

The age wave crests during economic crisis: new challenges for older workers

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ABSTRACT

Not too many years ago, the aging of the world's population, often referred to as the age wave, raised concern about the large number of potential retirees that would be leaving the workforce. With a relative lower number of younger workers to replace this older age group as they retired, the world prepared for potential labor shortages. Few foresaw the effect of the shifting economic conditions on the global labor markets. Almost overnight, the age wave concerns shifted to unease over a growing number of older workers unable to retire due to financial conditions or unwilling to retire in an uncertain environment, or worse, finding themselves involuntarily unemployed at a point too young to retire, but too old to easily transition back into the workforce. At the same time, unemployment is remaining stubbornly high and competition for jobs is intense. This growing competition for quality jobs poses a high risk for older workers. Stereotypes and ageism that has been pervasive in the business world are likely to accelerate as a result of this increased competition for limited jobs. Human resource professionals need to be prepared for this possibility and proactively work to assure that workers are hired, promoted and managed based on fair and equitable practices that are not based on age stereotypes or myths. Likewise, the older worker must be proactive to protect themselves in this high risk environment by maintaining skills, being assertive in job search behavior and rejecting age stereotypes.

Keywords Ageism, age discrimination, age wave, age diversity, human resource management, economic downturn

1. INTRODUCTION

The aging of the world's population and subsequent aging of the workforce often referred to as the age wave is upon us. As we gaze at this enormous wave, we can't help but realize its impact is substantial. But how this wave will impact individuals and organizations in the long run is still open to debate.

Initial concerns about impending labor shortages as this large group of experienced workers left the labor pool have shifted as the labor market has tightened. No longer concerned about shortages from loss of older workers, new challenges have emerged as more mature workers are remaining in the workforce for personal or economic reasons beyond traditional retirement ages while competition for jobs is at near record highs. This competitive environment places the older worker at risk for increasing ageism as research suggests they are more likely to be targeted during layoffs, take longer to find employment after job loss and face ageing stereotypes (Butler & Berret, 2012; Cardinali & Gordon, 2002; Rothenberg & Gardner, 2011).

This paper reviews the unique challenges to older workers because of the cresting of the age wave during one of the most significant economic downturns in global and U.S. history. It reviews ageism and implications of the current environment on human resource management and on older workers' careers. The ability of older workers to retire in the traditional sense may not be economically feasible or personally desirable suggesting a potential for older workers to remain in the workforce longer. What this longer career will look like is in some part dependent upon how organizations and human resource professional plan for the wave. A need exists for organizations to address the benefit of proactively preparing for increasing age diversity and the potential for acceleration of age stereotypes and ageism. A radically new approach is needed that looks at the potential and value of the individual regardless of age and debunks myths regarding "normal" aging. There is an opportunity to harness the energy of this phenomenal, unprecedented change in the average age of healthy productive life in our world towards a positive end. In contrast, there are equally plausible possibilities that age stereotypes and discrimination will pull us down into the undercurrents of a low skilled older working class, a decline in knowledge base, a poor "retired" class and possibly even more devastating to society, a group dependent upon a shrinking younger workforce and society for survival.

2. THE AGING WORKFORCE AND LABOR COMPETITION

The aging of the U.S. and world's population is an unprecedented demographic phenomenon. Peterson (2002) describes the scope of these changes as "a transformation—even a revolution—with few parallels in humanity's past. Indeed, this revolution has already begun. Perhaps two-thirds of all people who have ever reached the age of 65 are alive today" (p. 189).

2.1. The Aging of the United State Population

The age wave involves many interrelated phenomenon of importance to human resource professionals and workers. The global aging of the “baby boomer” generation, retirement trends in the United States and other industrialized nations, increasing life expectancy, decreasing birth rate, improving health and functional independence of older individuals, technological changes to work demands, questioning of long standing attitudes regarding “aging” and the relative smaller generations to come are all aspect of the shifting of the global population and workforce toward an older world. The question is no longer whether the aging of the population will occur; it is a reality (Bovbjerg, 2001; Peterson, 2002; Rice & Fineman, 2004; Spiezia, 2002).

