

Older Workers' Retention in the Workplace

Negar Fazlollahi

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Approval of the Institute of Graduate Studies and Research

Prof. Dr. Elvan Yılmaz
Director

I certify that this thesis satisfies the requirements as a thesis for the degree of Master of Business Administration.

Assoc. Prof. Dr. Mustafa Tumer
Chair, Department of Business Administration

We certify that we have read this thesis and that in our opinion it is fully adequate in scope and quality as a thesis for the degree of Master of Business Administration.

Prof. Dr. Cem Tanova
Supervisor

Examining Committee

1. Prof. Dr. Cem Tanova

2. Assoc. Prof. Dr. Sule Aker

3. Assoc. Prof. Dr. Tarik Timur

ABSTRACT

Due to decreasing birth rates, increasing life expectancy by healthier lifestyles, progress in medical science, and the subsequent improvements in longevity, the Iranian population and workforce are aging. And this dramatic shift will continue for the next decades. Although the importance of this topic is clear, currently research about it is limited; there is no published research about Iranians' older workers retention in the workplace. Thus the aim of the research is to explore the factors affecting older Iranian workers' retention in to the workforce. First the study explores the relationship between successful aging and retention of older workers in the workplace influenced by non-obligatory factors, and then investigates the relation of obligatory factors which force the employees to stay in the organization. The study develops a model; and finds the correlation between variables. The data were collected from 132 older employees, aged 40 years or above who are working full-time in one of the public banks in Iran. The significant findings of the research will help the management and organizations to implement human resource strategies such as training and development practices and flexible work options, for retaining the older workers in to the workforce. Due to the shortage of younger workers and insufficient knowledge and experience in the workforce, implementing these strategies is very critical for success. In the society retaining the older workers in the workplace will increase the economic growth, promote the pool of skilled and professional workers, and finally help to reduce public expenditures.

Keywords: Older workers, obligatory factors, non-obligatory factors.

ÖZ

Doğum oranlarının düşmesi, daha sağlıklı yaşam tarzları ve tıp alanında yaşanan gelişmeler neticesinde yaşam süresinin uzaması sonucunda İran nüfusu ve işgücü yaşlanmaktadır. Bu trendin önümüzdeki yıllarda da artarak devam etmesi beklenmektedir. Konunun önemi açık bir şekilde ortada olmasına rağmen, bu alanda yapılan araştırma sayısı çok kısıtlıdır. Bu çalışmanın amacı İran’da yaşlı çalışanların kurumunda kalmasını etkileyen faktörleri incelemektir. Öncelikle zorlayıcı olmayan faktörler incelenmektedir bunun yanında zorlayıcı faktörler de modele dahil edilmiştir. Veriler İran’da bir kamu bankasında çalışan yaşı 40 ve üzeri olan 132 çalışandan toplanmıştır. Çalışmanın sonuçları yöneticilerin yaşı ilerleyen çalışanları kurumlarında tutabilmeleri için daha etkili insan kaynakları politikaları geliştirmesini sağlayacaktır. Eğitim ve geliştirme ile esnek çalışma modelleri buna örnek olarak verilebilir. Kurumlar için yaşı ilerleyen çalışanlar deneyim ve bilgi birikimi bakımından çok etkili olabilmektedir. Toplumsal açıdan da yaşlı nüfusun iş gücünde kalmasını sağlamak ekonomik gelişmeyi teşvik edecek ve kamu harcamalarının yükselmesini engelleyecektir.

Anahtar Kelimeler: Yaşlı işçiler, zorunlu faktörler, zorunlu olmayan faktörler.

To My Lovely Family

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Chapter 1

INTRODUCTION

1.1 Introduction

Iranian population and workforce are aging. Iran is not the only country facing this dramatic phenomenon, most of the other developing and developed countries have anticipated and designed useful strategies to deal with the challenges of this phenomenon. There are various reasons for population aging, including the post-World War II baby boom, decreasing the number of birth rates in the following generations, increasing the life expectancy by healthier lifestyles, progressing in medical science, and the subsequent promote in longevity. Thus, today there are further older people than ever before and this dramatic shift will continue for the next decades (Kiani, Bayanzadeh, Tavallaee, & Hogg, 2010).

The Baby Boomer generation had low birth rates, thus the number of younger workers entering in to the workforce is decreasing, leading to selecting the older workers as labor supply. The previous policies encourage older workers to retire early, thus many of the older workers left the workplace at significantly younger ages. The shortage of younger employees and the typical early retirement of baby boomers cause the labor shortage. The increasing participation of older workers in the workplace can be a suggested solution. However, the researches about the retention of older workers in to the workforce are very limited. The employers prefer to employ younger workers instead of extending the older workers work lives. The

negative stereotypes about older workers as a new labor supply, and the difficulty to understand the needs of older workers are important research questions.

There are many studies about low employment rates of older workers; however studies about negative stereotype concerning the older workers such as: age discrimination, and also studies about the retention of older workers in to the workforce are quite limited. Therefore, the aim of the research is to explore the factors affecting older Iranian workers' retention in to the workforce. As a result, the research questions are: what are the factors that cause the older workers to stay in the organization? How might these factors impact older workers decision to stay in the organization? Whether they are desire to stay or they are force to stay?

The research in the thesis draws data from the employees' perspective to continue to work in the organization; especially the thesis explores the impact of the factors which cause the older workers to stay in the organization even beyond their legal age of retirement. Additionally, the thesis will explore how management can manage older workers and also the useful implications for human resource management. The methodology draws from questionnaires based assertion with the use of quantitative approach, which is a powerful tool to understand this phenomenon. The thesis contributes knowledge at the organizational level of analysis, and within the Iranian context.

To understand this context the next section will explore some background, and the extension of aging workforce in Iran. Subsequently, an explanation about why aging is important in Iran will be presented in section 1.2.1, here the main issues presented is the labor shortage as a result of population aging. Next section, 1.2.2, exhibits the

suggested solutions by organization and government; here the main policy presented is working lives of older Iranian workers. The next section, 1.2.3 explores the policy implication by government and organization. The next section is aims and contribution of the research, 1.3, describing why understanding the research helps us to better understanding the retention of older workers in to the workforce; here the study contributed an existing literature gap. Finally, the last section, 1.5, outlines the structure of the whole thesis in each chapter.

1.2 Background and Context of the Research

Since 1979s Iran has experienced the sustainable demographic changes; the fertility rates have decreasing prior since 1973, and was expected to continue to decrease throughout the decades (Kiani, Bayanzadeh, Tavallae, & Hogg, 2010). Declining birth rates, death rates and increasing life expectancy lead to a population aging in Iran. Today's Iran like the other countries has aging population (see table 1.1 below for an international comparison).

Table 1.1: Comparison of Population over the Age of 65 Years

Country	Percentage an Older Age > 65 Years	
	2007	2050
Azerbaijan	7.2	19.1
Iran	4.5	18.1
Turkey	5.5	17
Malaysia	4.8	16.1
Lebanon	7.4	18.3
Egypt	4.9	13.3
Indonesia	5.7	17.4

Source: Adapted from (United Nations, 2007) (World Population Ageing 1950-2050)

As can be seen from table 1.1, by 2050 the percentage of people over 65 years-old in Iran is lower than Azerbaijan and Lebanon. But overlay, there is a serious older population challenges will happen for all developing countries in the above list. The globalization of today's world has shown that the management of older population in the other countries may affect Iran plans of aging population.

1.2.1 Why an Aging Population is Important?

The aging of the population is important because of four reasons; (1) increase in the "aged dependency ratio"; (2) increase in longevity; (3) increase in the government spending; and (4) impact of the aging workforce. The first reason is increasing in the "aged dependency ratio"; this is the ratio of people over the age of 65 years to people aged between 15 to 64 years old. For Iran, in 1950 this ratio was 9.6 percent, while in 2050 is predicted to be 28.3 percent (see table 1.2 below). Having a high dependency ratio means the number of people who are in the workforce are few, thus the collected tax which is the government revenue distributed to older people are few

too. Table below, 1.2, demonstrates that, we can see such similar trend in Iran and also some other developing countries like Turkey and Malaysia according to their population and higher dependency ratios.

