Employers' policies for third age employment- the case for action and the rationale for reaction.

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Abstract

This paper reports on findings from a study which explores employers' perceptions of the careers of those in third age employment and the extent to which these organisations have in place policies and practices to manage older worker careers. Drawing on interviews with UK HR managers and advisory bodies, the study finds that there was an absence of formal policies which addressed the career needs of older works despite employers being aware of the issue associated with an aging workforce. Instead employers responded to career related requests from older workers on an ad hoc basis as they felt that specific policies for this group of people would potentially create legal issues for the organisation. Employers also believed that the aged workforce had little impact on their business and as a result did not engage in collective dialogue with older workers about their requirements and instead made assumptions about their career needs.

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Introduction

This paper reports the findings from a recent study, funded by the British Academy of Management, which explored the extent to which employers had or were intending to develop career policies and practices aimed at workers aged 50 and over, their rationale for doing so and what they saw as the career preferences of older workers. The study revealed a general lack of organisational policies which addressed the challenges presented by an aging workforce and the discussion examines the constraints reported by employers on such policy development. While there may be a perception that the UK's skills' shortages, extensively reported prior to the present economic downturn, are less of an issue due to rising unemployment levels, 45% of employers reported continuing skills' shortages in a recent labour outlook survey (CIPD/KPMG, 2010). These are likely to be aggravated further over the next decade by the number of skilled workers exiting the labour market due to retirement.

In practice, however, the impact of the numbers retiring may be lessened by growing numbers of individuals electing to work for longer. In common with many other western economies, in the UK there is not only a demographic shift towards older workers but also a trend towards extended working lives due to a combination of economic and social factors as changes in retirement legislation, reduced pension provision and low returns on personal savings combined with better health encourage individuals to work for longer. National labour force statistics identify that the growth in labour force participation will come largely from workers aged 50, a trend that is already in evidence. Recent data from the Office for National Statistics (ONS, 2011) reveals that the number of people in employment aged between 50 and 64 has increased to reach 7.32 million, the highest figure since comparable

records began in 1992. In addition, those in employment aged 65 has reached 900,000, again the highest figure since comparable records began in 1992 and one that is likely to increase following legislation in April 2011 to remove the default retirement age with effect from October 2011.

The changes, already referred to, are likely to result in workers currently aged 50 having working lives that last a further 15 to 20 years. As a result such workers, described by Weiss and Bass (2002) as being in 'the third age of employment', are becoming an increasingly important group in many organisations' workforces, particularly as they frequently possess skills and experience not readily replaceable on the open labour market. Yet there is little research into the careers of workers aged 50 plus. This may be due to the prevailing focus in the academic and practitioner literature on exiting older workers out of organisations as means of achieving work force reductions rather than on organisational policies and practices which support staying in employment (Rocco and Thijssen, 2006). The result is limited evidence on the management of an age-diverse workforce, the extent of organisational processes that relate to age (Parry and Tyson, 2011; 3) or of employers exploring the mutual benefits of phased retirement or staggered hours through dialogues with their older workers.

Despite the increasing recognition at a macro level of a growing organisational dependence on older workers' contribution (Loretta and White 2006; Cabinet Office, 2000), there is also a reported lack of an investment in the human capital of older workers (Greller and Simpson, 1999) even among employers who are proactive in terms of developing and nurturing talented individuals (Tansley *et al*., 2007). To the contrary, the research evidence on employers' attitudes to older workers reveals that they often hold them in low esteem and that such attitudes are entrenched (Loretta and White, 2006; Billet *et al*., 2011). Furthermore, existing studies suggest that discrimination against older workers is deeply embedded in the

UK (Duncan, 2003; Taylor, 2004). But demographic factors alone suggest it is an increasing imperative for UK employers to maximise the potential of their older workers and to use their skills effectively. To do so requires knowledge and understanding about their career preferences but the available research suggests that prevailing stereotypes about what older workers want persist among employers so the study set out to explore:

a) how employers perceive the career preferences of those in the third age of employment, aged 50 plus,

b) to what extent organisational HR policies and practices have been developed to address the career preferences of this age group,