The “baby boomer” generation of 78 million, born between the years of 1946 and 1964, is the largest birth cohort in U.S. history and they are rapidly moving into the older age groups (Bovbjerg, 2001; Gutheil, 1996). A “baby boomer turns 50 every seven seconds” (Dahlberg, 2004, p. 46). The U.S. Census Bureau estimates that there will be a 9.4% increase in the number of people between age 25 and 64 between the years 2010 and 2030, while the number of people 65 and older will increase 79.2% in the same time period (Purcell, 2009).

The proportion of the U.S. population in the 65+ age group has grown from 4% at the turn of the century, to 8.1% in the 1950's to 12.4% in the year 2000 (Social Security Report, 2000; U.S. Census Bureau report, 2000). By 2010, the 65+ age group represented 13% and it is projected to grow to 19.3% by the year 2030 (Purcell, 2009). According to a U.S. Census Bureau (1995) report, since 1900, the number of persons in the U.S. age 65 and under has tripled, while the number over 65 has increased 11 fold. From 1960 to 1994, the U.S. population grew 45% with 65+ growing 100% and 85+ growing at an astounding 274%! Butler and Berret (2011) report U.S. Census Bureau data indicating that 46% of the current U.S. population is over the age of 40.

2.2. Life Expectancy and Fertility Rates

Two main reasons for the aging of the U.S. and the world's population are decreases in fertility rates and an increase in life expectancy (Spiezia, 2002). The Office for Economic Co-Operation and Development (OECD) predicts a substantial increase in proportion of elderly people in all of its 33 participating countries as a result (OECD, 1997, 2000) Life expectancy of the average U.S. citizen has increased 50% from 48 years in 1900 to 74 years in 1982. The U.S. age expectancy is now estimated at 83 years (U.S. Census Bureau 2011). Globally, the life expectancy has increased from 45 to 65 in the last fifty years which translates to “a greater gain over 50 years than civilization has achieved over the previous 5,000 years” with the greatest gains in developed countries (Peterson, 2002, p. 190).

Not only is life expectancy in general increasing, but healthy life expectancy is also increasing. A study by the World Health Organization of its 191 member countries shows that “healthy life expectancy increases across countries at a faster rate than total life expectancy,

suggesting that reductions in mortality are accompanied by reductions in disability”, although this is more significant in wealthier countries (Mathers, Sadana, Salamon, Murray, & Lolopez, 2001, p. 1685). From an organizational and human resource perspective, this suggests that not only is the population aging with corresponding increasing mean age of the workforce, but these older workers are living longer in essentially full health. From an individual worker perspective, they can expect to live many years past the “traditional” retirement age (20 – 25 in some cases) in relative good health. (Mathers et al., 2001; Dahlberg, 2004).

Along with the aging of the population, a decreasing fertility or birth rate, across developing countries in particular, suggests that there are fewer younger members of the population to replace those moving out of the workforce. In the U.S., 11% fewer people were born between 1966 and 1985 than were born during the twenty “baby boomer” years following World War II (Van Yoder, 2002). Average fertility rates in the 33 OECD countries fell from 2.4 to 1.6 from 1970 to 1997 (Spiezia, 2002).

2.2.1. Dependency Ratio

One concern to many social and organizational entities is the increasing life expectancy and the relative shortage of younger workers on the dependency ration. The dependency ration is the number of individuals <15 years and >65 years over the number of individuals of working age (15-64) and it is expected to increase over time with the majority of the increase being a result of the projected doubling of the 65+ portion of that number (Spiezia, 2002). The aged dependency ration (# of individuals 65+ over the # of working age individuals) is an estimate of how many individuals are available to support each retiree. In the U.S. this figure is increasing with predictions that by 2030 the figure could reach 35% or approximately 3 individuals of traditional working age for every person 65+ (Bovbjerg, 2001). Thus, whether older workers opt to retire early or remain in the workforce longer will impact how the dependency ratio affects the organizational workforce characteristics and societal needs.

2.3. Retirement and Workforce Participation Rate Trends

The average age of the labor market has increased at a greater rate than would normally be expected by the aging of the population in general based on older workers delaying retirement, a trend that began in the 1990’s and one that has accelerated since the latest recession, including the first four months of 2011 (Levanon & Cheng, 2011). Levanon and Cheng (2011) also found that those older workers most significantly impacted by income loss and home price declines were most likely to delay retirement.