Table 1.2: Age Dependency Ratio in Selected Countries

Country	Age Dependency Ratio %		
	1950	2000	2050
Azerbaijan	11.3	10.4	29.8
Iran	9.6	6.6	28.3
Turkey	5.6	8.4	26.2
Malaysia	9.4	7.5	24.6
Lebanon	12.4	11.4	28.5
Egypt	5.2	7.8	20.2
Indonesia	7	8.6	26.9

Source: (United Nations, 2007) (World Population Ageing 1950-2050)

The second reason is increasing in longevity; duo to increase in life expectancy. Currently Iran has an average of 69.7 years of age will rise to 78.5 years of age by 2045-50. The highest life expectancy countries are Switzerland and Sweden, Iceland, China (81.5 years and rising to 86.9 by 2045-50), Japan (81.9 years and rising to 88.3 years), and Australia (80.2 years and rising to 85 years), and the lowest life expectancy countries are Swaziland (32.9 years in 2005, rising to 51.9 years by 2045-50), Lesotho (36.7 rising to 53.8), Botswana (36.6 rising to 53.8), and others in the African continent (United Nations Secretariat, 2005). Increasing in the number of older people in these countries will increase the demand for age care services, consequently increase the health care costs for organizations and governments.

The third reason is increasing in the government spending such as welfare supports and pensions, to balance it the government increasing their taxation revenue. The fourth reason is the impact of the aging workforce, which is the central focus of the thesis. The labor force participation rates means the total number of people in the labor force in any population group as a percentage of the number of people in that population group. From the table below, 1.3, it can be seen that in Iran over the last two decades the labor force participation of women have been increasing from 6.4 percent in 1980 to 10.5 percent in 2010, indirect contrast to those of men which have been decreasing from 58.2 percent to 54.8 percent. In overall, during this period the current labor force participation rates have been slowly falling from 33.8 percent to 31.7 percent.

Table.1.3: Labor Force Participation

		Labor Force Participation				
		1980	1990	2007	2010	2020
		(%)				
Total	65+	29.1	33.8	32.4	31.7	30
Female	65+	6.4	7.5	10.4	10.5	10.6
Male	65+	53.6	58.2	55	55	54.8

Source: (United Nations, 2007) (World Population Ageing 1950-2050)

Another impact of the aging workforce is that, the average age of the workforce has been increasing more rapidly than the average age of the general population. There are two reasons behind it; the first one is; by increasing in the time of education, the number of younger people available for the full-time working is decreasing, and the

second reason is; by increasing in the number of older women in the labor force, the large number of part-time and service sector jobs is filled.

Table 1.4 illustrates the age composition of Iranian labor force currently, which was released in 2011.

Table 1.4: Age Composition of the Current Labor Force in Iran

Age Compositions (%)	Total	Male	Female
15-19 years old	3.9	3.9	3.9
20-24 years old	11	11.3	9.8
25-29 years old	15.5	15.4	16.1
30-34 years old	15.2	14.8	17.3
35-39 years old	14	13.6	15.7
40-44 years old	13.3	13.1	14.2
45-49 years old	11.2	11.3	10.4
50-54 years old	8.2	8.5	6.5
55-59 years old	5.1	5.2	4.1
60-64 years old	2.7	2.8	2.1

Source: (Labor force report of Iran, 2011)

1.2.2 Suggested Solutions

The aging population will direct a strain on budget deficits over time and the major drivers are aging and health care costs. However, there are no specific agreed long-term implications for the aging population. Several solutions for the anticipated labor shortage are suggested such as increasing fertility rates and immigration.

The most agreed solutions by researches, organizations, and governments are increasing the labor force participation of older workers in to the workforce, and extending the work lives of older employees even beyond their legal retirement age. For example, the UK's Age Positive campaign and New Deal 50 Plus are main contributions to reduce the UK workforce problems (Department for Work and Pensions, 2001).

In contrast to all negative consequences of aging workforce, (CATO Institute, 2002) argued the positive consequences of workforce aging such as welfare of older workers, and the potential of older workers to increase productivity. In order to manage older workers effectively, implicating the human resource management policies, and considering the needs of older workers, also changing the employer perspective of older employees as new hires would be required.

To sum up, researches, organizations, and governments have reached similar suggestions for population aging such as: extending the work lives, decreasing the age discrimination, changing the negative perspectives and stereotyping of employers concerning the employment of older workers, promoting flexibility in work conditions, and increasing flexible financial arrangements through pension, taxation, and superannuation system.

1.2.3 Policy Implications

For most of the occupations, employees stop working when they retire, and retirement is the age at which society decides older workers are not capable and valued for the workforce; without considering the desirability or mandatory intentions of older workers to continue to work.

National and corporate policies for older workers have different perspectives. National policy has been unsuccessful in encouraging older employees to stay in to the workforce. Corporate policy still encourage older employees to retire, and corporate culture usually “strongly suggests” older employees “move on” or “make way” for younger employees. In addition, there are some organizations still offering incentives to older workers to retire early, and there are many negative stereotyping about older workers such as poor performance, less flexible, and slower learners. Some employers prefer younger workers, because they believe in decreasing productivity which creates in relation to age.

Applying the implications to increase the retention of older workers in the workplace, and extending working life practices are influencing not only organizations but also society, through pensions, taxations, and superannuation systems, the flexible transition to retirement, introducing the Pension Bonus Scheme, rising women’s age to access their pensions, and providing more choices in financing retirement income.

Population aging grows over decades. A financial gap will be shaped between the revenue generated by those who are working, and the costs of those not working. This gap can be closed by extending the working lives of older employees, through supportive policies in the organizations and governments. Therefore, the thesis explored against a backdrop of previous policy, and management of older workers, also the factors affecting the decision of older workers to retain in the workplace.

To conclude, factors affecting older workers to continue to work in to the workforce will vary, based on employees’ desire to work (non-obligatory factors) or, they have

to work (obligatory factors). There are clear implications of older workers to train and develop them for the workplace.

1.3 Aims and Contributions of the Research

To date, most research of population aging has focused on the economic issues; there is a literature gap in respect of older employees as individual and organizational issues, particularly in relation to the retention to stay in the workforce. This research struggles to address the mentioned gap. The research contributes in the following ways. Firstly, a greater understanding about aging of the population, furthermore the understanding of the effects of this phenomenon on the aging of the workforce. The second contribution of the research is to explain the meaning of the older workers. Thirdly, the research contribution is to clarify the factors impact upon the retention of older workers in the workplace. Moreover, the research investigated which factors force older workers to stay working (obligatory factors), and which factors is the desirability to working in the workplace (non-obligatory factors).

Fourthly, the quantitative analysis has been conducted for the retention of older workers in the organizations. Fifthly, the research attempts to provide a theoretical contribution to the nature of the knowledge in management and society in general, in HRM in particular, through better understanding of the factors affecting the older workers to stay working in the workplace. Sixthly, the research will contribute knowledge about the HRM policies to effective management of older workers in the workplace.

Seventhly, the research will be important for the managers and older within the organizational context. The research outcomes will provide a better understanding of

the retention of the older workers in the organization. Finally, the research directed the gap in the literature about retention of older workers, and the findings may lead to have an impact on working conditions of older employees.

1.4 Scope of the Research View

Iran was chosen as the location of the research, within which, older employees of 40 years of age or older, who were working full-time, were chosen as participants for the study. An Iranian bank setting was selected, and limiting the research to one organization had the benefits of contributing the same organizational culture and employment strategies apply to all workers within different employment sections across the whole organization. This public bank is a large organization, with a variety of branches, employing workers with a huge range of skill, education levels, and experience.

1.5 Structure of the Thesis

The research has chosen the quantitative analysis as the main research approach. The study was undertaken to explore the older workers retention in the workplace. The thesis presents the following sections. Chapter 1 which is introduction section explains a general scope and context of the research. Chapter 2 which is literature review will review the available literature concerning the retention of older employees in the organization. Chapter 3 which is the research hypothesis, outline the ten hypotheses in the study. Chapter 4 which is methodology section explores the appropriate methods of assessing the factors impact upon the retention of older workers in to the workforce. Chapter 5 which is the results section fully explains the findings results of the research. Chapter 6 is discussion, implication, and conclusion section explores new framework for managing the older workers, and finally concluded the whole thesis.

