would put most young lads to shame" [Male Supervisor].*

*"... I think some of the managers try to get the oldens out has been my past experience here, they've said 'I'm glad they're out' before and they have gone. ... So, it depends what manager's in. Some don't mind em as long as they can do their job but I wouldn't say they supported them coming." [FOW].*

*"I know there are a lot of shops that these young managers don't like older people, I have heard about that" [Female Supervisor].*

Just under half the supervisors had negative perceptions about older workers, including that: older workers are less productive/slower/less computer literate; 'play on age'; can be stubborn; and were less adaptable to change. ; supervisors' performance manage out older workers due to negative perceptions:

*"She doesn't like to do things differently because policies have changed and ways of doing things have changed, she finds that quite difficult. After 25 years of doing it one way and you are asked to do it another way, that can be a bit difficult sometimes but she has adapted quite quickly, whereas with the youngsters you are constantly telling them it's almost like things don't stick, you have to keep saying the same things over and over again" [Male Supervisor].*

Supervisors also expressed how colleagues' views of older workers could be negative and unsympathetic:

*"Some people are alright because they understand but other people aren't as sympathetic to her needs which isn't really right because everybody is going to be that age at one point... now everybody has that mind set you know*

*some people tend to try and performance manage them out which I don't agree with, as in they are older and past it" [Female Supervisor].*

However, a preference for younger workers was not reflected by all. A range of supervisors, and some of the older female workers had negative perceptions of younger workers, e.g. that younger workers had different motivational drivers such as financial and therefore less dedication to the role, that they are less reliable i.e. in getting up early in the morning, less hardworking and methodical, and more careless with tasks compared to older workers. Therefore, it was seen that older workers should be shown some recognition for this:

*"I am guessing that we are all different and we all look for different things, but you know you have got to realise the older people give you something that younger people can't and that vast experience and they are reliable as well. Kids they just go out and not get up in a morning sort of thing all my sort of staff I can rely on them at 6am they are always here with me, they are never late, never ring in sick always giving that great customer service and it would just be interesting to see how as a company we recognise that going forward" [Male Supervisor].*

One supervisor felt that educating managers in terms of the benefits to FOWs might be crucial to facilitating EWL, although she also felt that they would probably prefer younger workers due the perception they are quicker and because of the pressures imposed by the environment. This highlights the conflict in the viewpoints of supervisors; on the one hand appreciating the need for diversity, but on the other recognising the need for productivity and the perception that younger workers are faster:

*"I think it's a lot of store managers need to be maybe talked round but you know maybe shown the importance of may be having a diverse workforce, because if it was up to me and I had someone who was 60 someone who was 40 and someone who was 30 had come to an interview and they all had the same availability and this that and the other I would probably go for the younger person just cause I think they will be able to get the work done quicker and I think maybe I am just the only cruel person saying this but I would say that with the way that the company is at the moment the amount of hours that we get it's all about pace and things like that" [Female Supervisor].*

(ii) **Lack of team consistency, staffing issues and poor communication**

Reduced staffing levels, which had changed for the worst recently, were highlighted as having a negative impact on mood, morale and wellbeing. This resulted in extra work to meet productivity expectations:

*"So, as it goes on now because of the levelling of staff the experience is not as good as it used to be. It's not as happy and everyone's a bit down because they expect a lot of work to be done in the day that, you can't do it if you are manned on a till. All your working shift, you're kind of expected to do everything else and you know at the moment. So, it's not as good as it used to be my experience here is err it could be a lot better but you know it's not as good as it used to be" [FOW].*



### 3) (iii) a) Community Level *Public Policy Factors*: Facilitator

This theme reflects local and national government policies and laws that regulate or support healthy actions and practices to EWL, and predominantly focused on pension policy as follows:

#### Financial: Lack of personal choice to EWL

(i) Necessity or incentive to stay in work due to financial reasons e.g. pension policy  
The majority of FOWs cited financial reasons for extending their working lives because their retirement pension alone might not be sufficient for their needs, or because they did not have a partner to assist financially:

*"...you have to think about your income as well you know, I will be on a retirement pension, but you may find it's not enough so that would be a big reason, the main reason probably why I would want to do it" [FOW].*

*"I wasn't ready at the time. I did have a bit of a mortgage to carry on with and now there's only me no husband or anything. So, it's needs must in a way but like I said I wasn't ready to finish so I'm still here" [FOW].*

Participants discussed the need to reduce hours gradually due to a reliance on the extra income. One participant described the necessity to work because of due to not having adequate national insurance contributions or a private pension:

*"... I've juggled my money and I've found out that I can drop my hours so I've actually been to see XXX this week about coming down from five shifts to three, he's agreed it and he's very pleased for me...well, one, I can't afford to live on the pension because I've not paid enough National Insurance pension contributions so I don't get a fantastic pension, but over the years I either wasn't working or my ex-husband and I had our own business so I never paid enough insurance so I don't get a private pension so the state pension is all I get. Well I couldn't live on that. [FOW].*

Caring responsibilities were discussed as a key financial driver to EWL. For example, caring for their mother in her nineties, and feeling tied down financially due to this, as well as the financial costs associated with caring for grandchildren:

*"I'm just not ready to retire yet but financially I need to carry on working because a few years ago, we bought the house that mum's in now for our retirement but she's still in it [laughs] so I have to keep working...yeah, but she doesn't live with us. We bought a bungalow because we thought in years to come that will be nice in our retirement for us but she's 92 and still kicking and she's still in it so I have to keep going. I'm not ready to retire anyway not yet" [FOW].*

*"I wouldn't be able to do things for my grandchildren, like we have to pick XXX from XXX and because XXX is not here at the moment we have to pay all of*

*that out...we pick him up once a fortnight but that's forty pound nearly in petrol so I wouldn't be able to see XXX the same so it's money really" [FOW].*

There was also a sense of frustration among a number of FOWs about having to work for longer due to the rising state pension age. FOWs described having gone through a process of stress and upset after finding out about the rise in state pension age, although one FOW mentioned about being able to resolve the issue through claiming working tax credits:

*"Well I have had to work longer and I could sort of like moan and groan about it, it was just one of those things that it was upped so you have to do it or else otherwise I probably wouldn't get a pension or if I had retired at 60 I wouldn't have got a pension till I am 65, so if I came out of work I would have nothing" [FOW].*

## Discussion

This study used Rimer and Glanz's (2005) adaptation of Bronfenbrenner's Ecological Model (1979), to explore the perspectives of female older workers (FOWs) and their supervisors on the barriers and facilitators to EWL. These barriers and facilitators were considered in relation to five distinct concepts with three at the community level: 1) individual (intrapersonal) - consisting of knowledge, attitudes, behaviour, self-concept and traits; 2) interpersonal - consisting of formal and informal social networks/ support systems e.g. family, work and friendship networks providing social identity, support, and role definition; 3) community level (i) institutional factors- consisting of rules, regulations, policies, and informal structures constraining or promoting recommended behaviours; 4) community level (ii) community factors- consisting of social networks and norms/ standards existing as formal or informal among individuals, groups, and organisations; and 5) community level (iii) public policy factors- consisting of local and national government policies and laws that regulate or support healthy actions and practices.

The discussion will consider the wealth of different perspectives on EWL, from those who were forced to carry on working for financial reasons, to those who enjoyed work.

### Individual Level Factors

Older females who had decided to EWL or were open to doing so, felt work itself and its routine were important for health and wellbeing, although those who had made the decision not to work past traditional retirement age did not reflect this perception. This perception of work as being positive for health, is consistent with previous studies (Denaeghel et al., 2011; Smeaton & McKay, 2003), including two UK studies (Loretto & White, 2006 & Porcellato et al., 2010).

### Interpersonal Level Factors

Social contact with customers alongside social support from work colleagues was seen as key to EWL. Older females who perceived work as protective for health and wellbeing through routine also felt this was associated with social contact with customers and colleagues, as well as being active. These findings concur with Laine et al., (2014) who found that factors facilitative of positive wellbeing include promoting social support, and that 'good' work is beneficial for health (Waddell & Burton, 2006). FOWs highlighted how social support provided a sense of job satisfaction, generating feelings of being worthwhile and was a protective factor against loneliness, which is echoed in previous work (e.g. Jahoda, 1982). Loretto and White (2006) similarly found that the social role of work facilitates EWL, particularly so in females. Therefore, workplace interventions to EWL and health promotion should harness, and enhance, the social benefits of interpersonal level factors in the workplace.