However, as the population of many countries begins to rapidly age, the expected consequences to organizations and society have not been as easy to predict. In the U.S. for example, initial fears about labor shortages caused by the age wave, spurred by an early trend of older workers to retire at younger ages never emerged. Instead, around 1985, this trend reversed and U.S. workers have tended to remain in the work force longer (Purcell, 2009).

The trend of late career workers to remain longer in the workforce accelerated in the 2000's especially following the 2008 economic crisis.

Recent economic and political climates have affected the long term ability and security of older workers to retire in the traditional sense. Dependence on retirement investments for long-term non-working retirement is increasingly unrealistic for many individuals (Shultz, 2001). The American Association of Retired Persons (AARP) (1998) report found that 80% of "baby boomers" expect to work at least part-time in their retirement years with many doing so for financial reasons (Maurer & Rafuse, 2001). An AARP (1999a) study suggests "baby boomers" will outlive their financial resources and this was well before the recent economic crisis of 2008. They found that half of their members 55 and over are still working and 80% plan to work well into their seventies.

This change in attitude about retirement is reflected in the workforce participation rate. For example, Hurd and Rohwedder (2010) report the workforce participation rate increased during the 1990 for older workers and at a greater rate in the 2000's. They report the workforce participation rate for age 60-64 was 51% in the year 2003 and this had risen to 54.1% by the year 2008. However, they also express a concern that older workers are increasingly pessimistic about their ability to remain in the workforce with increasing numbers having lower subjective ratings of the probability they will actually be able to stay in the workforce into late career. Thus, they predict that the work force participation rate for older workers that has been trending higher for many years may now begin to trend lower based on persistent rates of high unemployment.

Even those who choose retirement may do so in drastically different ways than has traditionally been the norm (Kim & Feldman, (2000). Shultz (2001) suggests that the traditional definition of "retirement" is no longer applicable within contemporary work environments and advocates for "flexible retirement" options such as bridge employment, multiple exits and re-entries into the workforce and contingent work. "Phased retirement" in which employees no longer move from full employment to total withdrawal in one step is emerging as an important option. Rather than retire, older workers take advantage of multiple option for part-time, part-year or other reduced schedule options that transition from full-time employment to full-time retirement or some other long-term hybrid of the two (Eyster, Johnson & Toder 2000; Purcell, 2000).

2. AGEISM

Older workers in the U.S. and other developed countries are often subjected to societal pressures, discrimination, bias and negative stereotypes that hinder their ability and willingness to remain in the workforce or to re-enter the workforce when involuntarily unemployed. Despite over 40 years of legislation to protect older workers in the U.S., the Age Discrimination in Employment Act of 1967 (ADEA) has failed to eliminate ageism and it continues to be prevalent in the workplace (Cardinali & Gordon, 2002; Finkelstein, Burke, & Raju, 1995; Geller & Stoh, 2004; Gregory, 2001; Grossman, 2005; Hassell & Perrew, 1995; Maurer & Rafuse, 2001; Paul and Townsend, 1993; Rothenberg & Gardner, 2011). Ageism

is defined as discriminatory beliefs, attitudes and practices involving older adults (Butler, 1969). See Rothenberg & Gardner (2011) for a critical summary of the ongoing challenges faced by older workers despite the ADEA and efforts to curb discrimination.

Economic reality has forced many to postpone retirement and remain in the workforce longer or return to the workforce from retirement. Worse, some find themselves victims of the economic downturn and involuntary job loss. A plight made more difficult with age as studies suggest once an older worker loses their job it takes considerably longer for them to find new employment. The U. S. Bureau of Labor Statistics (2009) indicates that unemployed workers age 45 and older spend on average 6 weeks longer looking for a job than those 44 or younger. The median length of unemployment increased from 11 to 31 weeks from 2007 to 2010 for 55 to 64 year olds in the U.S. and it tripled during the same time period for workers over 65 years (GAO, 2011).