Chapter 2

LITERATURE REVIEW

2.1 Introduction

This chapter will review the available literature concerning the issues related to older workers' successful aging and their retention in to the workforce. Relevant literature from various field are reviewed in this chapter, to provide a background for the development of our theoretical framework for investigating the retention of older workers in the workplace. Significant researches have been conducted related to older workers decisions to retire from the workplace; however few researches have been conducted about the retention of older workers in the workplace.

In this chapter we will explain why it is important to look at this literature gap, and the reasons behind it, also this chapter will outline issues of research about variables affecting older workers to decide to remain working in their organizations. We will discuss the range of literature related to the aging population, aging workforce, older workers, and then we will come to the variables affecting the older workers decision to stay in the workplace; here we look at perceived organizational support, successful aging, job satisfaction, financial pressures, number of dependents, and loss of income, and finally we will provide some useful implication for human resource management for managing the older workers in the workplace.

2.2 Aging of Population

Today, approximately 10 percent of the world's population is over the age of 60, this portion will be double by the year of 2050 (Pollack, 2005). Now, we are in the middle of demographic change, shifting from the world with majority of young population to the world with significant proportion of people who are over the age of 65 (Kooij, Lange, Jansen, & Dijkers, 2008) (Kim & DeVaney, 2005).

The aging of the world population is due to a decline in fertility, increase life expectancy, and the dynamic evolution of past fertility and mortality rates (Bloom, Canning, & Finlay, 2010). In other words, in a typical sequence, the process of aging population begins with preventing the infants and young children from infections and parasitic diseases. The improvement of life expectancy at birth occurs while fertility tends to remain unchanged, resulting in increasing the proportion of children relative to adults (Patrickson & Ranzijn, 2004). Other things being equal, this initial decline in mortality generates younger population age structure and decline fertility (Bal P. M., Jong, Jansen, & Bakker, 2012). Thus, the proportion of older individuals in the population is raising and the dependency ratio (the ratio of population aged 65 and over to the population aged 20 to 64) is steadily increasing (Kooij, Lange, Jansen, & Dijkers, 2008).

Population aging is progressing rapidly in both industrial and developing countries, and Iran is no exception (Loretto & Vickerstaff, 2012). To understand how dramatic this current demographic shift is, we can look at population pyramids (the diagrams to visualize the compositions of population). In population pyramid diagram we have horizontal bars representing the age cohort, in each cohort from right to the center is

the number of women, and left part is the number of men. This population pyramid has pyramid or triangular form, interpreting the fact that there are few people in the oldest age cohorts. However what is happening to this population pyramid by the beginning of the twenty-first century is dramatic. The form of this pyramid becomes distinctly less pyramidal. For example, by comparing the population pyramid for the United States in 1950, with the one in 2000, and also with the one in 2030, we can clearly understand that people aged 65 and older are 3.2 percent of the U.S population in 2000, while by 2030 that number will increase to 5 percent, and by 2050 to 7.2 percent. The aging of the population also happened in Iran, in 2000 people aged 65 and older is 6.4 percent, while in 2050 this number will significantly increase to reach 24.8 percent, it means older people will be 24.8 percent of the Iran population in 2050 (Pollack, 2005). Similar trend can be found worldwide (Cheung & Wu, 2013). The followings are the population pyramids of Iran in 1995, 2000, 2025 and 2050 (Kiani, Bayanzadeh, Tavallae, & Hogg, 2010).

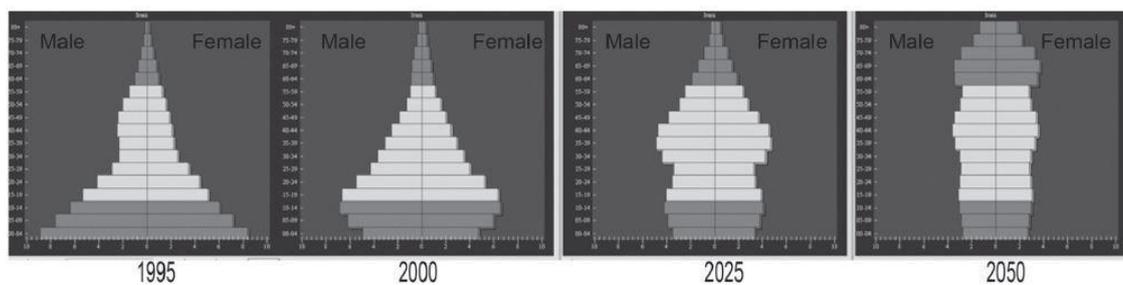


Figure 2.1: Iranian Pyramid population (Source: Kiani et al., 2010)

2.3 Aging of Workforce

The world of work is undergoing significant changes; one of these changes is aging of the workforce (Hedge, Borman, & Lammlein, 2006). Aging of the workforce happened because of movement of baby boom generation toward retirement age,

thus the aging of population leads to a change in the demographics of the workforce. The changing world landscape had significant impact on the aging of workforce, and forced the organizations and businesses to meet the needs of older workers, because these older employees are replaced by the younger employees in twenty first century (Hedge, Borman, & Lammlein, 2006).

Thus, increasing the number of older workers in to the workforce is a significant issue facing the organizations in the next two decades (Peterson & Spiker, 2005). According to (Remery, Henkens, Schippers, & Ekamper, 2003) because of movement of sizable cohorts of baby boomers toward retirement age, most organizations will lose the large source of their labors, thus the potential lie ahead problem is financing these groups with various public services, particularly social security and healthcare, these kinds of problems occur by the current demographic change in today's workforce (McDonald, 2001).

As a result of aging workforce, the potential workforce is aging; it means it's expected to shrink by 10 percent from 2020 to 2050 (OECD, 2005), in other words the proportion of older employees will increase; in 2000 the 50-64 age group was 25 percent of the workforce, however by 2050 this group may expected to increase by 32 percent of the whole potential workforce (Kooij, Lange, Jansen, & Dijkers, 2008). This aging of the workforce which is happening duo to rapid aging of population becomes significant concern in both advanced and developing countries (McDonald, 2001). For example, by 2050 over one-fifth of the US population will be 65 or older (Bloom & Canning, 2012), it means 19 percent of the total US workers (Harrington & Heidkamp, 2013).

The research for challenges of older workers compared to their younger counterparts has begun by (Kanfer & Ackerman, 2004). Recent researches have focused on human potentials that allow older workers success, as well as to achieve successful aging in the workplace (Robson S. M., 2006), and also in this study we have focused on the variables affecting the decision of older workers to remain in the workplace. Thus, the aging of the workforce make clear the significant needs of the organizations and businesses to take the preference and desire of their older employees in to account, and designing and implicating the human resource policies for older workers to retain them in the workplace.

2.4 Who is an “Older” Worker?

Before come to the obligatory factors and non-obligatory factors which are affecting the older workers decision to remain in the workplace, we try to explain what we mean by older workers. There are various definitions for “older workers” in research. Some researches defined older workers at or above the age of 40 years, and adopted the Age Discrimination in Employment Act (ADEA), for example (Maurer, Barbeite, Weiss, & Lippstreu, 2008) and (Robson, Hansson, Abalos, & Booth, 2006), also according to (Muijnck & Zwinkels, 2002) older workers criterion is the age of 40 or 45, because this age range faces a decline in the labors’ knowledge, attitudes, and skills.

Other researches defined older workers at or above the age of 55 years, and adopted the Department of the Labor of the U.S. guideline, for example (Ilmarinen J. E., 2001) and (Van Dalen, Henkens, & Schippers, 2010), also according to (Kooij, Lange, Jansen, & Dijkers, 2008) older workers refers to workers aged 50 or 55 or

above, because this age range faces a decline in the labor participation in the workforce.

In this study, we adopted the former definition of older workers, it means we adopted the age of 40 years and above as the criterion for older workers during the study period. This criterion for older workers is broadly accepted in research (Bourne, 1982) (Warr, 2000) (Adams S. J., 2004), and researchers usually examined older workers in the organizations in this age range, because this age range often features a decline in the participation rate in the workplace.