### Community Level Factors: *Institutional*

In terms of institutional level factors that need to be considered when promoting the health of FOWs and EWL, a key theme to emerge was in respect of the workplace

environment and its potential negative impact on health. Most comments related to long shift hours, standing, lack of breaks, strenuous work including heavy lifting and general pressures of work. This is consistent with previous studies, for example, Brown and Vickerstaff (2011), found that perceptions of health impacting work were influenced by the pressure experienced in the workplace. FOWs felt that shorter shifts and a choice of work patterns could potentially mitigate the negative impacts of work on health. These suggestions are particularly pertinent, given that previous research highlights that health conditions negatively impact EWL, and for women, arthritis and rheumatism, heart, circulatory and digestive system complaints are significantly more common in early retired women (Buxton et al., 2005). In addition, Tuchsén (2008) showed that female shift workers had a higher chance of becoming recipients of disability pension compared to males, after controlling for variables including health and socio-economic status. However, the picture is complex because of labour market segregation, resulting in traditionally female sectors of employment, such as health and social care, education, or catering (Payne & Doyal, 2010). This means that women are more likely to be in low social status (Radl, 2013) demanding jobs that offer lower levels of job control (Griffiths, et al., 2010), or opportunities for flexibility (Payne & Doyal, 2010) and psychosocial quality of work (Butterworth et al., 2013).

Having flexibility and a choice to shift patterns and hours was considered vital in this study to enable older female workers to satisfy caring commitments and provide the opportunity for healthy extended working lives, with a preference for morning shifts voiced. Specifically, FOWs felt that the removal of choice contractually from their shift patterns was a key barrier to healthy EWL, which was raised as a health and safety concern, e.g. fatigue associated with having to work late into the evening. This echoes previous research whereby shift work in itself can be detrimental to the health and wellbeing of older workers (Harris & Higgins, 2006 cited in Yeomans, 2011; Tuchsén et al., 2008), working hours' satisfaction is a facilitator to EWL (Larsen, 2008) and older workers are recommended to have a choice of preferred shift, reduce their workload, shortening working hours and/or increasing rest periods (Crawford et al., 2010). In fact, a lack of flexibility and choice at work has been highlighted as a key barrier to EWL (Loretto & White, 2006; Maitland, 2010; Phillipson & Smith, 2005; Reeuwijk et al., 2013) and the findings from the study support the previous literature in that older workers themselves and supervisors have identified a lack of choice to shift length and time as a key barrier to EWL. While having a choice in shifts, as well as an overwhelming preference for morning shifts for older workers, was highlighted, supervisors indicated that shift flexibility with older workers was challenging, given the growing demands on the business side of the role (Trade Union Congress, 2019).

A lack of choice in terms of workflow and tasks was highlighted by FOWs as a barrier to EWL, with a call for tasks to be distributed based on the work ability of older workers. Supervisors agreed, also describing a lack of flexibility in respect of the physical nature of the role and the need for older workers to be multi-skilled. This echoes previous research highlighting the need for urgent adjustments at work for health reasons to prevent the risks of early retirement and work disability (Ilmarinen,



2012, Boot et al., 2013) and in fact the need for adjustments has been shown to be higher than actual implementation (Boot et al., 2013). The findings of this study also mirror research suggesting that a lack of choice inhibits EWL (Loretto & White, 2006; Maitland, 2010; Phillipson & Smith, 2005; Reeuwijk et al., 2013). Insufficient use of knowledge, skills and experience (Loretto & White, 2006; Porcellato et al., 2010; Thorsen et al., 2012) has also been shown to hinder older workers' chances of extending working life, which also relates to these findings.

### Community Level Factors: *Community*

The importance of working for a workplace with strong ethical values was echoed by a range of FOWs and supervisors. This can be related to previous research around procedural justice, which includes being treated fairly by employers (Bevan, 2010; Marmot, 2010). However, there were mixed views on organisational support regarding EWL. While FOWs generally felt that the organisation supported EWL, their supervisors felt that more needed to be done by the organisation to champion older workers and promote EWL further. This supports previous research highlighting that organisational culture (in terms of attitudes to older workers) can act as a barrier to EWL and that workplaces are underprepared to respond to the challenges of an ageing workforce (Macleod et al., 2010).

European research has highlighted a lack of attention in workplace research to the social stereotypes that exist about older workers (Buyens et al., 2009), which has implications for championing an ageing workforce in practice. At the same time, previous findings from a study of HR professionals found that ageist attitudes were negatively related to recruiting older workers (Goldberg, et al. 2013) and that age discrimination can lead to redundancy (Roscigno et al., 2007; Posthuma & Campion, 2009). The extent to which the organisational culture champions older workers' needs also has implication for the health and wellbeing of older workers, as identified in previous research (see for example, Cheung & Wu, 2013; Brown & Vickerstaff, 2011). The current study supports previous findings because it has identified a current need to champion older workers at an organisational level specifically and particularly around recruitment of older workers.