Thus, older workers are increasingly staying in the workforce either for personal reasons or economic necessity or they are involuntarily removed and attempting to re-enter. There is now growing competition across age groups for the shortage of high quality jobs in the marketplace. How the older worker resource, which often includes high experience levels, but also high cost, will be utilized during an economically difficult time with record job competition is unclear. The numbers of unemployed are large and the competition is high which leads to a high potential for accelerated ageism based on the older worker staying in the mix longer. Age discrimination lawsuits have increased significantly during the recent economic downturn supporting this possibility (Rothenberg & Gardner, 2011). Kunze, Boehm & Bruch (2008) found that as age diversity in the workforce increases, perceived age discrimination increases. They also found that this increased perceived age discrimination is potentially related to negative organizational performance. Thus, addressing this issue by human resource management is important for many reasons including the health of the organization.

4. KEY HUMAN RESOURCE ISSUES

Based on the analysis of the impending age wave and the potential increase in ageism tendencies in the workplace, an argument is made for increased proactive response by organizations to assure fair and equitable treatment of the mature worker. A Society for Human Resource Management survey suggest that two-thirds of U.S. employers do not actively work to recruit older workers, half to nothing to retain them, 80% offer no special programs targeting mature workers and 60% do not have a provision related to workforce aging in their long term strategy (Dychtwald, Erickson, & Morison, 2004).

In general, organizations have done relatively little to combat age discrimination in human resource practices (Barth, McNaught, & Rizzi, 1993; Gregory, 2001; Rothenberg & Gardner, 2011; Santora & Seaton, 2008; Sterns & Miklos, 1995) or to prepare for the aging workforce (Bovbjerg, 2001; Capowski, 1994; Eyster et al., 2008; Greller & Stroh, 2004; Hansson, DeKoekkoek, Neece, & Patterson, 1997; Spiezia, 2002; Takamura, 1999; Walker, 1997). From a human resource perspective, understanding the implications of the aging

workforce for organizations and individuals is a first step in moving toward addressing and eliminating ageism during this critical time. The progress made in this area so far is threatened by the increased pressures of the economic situation. The ultimate outcome for individuals, organizations, and society is of importance to all age groups since “age” is a protected class to which we all may eventually belong.

4.1. Mental Models of Aging – Valuation of the Older Worker

Traditionally, the assumption held by society and workers was that the 50+ age level “is characterized by steady social and psychological withdrawal from both work activities and society”; a time to disengage from work and prepare to disengage from life. Although newer and more positive models have been developed, this long-standing belief is still prevalent in organizations (Greller & Stroh, 2004). Such “declining” views of older workers present a negative image with a focus on the losses and weaknesses of the group. These views impede the making of any significant strides toward a more equitable work environment for older workers. As a part of this model, the focus is on cognitive social and behavioral declines and low expectations for ongoing performance. The pattern of a career goes through logical stages and the end stages are ones of declining performance, motivation, capacity and commitment. The widespread acceptance of this model only provides rationale for negative stereotypes focusing on generalized impairment assumed to be normal outcomes of the aging process and provides false justification for targeting older workers for downsizing and impacts workers perceptions of their work options.

Alternative models are now being presented frequently in the academic press. The protean Model (Hall & Mirvis, 1995; Hall & Moss, 1998) is one in which the career process is managed not by the organization, but by the person. It is much more congruent with the changing career patterns of today’s worker and the need for all workers regardless of age to adopt life-long learning or risk obsolescence of their skill set. The protean model encourages an openness to change and “mega-learning” skills. This model emphasizes individual responsibility, but also suggests an opportunity for organizations to partner with employees in facilitating life-long learning and career development.

Another model of aging is the life span model advocated by Sterns & Doverspike (1989) and Schulz & Heckhausen (1995). Essentially the model fits the contemporary workforce and the older worker because it allows for individual differences. As with many protected groups based on gender or race for example, the differences between individuals in the group are often significant but veiled by the acceptance of group stereotypes. Accepting that an individual’s most salient characteristics will correspond to those of any group to which they belong is ignoring the often much more distinct and more important differences within the group. By assuming all older workers fit within a preconceived model based on a common time line is ignoring the individual difference factor. The life span model offers a more realistic explanation of the variety of options taken by individuals in their various career paths. It allows for any change to occur at any point not at a prescribed time. The human resources ramifications of this model are that each employee must be viewed as unique,

judged based on their strengths and positive traits and encouraged to grow regardless of age. Such a model opens the organization and the worker to ongoing possibilities throughout the life span and breaks down the false assumption that all workers stop learning, growing or moving forward in their careers based on chronological age parameters.