Methodology

The study adopted an exploratory, qualitative approach as this enabled the researchers to identify themes in an area which has received little theoretical development in the past (Creswell, 1994). Materials were collected through multiple methods. Firstly, a questionnaire was issued to all postgraduate HR students in senior roles studying at the researchers' institution. This equated to one hundred people. In addition, HR managers were invited to complete the questionnaire in a notice published in a newsletter of the local branch of the CIPD. This was sent to approximately 2,000 members. The questionnaire explored concerns the organisations had about the age profile of their work force and the extent of any career policies and practices aimed at older workers. Unfortunately the response to the questionnaire was extremely poor; only 32 questionnaires were completed. Whilst the low response may be attributed to the sampling and questionnaire distribution, it does reinforce a more general finding discussed later in the paper which concerns the low level of organisational interest in the subject. The limited findings from the questionnaire informed the main stage of data collection which involved in-depth interviews with senior HR

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managers in 25 organisations who had their main offices in the central region of the UK. Participants were known to the researchers as a result of their links to the University, either as ex-students or through their involvement in previous research conducted by the authors. Whilst it is acknowledged that this method of sampling has limitations, this approach ensured that interviewees had the appropriate knowledge of HR policies and practice in their organisation. In keeping with the exploratory approach and to help identify themes which were common to all organisations involved in the study, interview materials were gathered from employers of different sizes and operating in a range of industries. Sixteen organisations operated in the private sector and nine in the public sector and included, for example, retailers, local authorities, construction businesses, insurance firms and engineering businesses. Participants were asked to provide information relating to the demographic profile of their employees and to discuss concerns they had about the age profile of their work forces and the extent of any career policies and practices aimed at older workers. In addition to HR managers, interviews were also conducted with representatives of leading UK advisory bodies with interests in the field. These were the Chartered Institute of Personnel and Development, the Engineering Employers Federation, the East Midlands Development Agency, the Equality and Human Rights Commission, the Age and Employment Network, ACAS and the TUC.

The limited questionnaire data was analysed manually and all interviews were recorded and transcribed. Template analysis was used to identify key themes from the interview materials (Crabtree & Miller, 1999). This is an analytical approach which through the development of a list of codes (the 'template') helps to make sense of large amounts of rich textual data through structured, rigorous analytical methods (Waring & Wainwright, 2008). The researchers developed a coding 'template' which highlighted broad themes and then more

narrow, specific themes important to the study. This was then applied to all the interview transcripts to aid the interpretation of the data and included both *a priori* codes already identified in the literature, research aims or interview questions as well as codes generated inductively. Evidence is provided in the form of quotations and due to the sensitive nature of the study some of these have been anonymised.

Findings

In general, the analysis indicates that whilst all organisations had employees older than 50, there was an absence of policy development which addressed the career preferences of older workers and organisations were reluctant to formalise any ad hoc practices which concerned the management of third age careers for fear of treating this group of people differently to other workers. Instead, organisations had in place talent management and career policies, such as flexible working, which were open to all staff including older workers. However, older workers did not see these as relevant to them as employers were reluctant to explain that these policies were applicable in case they were accused of unfairly targeting this group of employees. This issue of 'policy reach' has been highlighted in other work and describes how the differences between official HR policies and the operationalization of these by line managers can create tensions for both those implementing them and those on the receiving end (Harris *et al*., 2007).

The study did reveal, however, some limited examples of organisations which formally acknowledged the career preferences of older workers. A participant from a city academy, for example, reported that older workers were expected to formally mentor new staff. Similarly, a car repair business reported that older workers, who were less physically able, regularly coached new recruits. In both these cases the impetus for these policies was to overcome skills shortages in the workforce, enhance talent management and improve the delivery of the

service to the end user. The study also found that in general privately owned, smaller organisations were more flexible in their approach to managing the careers of older workers compared to large, public sector organisations but were nevertheless reliant on informal practices. The following sections go on to explore in more detail why the organisations in this study lacked formal development of third age career policies.

Awareness and organisational impact

All of the interviewees were aware of the UK demographic profile and the aging workforce. However the interviewees differed in their perception of the extent to which the retirement of the baby-boom generation would pose a challenge for them. Some employers (operating against the background of cuts to the public sector and high levels of unemployment) did not foresee many issues. So, in organisations in which the age profile was considered to be 'young', i.e. 50 years or less there seemed to be little concern. The interviewee at a small software development company explained:

"As you can see, we've got relatively low numbers of staff at the moment between 50 and 60 [and] I think the way in which our business model operates would mean that going forwards, it's unlikely to be [a problem] because what we tend to do is each year we'll take on two 2 - 4 graduate entrants, who've just left university"

This respondent went on to explain that the majority of attrition in the organisation was amongst these new graduates who tended to leave after 2 or 3 years' service. Similarly, the Head of HR of a group of companies in the service/engineering sector did not feel that the age profile was a current problem but that the skills of the future leaders would pose more of a challenge. This organisation employed people for contract work and the main challenge was the HR planning necessary to ensure continuity of service.