There are more definitions for older workers in research; according to (Cheung & M.S.Wu, 2013) based on the theoretical and practical concerns the older workers are 45 or above. They explain their criterion based on the theoretical and practical point of view; from a theoretical point of view, previous research suggests 45 years as the age of declining the workers' functional capacity. For example, (Ilmarinen J. E., 2001) suggest that from 45 years employees' physical capacity and also employees' perceptions of their ability to work are declining. (Kiss, 2008) Suggests that employees who are 45 or above experience more fatigue at work. From a practical point of view, the World Health Organization (1993) proposed the age 45 as the cutoff age, and this cutoff age is also adopted by ADEA.

Aging refers to psychological, social, and biological changes over time, and features its effects on personal, organizational, and sociological levels (Lange, et al., 2006) (Settersten & Mayer, 1997) (Sterns & Miklos, 1995). Individuals who are in the same chronological age may differ in their career position, health, and family status.

Chronological or calendar age can be used for age-related processes in the workplace (Kanfer & Ackerman, 2004), therefore it has various definitions.

However, recently (Lange, et al., 2006) suggest this complex functioning of aging at work, referred to the previous approach of conceptualize age in the workplace by (Sterns & Doverspike, 1989). They explained five different approaches of conceptualize aging of workers in the workplace: (1) Chronological age; refers to calendar age. In this study the distinction between older workers and younger employees is based on calendar age. Thus the term “older worker” refers to workers at 40 years or above. (2) Functional or performance-based age; refers to workers performance, ability and functioning. When chronological age of the worker increases the health, cognitive abilities, psychical capacity, and performance of them change. (3) Psychological or subjective age; refers to the self and the social perception of age, it means how old worker feels, seems, and acts, and how old worker desires to be (Kaliterna, Larsen, & Brkljacic, 2002). (4) Organizational age; refers to the aging of worker in the organizations and their job. (5) The life span concept of age; refers to behavioral changed in the age, affected by normative factors, age-graded biological factors, environmental determinates factors. Human resource management by focusing on the aging of the older workers can imply practices to encourage them to continue to work and avoid age-specific work-related problems.

2.5 Perceived Organizational Support

Perceived organizational support is a “general perception concerning the extent to which the organization values employees’ general contributions and cares for their well-being” (Eisenberger, Fasolo, & Davis-LaMastro, 1990).

Previous research of perceived organizational support exhibits that workers like to assign the organization, human like characteristic, and will evaluate the organization based on their perception of how organization treats them favorably or unfavorably (Levinson, 1965).

Recent research focus on this perception of workers about the organization as the norm of reciprocity; that is when workers perceive that organization values their contribution, they in return values the organization goals, and one way the employees repay the support of their organization is their retention in the organization (Allen, Shore, & Griffeth, 2003).

The other previous research done by (Eisenberger, Cummings, Armeli, & Lynch, 1997) explains that the perception of employees about the organization construct when employees perceive that the organization voluntary rewards their efforts, in other words employees form and develop perceived organizational support on the basis of pay, promotion and job enrichment they receive voluntary by the organization (Wayne, Shore, Bommer, & Tetrick, 2002) (Hofmann & Morgeson, 1999).

Previous studies had found a significant positive relationship between perceived organizational support and retention of older workers in the organization (Rhoades & Eisenberger, 2002). In this study we expected that older workers who perceived greater support from their organization will have higher retention in the workplace.

2.6 Successful Aging

According to (Robson, Hansson, Abalos, & Booth, 2006) successful aging should be defined as a multi-dimensional construction processing in the workplace, by multi-dimensional construction they mean five dimensions: adaptability and health, positive relationships, occupational growth, personal security, and continued focus and achievement of personal goals.

Previous researches of successful aging tend to coverage several basic themes. For example, the psychological accommodation of loss of status or ability can decline successful aging in the workplace (Pfeiffer, 1977). Another example is, developing strategies to control functional decline of aging by social support, life-style, and exposure to harmful environment which lead to successful aging (Rowe & Kahn, 1987).

Another previous example is the perspective of selection-optimization-compensation (SOC) suggested by (Baltes & Baltes, 1990). Selection is increased focus, specialization across work-life, and assigning objectives, and optimization is the process leading to optimal position, these two will create successful aging. And at last we can mention the (Featherman, 1992) research, who explained that older workers construct an adaptive competence to changing circumstances and abilities (Hansson, Robson, & Limas, 2001) to be successful in the workplace.

Recent researches of successful aging addresses successful aging in the workplace. (Abraham & Hansson, 1995) developed selection-optimization-compensation (SOC) model of (Baltes & Baltes, 1990) for older workers in the workplace, they explain that employees age 49-69 years, who used SOC strategies in their work, reported

significant success in their competence, whereas this relationship was insignificant among younger employees.

Meanwhile, (Bailey & Hansson, 1995) investigated psychological obstacles to adapt to career change among older workers. The view of (Hansson, DeKoekkoek, Neece, & Patterson, 1997) on successful aging fits well with (Robson, Hansson, Abalos, & Booth, 2006). For example, in terms of adaptability and health which is older worker adaptation to strategies and acceptance others suggestion proposed by Robson. Hansson declares older workers strategies to psychological accommodate loss of status or ability. At last (Meltzer, 1981) explains if older workers can regulate the pressure of stressors in the workplace, they may have successful aging.

2.7 Job Satisfaction

Study of job satisfaction began in 1930s', however the importance of workers attitude in their job situation was recognized long before by Taylor in 1912, he pointed out that workers who received highest possible earnings and accepted the scientific management with the least amount of fatigue, are those who satisfied with their jobs (Taylor, 1970).

Hoppock, (1935) published the first study of job satisfaction, he declared that fatigue, working conditions, monotony, supervision, and achievement may affect heavily on job satisfaction. The real job satisfaction is providing workers enough responsibilities and enables them to grow mentally (Herzberg, Mausner, & Snyderman, 1959).

In the late 1950s' three major schools of thoughts created: (1) The Physical-Economic School; emphasized physical working conditions and pay. (2) The Social or Human Relation School; emphasized the role of good employee-management

relationship, work groups, and supervisors. (3)The Work Itself or Growth School; emphasized the skills, responsibilities, and efficiency grown by mentally challenging work. Although these schools are prevalent to some degree today, they provided a useful framework for the history of job satisfaction.

There is a significant relationship between successful aging and job satisfaction. Previously (Butt & Beiser, 1987) pointed out this relationship, and more particularly (Abraham & Hansson, 1995), and (Hansson, Dekoekkoek, Neece, & Patterson, 1997)explored it in the work area. Meanwhile, there is a significant relationship between job satisfaction and employees retention in the organizations. (Warr, 1994) (Meyer, Stanley, Herscovitch, & Topolnytsky, 2002) (Tett & Meyer, 2006).

2.8 Financial Pressure

Financial Pressure is the older workers evaluations of their financial resources (Smyer & Pitt-Catsouphe, 2007); the evaluation of their current assets, personal savings and accumulated wealth, debts, home and car ownership, retirement circumstances, access to government pension and personal superannuation amounts (Hansson, DeKoekkoek, Neece, & Patterson, 1997).

Previous researches have provided evidence that workers with high financial pressure will be more likely to continue to work in the organization. A higher level of debts and a lower level of financial resources play an important role in increasing the retention of older workers in the organization (Kilty & Behling, 1985) (Bryant, 1990) (Hatcher, 2002). Similarly, (Bradley & Dahl, 2000) also pointed out that financial impact influence the choice of retirement. According to (Schwartz & Kleiner, 1999) some older workers will be forced to continue working because they

will not be able to live on their limited personal saving and pensions (Shultz & Weckerle, 1999) (Armstrong-Stassen & Ursel, 2009) (Gobeski & Beehr, 2009). Further more (Phillipson & Smith, 2005) clearly specify that older workers with insufficient financial resources were less likely to retire, these employees forced to continue working in the organization (Gustman & Steinmeier, 1994) (Rosenman & McDonald, 1995) (Hansson, DeKoekkoek, Neece, & Patterson, 1997) (Phillipson C. , 2004). Smyer and Pitt-Catsouphes, (2007) also declare that financial resources affect older workers intentions to stay in the organization.