4.2. Discrimination and Stereotypes – Dispelling Bias and Myths

Long standing stereotypes regarding aging include the perception that older workers have decreased performance, decreased stamina, are difficult to train, are inflexible and have less capacity to work and that these changes are “natural” outcomes of getting older. Research has systematically shown that these assumptions for the most part are false, but they are responsible for ongoing discrimination that can significantly impact older workers (Johnson & Neumark, 1997).

First, a large number of individuals remain healthy and free of significant decline well into their seventies. Exercise, diet and healthy lifestyles significantly impact the presence of cognitive, perceptual and behavioral declines. Second, performance is not significantly different for younger and older workers except when the work requires heavy physical labor (Avolio, Waldman, & McDaniel, 1990; Greller & Simpson, 1999; Warr, 1994). Although some physical, sensory and cognitive changes can occur with age, these don't necessarily result in decreased performance due to adaptation and experience (Greller & Simpson, 1999; Hansson et al., 19997).

Schooler, Mulatu, & Oates (2004) found that dealing with cognitively demanding tasks has positive effects on intellectual development throughout the life span. They found support for their hypothesis that there are no significant differences in the degree to which people learn and generalize from their work based on age. This finding is particularly important when considered together with the results of the Gallo, Bradley, Siegel & Kasl (2000) study. Gallo et al. (2000) found that involuntary job loss with the older population was negatively related to both physical and mental health. Thus, the current trend showing growing numbers of mature workers facing involuntary termination is a greater risk to this population, threatening not just their economic status but their health status as well. The Gallo et al. (2000) study did show evidence of positive health outcomes with re-employment.

Finally, some studies suggest that the perceptual and cognitive declines with aging make older workers less likely to respond quickly, less likely to see critical aspects of change, more likely to fatigue and less likely to function at full strength or full alertness for the whole shift and hypothesize that older workers will therefore pose a higher injury risk (Haight, 2003). However, this hypothesis does not show strong support when studied within the work setting. The findings in this area show that the reality is complex. Salminen (2004) conducted a comprehensive review of workplace injuries and found answers to two consistent questions: Do older or younger workers have more occupational injuries? Is there a difference between older and younger workers in fatal occupational injuries? He found that younger workers had a significantly higher rate of injury, but a lower fatality rate. Thus, the

implication is that older workers tend to be safer workers, but when injuries do occur with this group they tend to be more severe.

4.2.1. Older Worker Identity

Another disconcerting aspect of age stereotypes and the resulting discrimination that occurs is the older workers' tendency to adopt these stereotypes and incorporate them into their identity (Greller & Stroh, 2004; Logan, Ward & Spitze, 1992). By embracing age stereotypes, older workers limit their perceived options in terms of when to retire, whether to pursue ongoing development and these attitudes lessen their self-efficacy. Often societal age norms based on these stereotypes impact the range of options older workers perceive to be available as they age and they will self-select out of ongoing training and development, advancement opportunities and prolonged employment.

4.2.2. Training and Career Development – Life Course Planning

Older workers receive considerably less training and career development than younger co-workers (Ranzijn, 2004; Simpson, Greller & Stroh, 2002; Spiezia, 2002) and less on-the-job training (Booth, 1993; Frazis, Gittleman, & Joyce, 1998). These practices are consistent with the neoclassic human capital theory that suggests employers do not and should not train older workers because the expected return is not as great as that for younger workers. Unfortunately, this view falsely assumes that older workers will not remain employed long enough for the company to benefit. Simpson et al. (2002) suggests that the average pay back period for training that is adopted by human resource professionals is 3 to 5 years and that it is reasonable to expect most older employees to remain for that duration. The reality in today's work environment is that by limiting the human capital investment in older workers, the worker's skills and thus performance has a strong potential to decline. The question then becomes why are some differences in performance found between older and younger workers – Age or systemic exclusion from development opportunities? Increasing training is an essential human resource factor to improve late career success and retention of the mature worker (Ranzijn, 2004).

Less training for older workers is related to many factors including the stereotypes that older workers can't learn (Maurer & Rafuse, 2001), the perception that return on investment is greater for younger rather than older workers (Simpson et al., 2002), the reluctance of older workers to seek out training based on societal norms (Greller & Stroh, 1995), the increased cost of sending older, better paid workers to training (Simpson et al., 2002), and decreased motivation of older workers to pursue late career learning (Wolf, London, Casey & Pufahl, 1995). As a result, the older worker receives less support for ongoing training and skill maintenance or acquisition. This lack of development leads to obsolescence of skills and lower performance. Thus, the self-fulfilling prophecy that older workers are lower performers occurs.