These responses may suggest that these employers had not considered the longer-term impact of the population age structure on their potential to continue to recruit the younger workers who currently made up the majority of their workforce. This was supported by a spokesperson for the CIPD who stated that:

"The biggest issue, is that they [employers] need to understand much more than they probably do, what the characteristics of the labour market are".

In organisations where there was a greater recognition of the issues it seemed that it was the impending retirement of highly skilled professional workers that had been the stimulus to some kind of response. Many of these employers acknowledged that they were facing skills shortages as employees in their 50s and 60s were starting to look towards retirement rather than continuing their working lives. This was exacerbated by the perceived unattractiveness of working in certain professions and the lack of apprenticeships during the 1980s and 90s. An HR manager in the extractive industry explained:

"We've been living off the fat of the land for the last 20 years and most of the educational establishments that people would have fed into regarding succession and career planning have closed". The outcome of this was:

"...a group of professional dedicated people who have worked in the industry for 30-40 years and now they're pedalling across the last mile of road"

Another area of concern was the performance of older workers and the need for them to be physically fit enough to carry out their jobs. As the representative from a Fire & Rescue Service explained:

"For operational fire-fighters it brings up issues of fitness which means they have to have quite a good level of aerobic capacity and fitness because they have to wear breathing

apparatus. It's a very exhausting thing to do. And there's evidence that shows as you get older, your ... it's harder and harder to maintain that level of fitness".

Similarly, the respondent for a company specialising in car repairs explained the strenuous nature of the work and the need for physical fitness and strength which was causing problems amongst its older workers:

"The biggest concern about the older workforce is the strenuous aspect of not only doing the job but also erecting the mobile canopy and the strain that brings. We get back problems, pulls and strains, arms, shoulder strains and things like that".

In the uniformed services mandatory (and relatively early) retirement ages were a particular issue as government policy on retirement for these workers had until recently required them to retire at 55 years. [Since these interviews took place the Hutton Report (2011) on public service pension provision has recommended an increase in pension age to 60 for all members of the uniformed services]. The loss of knowledge and skills amongst this group was considered to be a problem. An interviewee representing the police force explained:

"We're now hitting the area where those people [with 30 years' service] are retiring so we've got a five or ten year period where we've got a lot of people retiring. To deal with that they put the 30-plus scheme into place but that finishes this year and we haven't had details of what the new scheme will be".

This interview took place about two months before the scheme finished. The 30-plus scheme was intended to retain the skills and experience of key uniformed personnel. The same HR manager noted that the age profile was a problem because:

"The skills are built up with age and we are doing some work in terms of looking at how we can get those skills before those people actually retire".

In many organisations there was little policy to address the issues associated with third age careers. Prompted by skills shortages a few organisations had however started to develop related policies. The respondent in the extractive industry who was experiencing skills shortages stated that:

"We are now proactively developing competency training packages, NVQ packages, that will facilitate any succession planning that's taking place in the future. So we've started creating committees, industry committees that are now looking at training and development and looking at the need for future succession planning".

In contrast in a city academy which was outside of local authority control, had a policy already in place to address career paths for teachers in the 55-plus age. The interviewee explained:

"We approach staff as they're nearing retirement age [this was before the removal of default] *and we ask them have they considered the options; do they want to continue, reduce their hours, move sideways or change their duties"*.

This respondent reported that in her establishment policy allowed, for example, a senior teacher to step back from the full time teaching commitment and take on other responsibilities which could include mentoring more junior colleagues without loss of pay and which would therefore not affect their pension. This practice is in line with the provisions of the UK Teachers' Pension Scheme.

The issue of final salary pension schemes and the inflexibility these create was alluded to by the spokesperson of the Engineering Employers' Federation as he considered the decline in final salary schemes, their replacement by defined contribution schemes and the impact this might have on employees' calculations:

"Now I think that you are going to find that some employees will be more flexible about saying that they don't need this promotion or that full time job to get the same pension".