Today's older workers also worry about rising costs of living and inflation, they are under a heavy financial pressures, may decide to stay in the organization (Loretto & White, 2006) (Shacklock, Fulop, & Hort, 2007) (Shacklock, Brunetto, & Nelson, 2009) (Patrickson & Ranzijn, 2004) (Bal P. M., Jong, Jansen, & Bakker, 2012).

2.9 Number of Dependents

Number of Dependence refers to persons who are still supporting by the workers, like their children and elderly parents who are still alive (Shacklock & Brunetto, 2005).

Past researches demonstrated the importance of number of dependence forcing the employees to remain in the workplace. For example, when the number of dependents increases, the retention of older workers in the organization will increase (Soon & Tin, 1997). Similarly, older workers need more money for living, when they are still supporting their children (Kim & Feldman, 2000). Also, the intention of older workers to leave the organization strongly depend on the number of dependents they

are still supporting, since dependents in the household need income from work and will increase older workers financial obligations (Adams & Beehr, 1998).

Recent researches also exhibit the importance of number of dependence for employees' retention in the organization. For example, (Szinovacz, DeViney, & Davey, 2001) declare that older employees who have responsibilities for their dependents are more likely to remain in the organization and less likely to withdraw from workplace. In addition, (Shacklock, Fulop, & Hort, 2007) mentioned some factors that push the older employees to remain in the workforce such as: having children later in the life, financing the children to buy a home and so on, supporting alive or ill parents concerning the dramatic health care costs.

2.10 Loss of Income

Refers to how much older workers would be loose in their income, if they were retired. Pervious researches focus on this topic, for example, workers with high wage and high benefits careers will be remain in the organization after their retirement (Bryant, 1990) (Holtmann, Longino, Ullmann, & Fronstin, 1994) (Honig, 1996), thus income is a strong incentive for the retention of older workers in the organization (Bryant, 1990) (Honig, 1996).

Recently, (Mitchell & Lee, 2001) developed the concept of job embeddedness to explain why people remain in the organization, it consists of three components: fit, links, and sacrifice. Sacrifice in their model is reflected in loss of income, because they interpreted sacrifice as tangible or psychological resources older workers perceived they would give up if they were left their organization (like: their salary, good day care, benefits, etc.).

2.11 Retention of Older Workers in the Organization

There are few studies explored the variables affecting the retention of older employees in the workplace, when they reach their retirement age (Maertz & Campion, 1998), (Mitchell, Holtom, & Lee, 2001), (Bal P. M., Jong, Jansen, & Bakker, 2012). This is particularly very important issue considering that the proportion of older people is growing rapidly in most countries.

What is happening now is the baby boom generation is becoming older and birth rates have decreased, thus the number of older workers increases in the workplace. The solution is the retention of older workers in to the workforce, even their formal retirement age. Thus, understanding the variables affecting the older workers decisions to continue to work in the workplace is very important.

The empirical researches in the 1990s, explored the retention of older workers in the organization in terms of a theoretical framework (Patrickson M. , 1998). Patrickson initially determined three variables affecting the retention of older workers in the workplace; health, financial position, and motivation to work. Recently, Patrickson extends her theory that each of these variables requires being subject to the following consideration:

- What is my current position?
- What is my expected position?
- How important is this to me?

The revised framework of Patrickson explores that these considerations faces today's retention of older workers in the organization, if they were retired. Between these

three mentioned variables financial position plays an important role, which force older employees continue working, here we labeled this significant variable as “financial pressures”.

Therefore, the revised framework of Patrickson declares that, the retention of older people to work when they were retired is based on; financial impact, present and expected mental or physical health, and desire to continue to work.

Previous researches focused on the individual reasons people have for staying in to the workforce after their legal age of retirement for example (Wang, Zhan, Liu, & Shultz, 2008), and (Van Mierlo, Vermunt, & Rutte, 2009). These studies declared good health, poor financial situation, and high work attachment as reasons behind people decisions to stay in the workplace (Weckerle & Shultz, 1999), (Armstrong-Stassen & Ursel, 2009), (Gobeski & Beehr, 2009).

Recent researches focus on the organizational reasons people have for staying in the workplace after their formal retirement age for example (Armstrong-Stassen, 2009), and (Wang & Shultz, 2010). These studies declare high organizational support as reasons behind people retention in to the workforce.

2.12 Implication for Human Resource Management and Management of Older Workers

There is little evidence that human resource practices have adapted staff management practices to exhibit the shift in the age demographic way (Washington & Morris, 2003). Today’s determining polices for older workers retention in the organization

even after their retirement age is very important, because of decreasing in the number of younger entrants to the workforce.

Previous research for human resource management only focused on the practices for declining the age discrimination such as; early retirement of older workers, generous separation packages offered by organization, and counseling the older workers to reduce their stress, however few organization offered older workers any chance to continue their work (Patrickson & Ranzijn, 2004).

Recent researches for human resource management focus on participation of older workers in to the workforce after their formal retirement age and offering them flexible employment arrangement such as: consultancy, self-employment, and freelancing (Platman, 2003), or encourage them to delay their retirement. The extending range of traditional employee services is another policy to manage the older workers, moreover creating new fields in enterprise provides potential opportunities for older workers to integrate them to work (Frenkel & Royal, 1997), (Wooden, 2002), furthermore flexible patterns allow older workers to select the number of hours they desire to work, and training and development strategies help them to have job satisfaction.

It is very important that older workers make appropriate decision about the timing of their retirement, in order to accomplish this human resource management should circulate the information about superannuation which enables the older workers to make informed decisions. Other practices can be done regarding the physical limitation of older workers, which enable older workers to continue to work with

occupational health and safety. At last, performance appraisal practices can be done to verify that older workers are focusing on outputs.

The aging of the population force not only the human resource management to apply practices to encourage the retention of older workers in the workplace, but also the government to implicate the policy on behalf of the society. These government policies are declining returns on superannuation investments, increasing active older population with good health, and continuing employment of older workers want to work can significantly increase the economic growth and reduce the retirement expenditures.

2.13 Chapter Conclusion

Today's population aging which leads to workforce aging is an important issue faces the organization and the society. Population aging in the first half of twenty-first century is due to decline in fertility, increase life expectancy, and the dynamic evolution of past fertility and mortality rates lead to aging of the workforce.

The aging of the workforce compel the organizations to meet the needs of older workers, and try to retain them in the workplace. When older workers perceive that the organization values their contributions, and cares about their well-beings, they gain high level of job satisfaction through successful aging which lead them to decide to continue working in the organization. On the other hand the need of older workers such as; financial needs, the needs to support their number of dependents, and the need of income from their current job, force them to stay in the workplace.

Although, presently there is no integrated framework to facilitate exchange of information on outcomes, practices and policies; organizations and government try to

retain older workers in to the workforce. In order to do this organization are seeking to implicate strategies such as: staged retirement, occupational health and safety practices, provisions for redundancy, flexible work options, and training and development practices to keep the older workers stay in the workplace.

Meanwhile, governments are struggling to implicate strategies to keep older workers stay in to the workforce, duo to decline their liability for income support, and reduce their retirement expenditures.

Chapter 3

RESEARCH HYPOTHESIS

3.1 Introduction

The landscape of today's workforce world is experiencing the large proportion of older employees (Hedge, Borman, & Lammlein, 2006). According to (Peterson & Spiker, 2005) this aging workforce will become a dominant issue in the future. (Greller & Stroh, 2004) Suggested that because of the greater demographic of older workers in the workplace, older workers can explore new career options and opportunities.