Vroom's expectancy theory of motivation (1964/1970) suggests that in order for the older worker to have the motivation to pursue ongoing training, acquire new skills in current technology, apply for new job assignments or promotions or make career changes, they must believe they have the ability to succeed and that as a result of their efforts they can reasonably expect a positive outcome. Unfortunately, the plight of the older worker has led to obstacles to all aspects of motivation based on this model. First, the pattern of organizations has been to deny ongoing training, assign less challenging or "prime" assignments, to promote less and to encourage retirement preparation rather than ongoing development in late career. This pattern results in the older worker not feeling that their efforts will be rewarded and they are therefore not motivated to attempt those activities. Second, the long-standing stereotypes and bias about aging are ingrained in many individuals and society. Even the older worker often incorporates these stereotypes into their identity. Thus, the issue of motivation becomes a critical element to be considered in planning strategies for the advancement and retention of older workers (Kanfer & Ackerman, 2004).

Hassell and Perrewé (1995) suggest that stereotypes are always a part of our cognition, but they can be made more accurate through experience and knowledge. Thus, with the increasing numbers of "baby boomers" in the workforce and the increasing age of the "average" worker, the opportunities for observation of wider age diversity is possible by others in the workplace. Also, the "baby boomer" cohort has made a billion dollar industry out of retaining their youth. The expectation is they will continue to want to be considered youthful in their working lives as well and thus begin to reject the stereotypes in large scale. As more and more of these older workers reject the stereotypes against their age group, an impact may be made on correcting the harmful biases that exist. As attitudes of decline and weakness are replaced by those of strength, capability and growth, the cycle can begin to be broken. However, this change is a long term process and the short term threat of accelerated bias continues to be the dominant concern.

Another potential positive force may come from the growing relative deprivation felt by the older worker group (the feeling of discontent experienced as a result of invidious comparisons with other individuals, Ruciman, 1968, 69-76). Tougas, Lagace, DeLaSablonnier and Kocum (2004) suggest that the more retirees characterized themselves with descriptors attributed to aging workers, the higher their relative deprivation and those feelings of relative deprivation were negatively related to self-esteem. They suggest that by being more aware of discrimination of older workers, this group may be more likely to work to change the situation of older workers. Ruciman (1968) suggests experiencing relative deprivation motivates people to push for change to improve their treatment. Tougas et al. (2004) however, pointed out that there are mediating factors that determine when feelings of relative deprivation lead to action or discouragement. If discrimination becomes more pervasive in the increasingly competitive labor market, relative deprivation may motivate the older worker group to work to improve their plight or it may only serve to push them further into mental and physical decline.

The critical determinant in this case may be the sheer numbers of individuals that will soon fall into the 50+ age group. The power of numbers may serve to activate change.

The key to improving this counterproductive pattern is twofold. First, organizations led by human resource initiatives need to establish equal access to jobs, training and career development. Helping managers to understand the potential and strengths in the older workers and dispel myths regarding training is essential. Second, the older worker must denounce ongoing stereotypes they may have adopted about aging and late career. This change in the perception of personal age identity will help make ongoing learning an acceptable option. Workers at all ages must undertake a philosophy of life-long learning to keep up with the dynamic nature of the workforce. Updating skill sets is necessary throughout the life course. MacDonald & Weisbach (2004) estimate human capital depreciates at 10-15% per year and all skills need regular updating regardless of age. However, organizational and individual initiatives need to match or strategies are unlikely to be effective. The older worker who sees limited opportunities even if they seek out ongoing training and development is unlikely to do so. Likewise, the organization will be unsuccessful offering training and development to older workers without establishing an expectation of benefit.

5. IMPLICATIONS

Review of the age wave phenomenon and the new challenges the older worker must face as a result of the economic climate suggests that there are possibilities for both negative and positive outcomes and to some extent, the direction may depend upon the proactive strategies of organizations and possibly even more importantly the older workers themselves. Greller and Stroh (2004) outline strategies that human resource professionals and organizations can and should be taking to improve the status and retention of older workers. These strategies include using counseling and assistance services, mentoring and coaching, addressing stereotypes and ageism, training, bridge employment, and human resource planning.