Employers' Assumptions

The lack of development of formal third age career policies can also be attributed to the assumptions employers held about older workers. Rather than engaging in a collective, proactive dialogue with older workers to help inform policy and practice, employers took a reactive approach and waited until older workers approached them with individual career requests. Participants reported that this ad hoc approach was appropriate as it meant that they could deal with other, more pressing HR concerns associated with the business, as one interviewee of an engineering firm explained *'...we have commercial priorities and discussing options with older workers has not been put on top of the key agenda.'*

The lack of engagement with older workers meant that employees were unaware of what options were available to them and as a result employers received very few requests from individuals wanting to, for example, alter their working patterns or reduce their level of responsibility. As one HR manager explained:

'...older workers come saying 'What can I do?', they don't know what their options are...and some older workers think 'Well I didn't think I could ask for that' or 'I didn't think the company would care about that'...'.

Unsurprisingly the lack of proactive, collective dialogue between older workers and employers meant that managers made assumptions about older workers' preferences and this reinforced their apathy towards the management of third age careers. None reported specifically seeking out information from their older workers about their career preferences, although a six month sabbatical scheme at one large high street retailer after 25 years of

service provided opportunities for returning employees to take a different direction when they returned to the work place, normally as a result of reflecting on their career whilst away from the retailer. Most employers felt that older workers wanted to retain their organisational status and earnings, particularly where pension schemes based on final salary were still in operation. These unsupported views held by organisations of third age careers have been reported elsewhere (Loretto and White, 2006; Billet *et al*., 2011) and were also reflected in comments from an advisory body who reported that they had found very few examples of good practice in relation to how organisations managed the careers of older workers. Instead, they had found that employers took older workers at *'...face value...'* adopting a *'...stereotypical picture..'* where older workers were assumed to be *'...working towards retirement and wanting less responsibility, maybe finding work a little bit harder...'* and this was a *'...normal career path...'* for these people rather than *'...looking at the jobs themselves and seeing what might be done in relation to the job...'.*

In smaller organisations where HR/ line managers worked more closely and on a regular basis with older staff, and HR policies were more flexible than in larger, more bureaucratic organisations, the management and knowledge of older workers' career preferences appeared to be better informed. Comments from an HR manager from a medium-sized IT business supported this view:

 '...as an employer you have to be sensitive to everyone and what their needs are, rather than trying to compartmentalise people...'.

In these smaller organisations, managers were more aware of the career related needs of older workers and in many cases were able to accommodate individual requests, as one HR manager of a small insurance firm reported:

'...in this company there isn't anybody I don't know the name of...we're hands-on and we're aware of what's going on in the organisation...we can make decisions very quickly...so we're quite happy to accept any sort of thing and we don't fix it in policy as to what the solution is.'

Concerns about Legislation

Over half of the respondents reported that the major constraint on having career policies or practices in place aimed specifically at older workers was that to do so would be contrary to age discrimination legislation. Their rationale was that it would be illegal to have policies which applied to one age group in the workforce and not to another. This was a particular issue for employers in large organisations and was mentioned most frequently by respondents who worked in the public sector. This observation by one HR manager in a large local authority typified the general concern:

'We are not ageist, our policies apply to everyone – to do otherwise would be unfair to other groups of workers.'

There was far more flexibility reported by respondents from smaller organisation in terms of accommodating the needs of older workers but these were adopted on an 'ad hoc' informal basis and not as a result of formal policies. Such individual arrangements were seen as risky by large bureaucratic organisations where anxieties about being 'ageist' led to the familiar pressures to adopt 'a one size fits all approach' previously observed by Harris and Foster (2005; 2010). As this HR Director in a large government department pointed out:

'We have relatively few positive action approaches so anything we do will be very much focused on getting people onto a level playing field compared to others....it's always quite difficult to find that balance between positive action and positive discrimination and one is legal but the other one isn't.'

There was some confusion about what constituted positive discrimination or positive action and most saw this as a delicate balance. But the interviewees from the advisory bodies felt there were a lot of misunderstandings about the age discrimination regulations and their application which led to employers being reactive rather than proactive to avoid making mistakes that could lead to costly litigation; a situation described by one advisory body respondent as:

'Employers are like rabbits in the headlights not knowing which way to turn....you're coming back to this issue of employers moving into a risk minimisation mode which often doesn't encourage employment in the workforce for longer periods of time.'