This rapidly changes in the age structure of the workforce, which comes from the aging population, is due to a decline in fertility, increase life expectancy, and the dynamic evolution of past fertility and mortality rates (Bloom, Canning, & Finlay, 2010). The China's workforce is rapidly aging, due to the county's low fertility rate since the early 1990. In 1990 the employed population aged 40 years old or above was only 30 percent; however in 2005 the percentage has risen to 50 percent (Banister, Bloom, & Rosenberg, 2010). Similarly, Iranian's workforce is aging since the early 1980, due to decline in birth rates, and increase in life expectancy. In 1979, fertility rate was 3.6 children per couple, however in 2014 is only 1.8 children per couple with the population of 77 million people, based on the world fact book of Iran. The average life expectancy in the world is 67 years; however Iran's rate is 6

percent above the world average rate at 72 years, according to a high-ranking health official in Iran.

These figures show the shift in the age structure (Bloom, Canning, & Finlay, 2010). Because of aging of population and workforce across the world, retention of older workers becomes a dominant managerial objective (Armstrong-Stassen & Ursel, 2009). According to (Shacklock, Fulop, & Hort, 2007) managers will be forced to improve opportunities for employment of the older workers. If managers are not successful to retain the older workers, the organization may face labor shortage (Auer & Fortuny, 2000) (Kinsella & Velkoff, 2001) (Parker, 2006). Focusing on the retention of older workers in the workplace is a crucial issue, because of decreasing in the number of new younger entrance in to the work place, and declining in the number of skills workers (Peterson & Spiker, 2005) (Kooij, Lange, Jansen, & Dijkers, 2008).

There is a significant amount of research examine older workers' intention to exit the workforce or retire from it (Muchinsky & Morrow, 1980) (Feldman & Turnley, 1995) (Hayward, Friedman, & Chen, 1998) (Phillipson & Smith, 2005), however there is no framework or model explaining the retention of older workers in the workforce (Lee & Mitchell, 1994), thus there is a little understanding about the variables influencing the retention of older workers to work in the organizations.

Past research indicates perceived organizational membership, financial well-being, health conditions, and job satisfaction as the variables affecting the retention of older employees (Porter & Steers, 1973) (Billingsley & Cross, 1992) (Loi, Hang-yue, & Foley, 2006) (Armstrong-Stassen & Schlosser, 2011). Health status is one of the

most influential variables affecting employees' decision to stay (Shacklock, Brunetto, & Nelson, 2009), because the physical, emotional, and psychological demands of the job could not meet with health constraints (Patrickson & Ranzijn, 2004). Health was found to be important in widespread literature (Yeatts, Folts, & Knapp, 2000) (Humphrey, Costigan, Pickering, Stratford, & Barnes, 2003) (Patrickson & Ranzijn, 2004) (Phillipson & Smith, 2005) (Warren, 2006) (Cai & Kalb, 2007). Financial well-being is also the most influential variable affecting the retention of older employees (Patrickson & Ranzijn, 2004). According to (Shacklock, Fulop, & Hort, 2007) financial well-being is the employees accumulated savings and pensions. Financial well-being was found to be significant in the literature (Hershey & Mowen, 2000) (Patrickson & Ranzijn, 2004) (Shacklock, Brunetto, & Nelson, 2009) (Bal, De Jong, Jansen, & Bakker, 2012).

The two other variables which past research indicates them influencing the retention of older workers are perceived organizational membership and job satisfaction (Yeatts, Folts, & Knapp, 2000) (Cheung & Wu, 2013). However, significant developmental needs influencing the older workers' decision to stay in the workforce is relatively unexplored.

In this thesis, successful aging was taken into account by applying the organizational support theory (Eisenberger R. , Huntington, Hutchison, & Sowa, 1986) (Rhoades & Eisenberger, 2002) to reach the retention of older workers in the workplace, based on our findings this retention influenced by the two broad factors; Non-obligatory factors and Obligatory factors. There is no published study considering the relationship between non-obligatory factors and the retention of older workers in the

workplace, exploring this area via the lens of successful aging, and also between obligatory factors and the retention of older workers in the workplace.

The present study illustrates the influence of non-obligatory factors and obligatory factors in retention of older employees in the organization. The aim here is to clarify the obligatory factors and non-obligatory factors clearly in order to understand their influence on employees' retention, to assist in managing Iranian aging workforce in the future. Additionally, this research provides implications for human recourse management, to retain older workers in the organizations, and to improve opportunities to employ older workers. Through these implications we can decrease labor shortage and also increasing in the skilled labor in the organizations, thus these managerial objectives will balance the changes in the demographic of the workforce.

3.2 Organizational Support Theory and Perceived Organizational Support

Perceived organizational support is a “general perception concerning the extent to which the organization values employees’ general contributions and cares for their well-being” (Eisenberger, Fasolo, & Davis-LaMastro, 1990), in other words it’s the general belief of employees concerning how much the organization appreciated their contribution and would treat them favorably and unfavorably (Lynch, Eisenberger, & Armeli, 1999), thus perceived organizational support represents an attitude response to the organization (Shore & Tetrick, 1991).

Organization provides important resources including both tangibles benefits (such as: pays and medical benefits) and intangibles benefits (such as: care and respect) and support for their employees (Cheung & Wu, 2013). According to (Eisenberger R. ,

Huntington, Hutchison, & Sowa, 1986) organization helps employees to accomplish needs for affiliation, approval and esteem. Organization compensates employees' increased effort with greater rewards. Employees' positive valuation of the organization would encourage them to incorporate role status and organizational membership, also to enhance activities on behalf of the organization (Etzioni, 1961) (Kelman, 1961) (Levinson, 1965) (Hrebiniak, 1974) (Buchanan, 1974) (Steers, 1977) (Mowday, Porter, & Steers, 1982) (Meyer & Allen, 1984) (O'Reilly & Chatman, 1986) (Brief & Motowidlo, 1986).

Thus, perceived organizational support creating trust that the organization will note and reward the employees' increased effort, and employees may use perceived organizational support to judge potential benefits and gains they acquired. This expected reward for high effort would influence employees' perception that the organization values their contribution and cares about their well-being (Eisenberger, Fasolo, & Davis-LaMastro, 1990).

According to organizational support theory employees will continuously evaluate the extent to which organization provides them both tangible and intangible benefits and support, and form a general perception, which indicates that their needs of affiliation, approval and esteem are fulfilled, and if they are treated favorably they will increase their effort at work (Eisenberger R. , Huntington, Hutchison, & Sowa, 1986) (Shore & Shore, 1995) (Rhoades & Eisenberger, 2002).

According to (Levinson, 1965) employees like to assign the organization, human like characteristic this personification of the organization is encouraged by the action of its employers on the basis of their responsibilities and exhibits in the organization

policies, culture and norms. Employees evaluate this process to discover that organization treat them favorably or unfavorably.

According to (Eisenberger, Cummings, Armeli, & Lynch, 1997) the development of perceived organizational support is strongly depends on the employees' belief; it means whether the rewards and positive job conditions is done voluntary by the organization or not; in other words employees form and develop perceived organizational support on the basis of pay, promotion and job enrichment they receive voluntary by the organization (Wayne, Shore, Bommer, & Tetrick, 2002) (Hofmann & Morgeson, 1999).

The psychological procedure of workers gaining the perception about their organizations, can be explained by organizational support theory; first, this perception create an obligation toward organization welfare and organizational objectives, based on reciprocity (Eisenberger, Armeli, Rexwinkel, Lynch, & Rhoades, 2001) (GouldnerSource, 1960), second, when employees obtain perceived organizational support which indicates that their needs of affiliation, approval and esteem are fulfill, this can help them to create their social identity, through corporation in organizational membership and role position, third, when employees obtain perceived organizational support, this general belief, will be strengthen in the case that employees discover their increase performance are recognized and rewarded by the organization(i.e., performance-reward expectancies) (Rhoades & Eisenberger, 2002) (Eisenberger, Fasolo, & Davis-LaMastro, 1990) (Allen, Shore, & Griffeth, 2003) (Shanock & Eisenberger, 2006) (Meyer & Allen, 1984) (Settoon, Bennett, & Liden, 1996).