Research shows that women over 50 have more discontinuous employment histories than men, resulting from breaks associated with having children (Arpaia et al., 2009; Eurostat, 2015). This means women have fewer chances to climb up the career ladder, which closely relates to pension entitlements. In fact, women's decisions to retire have been shown to be influenced by generational social gender norms (Talaga & Beehr, 1995; Loretto & White, 2006; Loretto & Vickerstaff, 2013), although norms also exist affecting both men and women. For example, norms can relate to heterosexual 'couple status', in terms of whether the underlying relationships are traditional (male breadwinner – female caregiver), modified male breadwinner (where women earn, but still prioritise family demands), or an egalitarian model, in which domestic and market work are shared (Loretto & White, 2006; Loretto & Vickerstaff, 2013), and patterns such as these were seen in the interview data in the current study whereby women's decisions to retire were often dictated by such norms, in that necessity to retire was dependent on their partner's income. In practice these norms reflect the roles that women adopt within society for instance:

women have been shown to take on more unpaid caring responsibilities than men (Fernandez-Ballesteros et al., 2011) and this trend is also reflected in data across Europe (Eurostat, 2015). This study, along with previous research (e.g. Loretto and Vickerstaff, 2020) highlights how the family pressures that females face seem to contribute to women's desire to retire early. Whilst retirement is perceived as a 'reward' for hard work by both men and women, it also seen by women as a liberation from the gender contract that ties them into trying to balance paid work with care responsibilities within and beyond the home.

Another community level sub theme was around positive communication within the team, team work and consistent team members. This echoes previous research suggesting that older workers are more likely to extend their working life if they have a perception of belonging within the organisation (Armstrong-Stassen & Schlosser, 2010) and that the social role of work is a facilitator to this (Loretto & White, 2006). Research has also shown that smaller workplaces are more facilitative of EWL, which is consistent with the current perception that more friendly and conducive teams are experienced in smaller stores (Hofacker et al., 2016; Loretto & White, 2006; Micheel et al., 2011).

A key issue relayed by the majority of FOWs surrounded the importance of respect and a positive attitude from their supervisors and colleagues, which was seen as facilitative to EWL. The majority of supervisors agreed with this and felt that FOWs should not be treated differently from other colleagues or as a special case, whilst still striving to meet individual needs. This approach is consistent with a life-course perspective whereby age is seen as just one form of diversity (Ilmarinen, 2012; Wallin & Hussi, 2011; Wallin, 2016). A number of FOWs felt that support could be better, in respect of having a more flexible approach with their hours and applying less pressure in terms of productivity e.g. not carrying out physical strenuous tasks as they EWL. FOWs also reported that support predominately depended on the supervisor, which suggests that there was a need for training to improve understanding of the needs of older workers to support EWL. This reflects previous research calling for training for employers in the UK around supporting older workers (Altman, 2015; Buckle, 2015). In the current study, FOWs perceived lack of respect from the younger workers, whereby they felt that they were left to do the cleaning up after the younger workers. This seemed to relate being viewed as a 'mum' or 'grandmother' figure as opposed to a colleague. This relates to the literature whereby the 'double jeopardy' of being female (where sexist and ageist stereotypes can occur), exist in the workplace (Jyrkinen, 2014) as well as in relation to the gendered roles women tend to be associated with (e.g. caring, grandmother etc.) (Payne & Doyal, 2010).

Previous research has identified a gap in the literature in respect of the age-related beliefs of supervisors (Van Vianen et al., 2011). In this study, around half of the supervisors stated that there was a view that age is a restriction to productivity, which was reflected in the sub themes around perceptions of older workers as less productive and intergenerational barriers. Supervisors had varied views about the productivity of older workers, with some holding some negative views (with some justification) around the pace and the physical aspect of work, although alongside

this they also appreciated the value of older workers. Some older workers and supervisors felt that younger workers were quicker at some physical tasks, while for older workers the physical aspect of work was a challenge. Initially, this finding appears to contradict previous research suggesting that where age-related deteriorations in cognitive and physical functioning exist, this is mediated by the experience and expertise of older workers (see for example, Baltes et al., 1999; Conen et al., 2012; Ilmarinen, 2012). However other research has shown that, in fact, the deteriorating effects of age on physical functioning is inconclusive (see for example, Benjamin & Wilson, 2005). Some differences have been shown by job role, such as strenuous roles, (see for example, Sluiter, 2006), which the current findings support in respect of physically demanding retail roles. Other research has suggested that high pressure or physically demanding jobs can act as a barrier to EWL (Larsen, 2008; Leenders & Henkens, 2010; Loretto & White, 2006; Reeuwijk et al., 2013; van Solinge & Henkens, 2014). Finally, in a qualitative UK based study (Loretto & White, 2006), older women in manual work were perceived to be affected by deteriorations in performance more than men and some supervisors of older workers reflected this perception.