Likewise, Hall and Mirvis (1995) suggest ways that the individual worker can prepare for a better late career and a more satisfying eventual retirement pattern. These strategies include moving from an organizationally based career to a protean or self-based career in which lifelong development and learning are the goal. Both options appear to be logical steps to address the challenges of the aging workforce. However, neither in isolation is likely to result in lasting change. That is, the older worker may develop new skills, adjust or change careers, have a strong desire to continue in the workforce and have a clear identity with healthy and productive adult workers, but if organizations continue to limit opportunities through bias and stereotyping, they may be unsuccessful at ongoing satisfactory career activities. Also, if organizations work to increase human resource strategies such as education of management, increasing training and development opportunities and reducing bias in selection, performance appraisal and promotion decisions, but the older worker is not willing to take advantage because of life-long attitudes and societal pressures regarding what is and is not appropriate for older people, the programs will have little effect. On the other hand, if organizational changes are matched with individual motivation and expectations then the potential for major changes in the plight of aging workers is possible.

Shifting the focus from assumed decline and weakness to an appreciation of the economic value and energy as a catalyst that breaks the ongoing stereotypes and bias may create a different perception of late career. The following strategies are recommended areas where research and practical efforts need to concentrate. Through such changes, the energy or potential of this age group will not be lost prematurely.

- Increase emphasis on life-long learning for all workers to decrease the incidence of obsolescence of skill often seen as individuals grow older in the workforce.
- Myths regarding performance declines, safety risks, health declines, and inability to learn need to be replaced with realistic and scientifically founded appraisals of performance, safety, health and learning abilities. The focus on positive strengths and growth can lessen the differences that do exist.
- The acceptance by society that ongoing training for all workers is both valuable to organizations and individuals can improve productivity and well-being by not losing the contribution of an entire segment of healthy functioning adults.
- By implementing proactive strategies, older workers will be able and more willing to remain working because they will feel more perceived organizational support and will have increased motivation to maintain and acquire new skills because of expected benefits.
- The personal incentive for individuals to take responsibility for ongoing learning and skill acquisition should be encouraged and incentivized.
- Individuals should be encouraged not to rely on an organization for skill upgrading, but rather to create a customized plan that fits their skill base and ongoing needs throughout their career -while organizations should partner with workers in this process.
- The effort that individuals place in acquiring a skill or trade early in career, which is most often acquired through individual resources, should be carried on throughout all phases of the career.
- The shift in individual responsibility for life-long learning mirrors the change in tenure patterns and the lessening or reliance on one organization to build a career.
- As older workers grow in number in the workforce, the accurate representation of what “age” means should improve helping to dispel myths.
- The valuable experience and maturity of older workers can be harnessed for ongoing organizational benefit and to train future leaders.
- If the increasing risk of discriminatory practices towards older workers is lessened through proactive strategies, the multiplicative effects of discrimination suffered by older women and older minority individuals could be lessened as well.

Since the highly competitive labor market is likely to increase the tendency for older workers to be perceived as a weak and declining resource despite their growing numbers, these strategies are increasingly important. If bias is allowed to grow, a potential segregation of “non-skilled” or “low-skilled” aged worker will occur as they lose opportunities for upward growth and begin to replace lower status positions. The self-fulfilling prophecy of

not providing training, decreasing skills and thus lower performance will persist which only reinforces false stereotypes and hinders older workers self-efficacy. Also, the multiplicative effect of age, gender and minority status will intensify with increasing age and the pay gap could worsen (Barnum & Liden, 1995).

6. CONCLUSIONS

The warnings to prepare for the projected crisis imposed by the aging of the world's population and workforce are increasing in number and carrying an increasingly urgent message. As age discrimination lawsuits increase and statistics show us a bleak future for the worker wanting to compete in the competitive labor pool well into their later years, organizations and individuals must respond with positive strategies to benefit both. Well positioned human resource strategies can prevent unintended discriminatory practices and perceptions and are economically responsible and potentially positive for society. The strength of the "baby boomer" generation may demand such change. The academic community needs to help provide the tools to assist organizations and workers to make the right choices.

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