To sum up, employees who perceived higher organizational support and care through pay, promotion, fulfilling their needs of affiliation, approval, esteem and respect (Rhoades & Eisenberger, 2002), have higher level of organizational commitment (Rhoades, Eisenberger, & Armeli, 2001) (Shore & Wayne, 1993) (O'Reilly & Chatman, 1986); they dedicated more to work (Eisenberger, Fasolo, & Davis-LaMastro, 1990), higher job satisfaction (Witt, 1991) (Erdogan, Kraimer, & Linden, 2004), higher retention in the organization (Nye & Witt, 1993), and fewer retirement decisions (Stumpf & Hartman, 1984) (Guzza, Noonan, & Elron, 1994) (Cropanzano, Howes, Grandey, & Toth, 1997) (Dyne & Ang, 1998).

3.3 Successful Aging in the Workplace

The study focus on the scope of (Robson, Hansson, Abalos, & Booth, 2006) for successful aging in the workplace; like job stress along with job satisfaction, rather than exploring the successful aging in general (Remondet & Hansson, 1991). Thus, evaluating successful aging in the workplace can provide useful information concerning older workers' performance and adjustment within a particular life domain (Cheung & Wu, 2012).

The successful aging model of (Robson, Hansson, Abalos, & Booth, 2006) is using in the study, has five aspects: adaptability and health (is workers' adaptability in his or her job changes and workers health conditions), positive relationships (is workers' social and interpersonal relations with colleagues in the workplace), occupational growth (is workers' perception that there is room for further progress in their careers), personal security (is workers' perception about work environment and nature of the job may jeopardize their health and well-being), and continued focus and achievement of personal goals (is workers setting goals for their career). This

multi-dimensional model involves social, psychological and physical factors; on the social aspect, this model exhibits employees' social and interpersonal relations with co-workers, which can build positive relationship with other colleagues in the workplace. On the psychological aspect, this model exhibits employees' focus on their works, continue to strive and manage the job difficulties. On the physical aspect, this model exhibits employees' mental and physical health concerns.

Past researches of successful aging tend to coverage several basic themes. According to (Pfeiffer, 1977) failures to adapt successfully to age-related declines arise the clinical and adjustment problems, thus Pfeiffer developed strategies for psychological accommodation of loss of status or ability. According to (Rowe & Kahn, 1987) a variety of extrinsic variables (e.g., positive health habits, education, access to social support, and continued social involvement) are associated with continued function in old age, thus Rowe and Kahn developed strategies to prevent usual decline by controlling over social support, life-style, and exposure to harmful environment (Rowe & Kahn, 1997). Another perspective suggested by (Baltes & Baltes, 1990), is selection-optimization-compensation (SOC). Selection is increased focus, specialization across work-life, and creating objectives, and optimization is providing the optimal conditions in the work procedures. On the selection part older workers must know that at some point obtaining peak-performance level is very difficult, and they should select smaller number of performance domain and try to maintain them (Hansson, Robson, & Limas, 2001), we can say that this process is reflected in the model proposed by (Robson, Hansson, Abalos, & Booth, 2006) as occupational growth, and continues to achieve goals. On the optimization part older workers must optimize their performance in those selected domains, and compensate the age-related declines; we can say that this process is also reflected in the model

proposed by (Robson, Hansson, Abalos, & Booth, 2006) as adaptability and health. According to (Featherman, 1992) older workers construct an adaptive competence to changing circumstances and abilities (Hansson, Robson, & Limas, 2001).

Recent researches of successful aging address successful aging in the workplace. According to (Abraham & Hansson, 1995) who developed selection-optimization-compensation (SOC) model of (Baltes & Baltes, 1990) for older workers in the workplace, employees age 49-69 years, who used SOC strategies in their work, reported significant success in their competence, whereas this relationship was insignificant among younger employees. (Bailey & Hansson, 1995) investigated psychological obstacles to adapt to career change among older workers. The view of (Hansson, DeKoekkoek, Neece, & Patterson, 1997) on successful aging fits well with (Robson, Hansson, Abalos, & Booth, 2006). For example, in terms of adaptability and health which is older worker adaptation to strategies and acceptance others suggestion proposed by Robson. Hansson declares the psychological process of older employees in declining their abilities and positions, also in terms of positive relationship and personal security dimensions proposed by Robson. Hansson declares that the context of the organization, such as friendly relationship among employees and safe atmosphere can lead to successful aging. According to (Meltzer, 1981) successful aging comes from being able to regulate the pressure of stressors.

Based on organizational support theory, with employees' changes in their life period, the perception of them about their organization will vary too; however in general it's age-invariantly. Here, we hypothesized that perceived organizational support leads to older workers successful aging. There are various obstacles in the workplace that may weaker older employees growth compare to younger employees; such as

decreasing in their abilities, stereotyping and age-discrimination, time problems between job and family, difficulty in adjustment of advanced technology and equipment (Chou & Chi, 2002). To protect older workers against these stressors the positive role of social support is well document (Seeman, Lusignolo, Albert, & Berkman, 2001). Social support can result in better psychological functioning of older workers (Seeman & McEwen, 1996), and protect them against cognitive decline (Seeman, McEwen, Singer, Albert, & Rowe, 1997). For example, good psychological and cognitive functioning, and good physical health give perception to older workers that they can still continue to growth, increase their performance, and achieve their career goals. Also, social support can decline the adverse effect of these stressors (Carlson & Perrewe, 1999). According to (Cohen & Mckay, 1984) social support through its multidimensional mechanism can reduce the work related stressors. Social support in forms of: support from family and friends, perceived organizational support, and supportive human resource policies moderating effect of successful aging. Social support from family and friends especially in Iran, which has collectivism culture, is very important. Iranian culture places high value on family, and older workers relay heavily on their family members, which could lead them to successful aging in the workplace. Social support from organization is also important.

Organization can support its older employees by human resources policies, such as: flexible work options (Walker, 2005), and training and development for older workers (Kubeck, Delp, Haslett, & McDaniel, 1996). Flexible work option gives employees the flexible work program and arrangement that they can flextime or job sharing (Dyne & Ang, 1998). Older workers through the availability of flexible work options can do better adjustment, and can enhance their opportunity to successful

aging. Training and development for older workers gives them essential skill and knowledge to carry on their careers (Kubeck, Delp, Haslett, & McDaniel, 1996), promotes their occupational growth, increase the sense of security, and can enhance older workers opportunity to successful aging. However, among them perceived organizational support plays a critical role (Hobfoll, Freedy, Lane, & Geller, 1990). Perceived organizational support through supporting older workers and providing them useful facilities can reduce these stressors (George, Reed, Ballard, Colin, & Fielding, 1993). The valuation of how much the organization cares their employees, can fulfill the employees social-emotional needs, by giving the perception to them about affiliation, approval, esteem, and respect, enhance their physical and emotional functioning in their career, improve future career occupational growth, and promote them in achieving their career goals. Therefore, we hypothesize that the perception of older workers about their organization would be significantly related to successful aging in the workplace.

H1. Older workers' perception about the workplace is positively related to their successful aging.

3.4 Non-Obligatory Factors in the Workplace

According to organizational support theory, consequences of perceived organizational support are various and positivity affecting workers, for example the retention of older workers in the organization (Witt & Nye, 1992) (Nye & Witt, 1993). According to (Witt, 1991) (Witt & Nye, 1992) (Nye & Witt, 1993) the perception of older workers about the organization is positively related to their retention in the organization; in their study they used a scale proposed by (Hrebiniak

& Alutto, 1972) examining the workers propensity to leave the organization if slightly greater pay, more status or freedom, and friendlier coworkers offered.

In the prior section, we hypothesized that the perception of older workers about the organization is positively related to successful aging. In our discussion, we adapted the successful aging model of (Robson, Hansson, Abalos, & Booth, 2006) which has five aspects: adaptability and health, positive relationships, occupational growth, personal security, and the continuous focus and achievement of personal goals. Then illustrate the relation between these five dimensions of successful and retention of older workers.

According to (Robson, Hansson, Abalos, & Booth, 2006), adaptability and health which is his first dimension, refers to the perception of workers whether they are able to cope with changes in their jobs, it means workers ability to adapt to changes in their assigned tasks, and also health status. For example, the perception of workers whether they have the ability to learn new technology, and they can accept suggestion for enhancing their performance, it means they are able to have high adaptability in their workplace (Cheung & Wu, 2013). According to (Angle & Perry, 1981) perception of workers whether they have an ability to adapt to changes in the work environment, leads to lower intentions to withdraw from workplace. According to (Feldman, 1994) perception of workers of their health conditions, leads to their greater retention in the organization. Thus, we hypothesized that perception of older workers about their work environment or work challenges and health status, significantly relate to higher retention of older workers.