The level of supervisor support, as evaluated by employees, has been previous research shown negatively affect older workers' willingness to engage in training and development (Maurer, Weiss & Barbeite, 2003). In fact, the workplace attitudes of older workers have been shown to be associated with, as well as internal beliefs, the perceived support from others and the external beliefs or behaviours of others (Nauta, et al., 2009). A systematic review of observational studies surrounding older adults' perceptions of ageing and their health and functioning also showed that interventions aimed at improving older workers' health should include a focus on perceptions of ageing and challenge beliefs about ageing (Warmoth et al., 2015), which the current research also supports. The current study reinforces the idea that the supervisor role is pivotal in mediating older workers' attitude to EWL and support from management is crucial to EWL (van Solinge & Henkens, 2014). A number of supervisors stated that FOWs need to be listened to and their skills and experiences should be respected. This supports past findings suggesting that older workers are more likely to EWL if they are given recognition and sufficient use of knowledge, skills and experience at work (Larsen, 2008). Further, the need for training in respect of the value of FOWs and around a uniform approach to supporting the older workforce came out in the current research. This again, confirms previous assertions that employers should be trained to adapt to the needs of an ageing workforce (Altman, 2015; Buckle, 2015).

### **Community Level Factors: *Public Policy***

The need to champion age has been seen for over a decade. For example, Macloed et al., (2010) found that just 14% of managers and HR managers considered their organisation very well prepared to cope with the challenges associated with an ageing workforce. Similarly and more recently, a report carried out by the Chartered Institute for Personnel and Development (CIPD) (2014) found that just a fifth of organisations had either an age strategy agreed at board level or were developing a business case for such a strategy.

The gendered context to the findings has been mirrored in previous European research showing that women with low household incomes had a greater chance of planning to EWL than men (Micheel et al., 2011). Regarding the financial necessity to work, in the current findings some women stated that they would retire when their partner retired, reflecting pension policy drivers. This echoes previous findings of Lain and Vickerstaff (2014) who found that women are less likely than men to work past their mid-sixties, reflecting both lower levels of employment at earlier ages due to women having more discontinuous employment histories than men resulting from career breaks associated with having children (Arpaia et al., 2009; Eurostat, 2015), and also the fact that women's employment is influenced by their partner's career timeline (Pienta, 2003; Loretto & Vickerstaff, 2013). Finally, women's perceived necessity to EWL or retire for financial reasons may well also reflect the need for good work and well paid, work supporting the view that there should be a national living wage (Living Wage Foundation, 2021). Recent evidence shows that while extending working lives, particularly in part-time workers, has been found to have benefits, or a neutral effect, high demand or low reward jobs have been found to cause adverse effects for some (Baxter, Blank, Cantrell & Goyder, 2021). In fact, the evidence base is contradictory in relation to the health benefits of a longer working life (Baxter et al., 2021; Di Gessa, et al., 2016) and it has been argued that job quality should be a precursor to EWL policy (Phillipson, 2019).

There were also a number of cross-cutting social factors that need to be outlined in respect of the nature of women's work and retirement. Firstly, there are numerous key differences between women and men in respect of employment characteristics (see for example, Edge et al., 2017; Edge et al., 2020; Shacklock et al., 2009) and retirement decision-making (see for example, Armstrong-Stassen & Staats, 2012; Loretto & Vickerstaff, 2013). Specifically, women's work is more likely to be less secure, part-time, and undervalued (EOC, 2006; Villosio et al., 2008; Eurostat, 2015). Figures for the UK in 2021, showed that 48% of women were employed on a part-time basis in comparison with only 13% of men (Devine et al., 2021) and women's pay is also consistently lower than men with women (ONS, 2008; Fawcett Society, 2014). In light of the Covid-19 pandemic, it is also important to highlight that 60% percent of designated key workers are women and women make up 77% of the labour force at high risk of contracting Covid-19 (Fawcett Society, 2020). Organisational policies and interventions to promote the health and wellbeing of FOWs should also consider the gendered context of the workforce.

## Conclusion

Recommendations for practice for organisations to facilitate EWL include considering the gendered context of their workforce and adapting policy accordingly. Workplaces should also challenge negative perceptions of ageing, including gendered norms, champion FOWs, and train managers to adapt to the needs of an ageing workforce. Employers should also provide adaptations as needed to reflect the functioning changes associated with age, particularly in respect of physical roles and provide flexibility in working patterns and job role. Workplaces should implement interventions to EWL such as health promotion interventions that harness the social benefits of work. Finally, on a public policy level, providing well paid work and

ensuring job quality to meet the demands of an ageing workforce should be a precursor to a successful EWL policy.