There was a shared view from respondents at the advisory bodies that employers' fears about anti-discrimination legislation acted as a barrier to the development of *'a more sophisticated agenda'* in addressing the challenges posed by an ageing workforce. This was seen as particularly important in considering the issues related to age as this was distinctive from the other characteristics addressed by anti-discrimination legislation in that age characteristics are shared by everyone although, at the level of the individual, the situation was changing and not static. As the respondent from ACAS explained:

'The age regulations are quite unique in terms of a protected characteristic in that we all have an age and the type of disadvantage one would experience actually develops and changes as we mature.'

It was pointed out by many of the respondents that there was a particular uncertainty in managing issues relating to older workers as the age regulations were relatively recent and related case law was at an earlier stage of development than other areas of anti-discrimination

law. But there was also a view that the potential for litigation could be used as a justification for lack of action as illustrated by this observation from the TUC:

'One of the things we picked up from Union Pensions Officers when we were doing stuff on flexible working, was the frustration that some of them had where members and the union were really keen to negotiate a flexible working and flexible retirement policy but the employer was very risk-averse, or didn't want to do something and used this as an opportunity to say no.'

The findings suggest that managing the needs of diverse age groups was viewed as presenting a difficult challenge for employers in the context of the age discrimination legislation which could no longer be circumvented by the default retirement age when this was removed in October 2011 and employers could no longer legitimately dismiss employees when they reached 65. A number of employers reported concerns that the removal of the default retirement would create new pressures in terms of how they managed older workers. This issue was similarly identified by respondents from the advisory bodies as a topical concern for employers who were questioning the wisdom of removing the default retirement age at a time of high youth unemployment in the UK. For example, the respondent at TAEN commented:

'I'm having lots of arguments and debates at the moment over the default retirement age. A number of our companies are saying to us this doesn't all make an awful lot of sense when the Government is saying help us solve the youth unemployment, take on more young people, but you can't retire people at 65.'

At the same time, respondents from the advisory bodies viewed the removal of the default retirement age as an interesting development which would force employers to address their

management of older workers on the grounds that *'employers won't be able to use it as a default mechanism for not having managed people properly for four or five years before they retire'* and that it would be *'a trigger for what we've been calling for - better age management.'* For employers their concern was that there would be greater pressures to formally manage the performance of the older worker rather than rely on the present practice of invoking the statutory retirement age when there were performance related issues involving an older worker; an approach that was viewed as less damaging for the individual and less time consuming for the employer.

It was recognised by the advisory bodies that it was increasingly important to provide advice and guidance in clear and accessible language to employers; a view illustrated by the response from the CIPD:

'Well we've certainly got lots of guidance about good practice in terms of dealing with the removal of age discrimination. I just think that we have really got to de-clutter all the technical stuff, all the technical jargon and lingo that we've used in order to sort of describe the problems. ... In terms of the way it's expressed, it was about taking away all the problems and the barriers which stop you being creative and innovative about the way you deal with people based on the age factor.'

Discussion

The study set out to explore the management of the careers of older workers but the concept of careers and third age employment was not one recognised by the vast majority of the employers. There was also no reported dialogue by the organisations with older workers about their career preferences other than as a result of employee led requests to change their employment arrangements. Assumptions about older workers' preferences in the final stages

of their careers and working lives acted as a barrier to managers developing an holistic perspective of age that Pitt-Catsouphes *et al* (2011: 91) argue is critical to the implementation of effective age-management practices and to organisations seeking to reap the benefits of a multi-generational workforce. While the findings revealed a general awareness of the UK's ageing workforce, there was a mixed response in terms of its organisational impact and with the exception of a few isolated examples, an absence of policies or practices which specifically addressed the issues of careers and older workers. At the level of the organisation this was not seen as a priority on the human resourcing agenda, unless there were immediate skills shortages due to retiring employees and even then there was little, if any connection between policies to grow skills and the talent management of older workers possessing skills vital to the organisation. A number of employers saw themselves as simply protected from the demographic trends of the UK labour force by the age profile of their workforce. Those in smaller organisations felt they were able to be sufficiently responsive to the individual needs of older workers on an ad hoc basis and employers in the public sector reported that the impact of budgetary cuts and resultant staff reductions was masking the issues they would otherwise be facing as a result of their ageing workforces. Proposed changes in public sector pension schemes had yet to come into place, so it was envisaged that work force cuts were likely to be achieved, in the first instance, in the traditional manner of early retirements. The combination of these factors may explain the short term view employers took of the need to develop policies targeted at older workers aimed at maximising their talents or providing flexible or staggered working options which would release opportunities for younger employees.

Despite the long established arguments made in the academic literature for the business benefits of an diverse workforce (Cox and Blake, 1991; Robinson and Dechant, 1997), the

findings revealed an absence of engagement with the business case when it came to employing older workers other than among retail employers who saw the value to the business of older workers serving consumers in the same age profile (Foster, 2005). Furthermore, there was no evidence of longer term workforce planning as part of a wider resourcing strategy for the business supported by policies designed to meet the needs of employees at different ages; a major barrier to such policy development emerged as employers' interpretation of the anti-age discrimination legislation.

Age legislation was perceived, or was arguably put forward, as the rationale for not developing policies which addressed employment issues relating to older workers although, as identified, there was more reported adjustment in individual circumstances in smaller organisations. But for respondents from large bureaucracies, where equality was based on a long established principle of demonstrating 'no difference' or neutrality to provide fair treatment (Jewson and Mason, 1986), this was viewed as a risky approach in terms of the potential for litigation and unfairness to other age groups. Such concerns were found to dominate employers' thinking at the cost of the development of policies and practices tailored to meet the career preferences and requirements of an age diverse workforce. As in previous studies on diversity management (Mavin and Girling, 2000; Harris and Foster, 2005), a proactive approach to managing differences, in this instance the careers and contribution of older workers, was impeded by the way equality and the legislation on age discrimination was being interpreted. Compliance, risk minimisation and reacting to employees' requests were found to dominate employers' thinking, impeding the development of workplace dialogues to explore older workers' career preferences as an aid to effective long term workforce utilisation and planning for the business.

These findings lent support to the perceptions of respondents at the advisory bodies that employers felt threatened by the anti-discrimination legislation and that their response was one of reaction to older workers' requests rather than proactively seeking to identify their needs. It also suggests that there is less confidence about diversity management when it comes to age than in other areas of diversity evident, for example, in approaches to family friendly rights for employees parenting small children. As Herring (2010:29) points out there are difficulties which particularly relate to age discrimination which are cultural and embedded in existing employment practices which are made more complex because age is a common characteristic and there is very limited scope in the age legislation for positive action. The removal of the default retirement age from October 2011 will place greater pressures on employers to develop a wider perspective on age management rather than relying on the ability to legitimately exit older workers from the workforce at the age of 65. Yet the emphasis in much of the advice to employers appears to be on avoiding the potential pitfalls of the age discrimination legislation rather than supporting a change in attitudes about the employment of older workers (Arkin, 2005); a view supported by the respondents from the advisory bodies who identified the need to shift the debate away from compliance to new ways of thinking about the employment of older workers.

Conclusion

The findings suggest that, without an incentive to develop policies aimed at bringing mutual benefits to older workers and the organisation, employers will continue to adhere to assumptions about older workers and focus on risk minimisation and compliance in their approaches to managing the careers of these employees rather than the value of their contribution (Carmichael *et al*., 2011). They suggest that a new agenda is required which takes forward the debates associated with employing older workers and their careers and a

need to understand better what employers can do without breaching the spirit of the legislation. It is acknowledged that the timing of the study has no doubt influenced participants' responses and may explain why employers did not prioritise third age careers. Interviews were conducted prior to public sector cuts, changes to pension arrangements in the public sector, the removal of the default retirement age but in the context of the economic recession with high youth employment and ongoing changes to occupational pension schemes. Future research should, in particular, be conducted once the full impact of the changes to the default retirement age has been felt. It would also be beneficial to explore in more detail the extent to which the nature of the organisation and the sector in which it operates has an impact on how the employer manages the careers of older workers as the study took an exploratory approach, drawing on the experiences of a number of different types of organisations. Furthermore, it would be advantageous to compare the findings of this study with the actual experiences of older employees and explore whether the gender of the employee has an influence on third age careers, particularly as women's careers are reportedly more fragmented and less linear than men's (Mainiero and Sullivan, 2005).

In conclusion, whilst the employment situation for many UK employees is uncertain and there are ongoing changes to occupational pension provision and the age of entitlements to state pensions, there is certainty about the demographic trends in the UK with a growing proportion of older workers in the labour force. On economic grounds alone, these factors mean more people will be seeking to work for longer and that the issues explored in this paper are unlikely to disappear but, in fact, intensify for employers. It is argued that it will become increasingly imperative that organisations develop informed and effective third age career policies even though, at the present time, this exploratory study suggests it is not

viewed as a priority issue on the HR agenda compared to other, more immediate challenges brought about by challenging economic times.

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