H2. Older workers' perception of their ability to adapt to changes and health status is positively related in their desirability to retain in the workplace.

According to (Robson, Hansson, Abalos, & Booth, 2006), positive relationships which is his second dimension, refers to whether older workers have good interpersonal and social relationships with others in the workplace, it means having satisfied work relations with supervisors and colleagues in the organization. Relatedness is one of the basic psychological needs, and it's considered very important for all individuals (Gagne & Deci, 2005), which can motivate them intrinsically (Ryan & Deci, 2000). There is quite well studies about the relation between positive relationships in the organization and retention of older employees, the studies consider the positive relationships as a critical resource in the organization (Hobfoll, Freedy, Lane, & Geller, 1990) (Viswesvaran, Sanchez, & Fisher, 1999) (Cheung & Wu, 2013). Positive relationships with colleagues are crucial especially for older workers; they can fulfill their socio emotional needs, by perceiving support from their co-workers (Cheung & Wu, 2013). Also positive relationships act as an important resource for older workers, especially when they encounter job challenges they can mitigate it by the support of their colleagues (Pinder & Schroeder, 1987) (LaRocco, House, & French, 1980), and in addition can boost their retention in the organization.

H3. Older workers' perception of positive social relationships is positively related in their desirability to retain in the workplace.

According to (Robson, Hansson, Abalos, & Booth, 2006), occupational growth which is his third dimension refers to perception of workers whether they can

promote their profession. According to (Super, 1957) the perception of older workers about the promotion in their profession is very critical, they can evaluate how well they are aging in the organization. Older workers' perception can raise further development in their careers (Chiu, Chan, Snape, & Redman, 2001). According to (Zacher & Frese, 2011) older workers can develop their new goals, possibilities, and options in the organization, because they perceive that they have remaining time and they can focus on their opportunities, this leads to successful aging (Zacher & Frese, 2009). Older workers' belief and perception about their potential skills, make the workforce a competitive place, where they can obtain greater advancement, thus they have greater retention. We hypothesize that the perception of older workers about further advancement and occupational growth increase their retention in the workplace.

H4. Older workers' perception of their chances of promotion is positively related in their desirability to retain in the workplace.

According to (Robson, Hansson, Abalos, & Booth, 2006), personal security which is his fourth dimension refers to perception of workers whether their work environment is secure and their work tasks are safe, it means they are physically safe and their work demands are high. According to (Ng & Feldman, 2008) older workers encounter fewer work injuries compared to younger ones, however recent research indicates that older workers encounter higher work accidents (Rogers & Wiatrowski, 2005), and can recover Longley (Warr, Age and employment, 1994) (Laflamme & Menckel, 1995). Therefore, older workers perception of safe and secure work environment, plus a physically non demanding workplace, is crucial concepts in the organization. We hypothesized that the older workers personal security, which is

their perception of a secure environment, would enhance the retention in the organization.

H5. Older workers' perception to have secure and safe work environment is positively related in their desirability to retain in the workplace.

According to (Robson, Hansson, Abalos, & Booth, 2006), achievement of personal goals which is his fifth dimension refers to the perception of workers in obtaining their profession objectives, it means workers indicate a clear and self-defined goals for their careers. Since Robson clearly is not mentioned the nature of the goals, we emphasized the selection-optimization-compensation model proposed by (Baltes & Baltes, 1990), the ability of setting goals and deciding on goals priority is very important, these goals can be personal goals, for example in the workplace workers can focus on their challenging and interesting career goals, which lead them to successful aging in the workplace, thus setting a personal goals play a crucial part in aging process. According to (Lee N. , 2001) individual needs a sense of belongingness to their family, society and organization, when they became older and accomplished their personal goals at the organization; they may stay in the organization. Therefore, we hypothesized that obtaining the personal goals is positively related to retention of older workers in the workplace.

H6. Older workers' perception to obtain their profession objectives is positively related in their desirability to retain in the workplace.

3.5 Job Satisfaction in the Workplace

Research about job satisfaction began in 1930s', however the importance of workers attitude in their job situation was recognized long before by Taylor in 1912.

According to (Taylor, 1970) workers who received highest possible earnings and accepted the scientific management with the least amount of fatigue, would have job satisfaction.

The first study of job satisfaction published by (Hoppock, 1935), who declared that there are multiplicity factors affecting job satisfaction, including fatigue, working conditions, monotony, supervision, and achievement. In the late 1950s' (Herzberg, Mausner, & Snyderman, 1959) suggested that providing workers enough responsibilities and enable them to grow mentally is a real job satisfaction, thus three major schools of thoughts created: The Physical-Economic School; emphasized physical working conditions and pay. The Social or Human Relation School; emphasized the role of good employee-management relationship, work groups, and supervisors. The Work Itself or Growth School; emphasized the skills, responsibilities, and efficiency grown by mentally challenging work. Although these schools are prevalent to some degree today, they provided a useful framework for the history of job satisfaction.

The concept of job satisfaction directed to workers mental identification and processes (Locke, 1976). Job satisfaction is an evaluation of worker's job. Job satisfaction is defined by (Locke, 1976)as "a pleasurable or positive emotional response from the appraisal of one's job or job experiences".

Past research indicated successful aging (Butt & Beiser, 1987) particularly in the workplace (Abraham & Hansson, 1995) (Hansson, Dekoekkoek, Neece, & Patterson, 1997) are notably related to job satisfaction. In the organization job satisfaction will create by employees positive relationship, and supports by managers and supervisors

(Gagne & Deci, 2005) (Yeatts, Folts, & Knapp, 2000) (Hobfoll, Freedy, Lane, & Geller, 1990) (Pinder & Schroeder, 1987). In addition, past researches indicated a positive relation between job satisfaction and retention of employees in the workplace (Warr, 1994) (Meyer, Stanley, Herscovitch, & Topolnytsky, 2002) (Tett & Meyer, 2006). Older workers who are more satisfied with their job, would tend to have greater intentions to stay, in contrast older workers who are less satisfied, would be less likely to remain in their organization (Lee P. C., 2003). As mentioned previously, successful aging is leading to job satisfaction, and in line with these findings, we can hypothesize that job satisfaction is leading to older workers retention in the organization. For example, older employees who have great opportunities and advancement, which is mean they tend to have more occupational growth, and also older workers who have positive relationship with their supervisors and colleagues, would be more satisfied, and have greater retention in the organization (Lee P. C., 2003) (NG, EBY, & Sorensen, 2005). Thus we hypothesis that successful aging positively related to job satisfaction, and greater job satisfaction leads to greater retention of older workers in to the workforce, in other words job satisfaction has an mediator role.

H7. Older workers' perception about job satisfaction is positively related to their retention in the workplace.

3.6 Obligatory Factors in the Workplace

In addition to non-obligatory factors which lead to employees' retention in the organization, there are obligatory factors which force the older employees to retain in the organization. Obligatory factors have three dimensions: Financial Pressures, Number of Dependence, and Loss of Income.

Financial Pressures are the older workers evaluations of their financial resources (Smyer & Pitt-Catsouphes, 2007), including workers current assets, personal savings and accumulated wealth, debts, home and car ownership, retirement circumstances, access to government pension and personal superannuation amounts (Hansson, DeKoekkoek, Neece, & Patterson, 1997). Previous researches had provided evidence that workers with high financial pressure will be more likely to continue to work in the organization. A higher level of debts and a lower level of financial resources play an important role in increasing the retention of older workers in the organization (Kilty & Behling, 1985) (Bryant, 1990) (Hatcher, 2002). Similarly, (Bradley & Dahl, 2000) also pointed out that financial impact influence the choice of retirement; some older workers because of financial pressures need to continue their work in the organization. According to (Schwartz & Kleiner, 1999) some older workers will be forced to continue working because they will not be able to live on their limited personal saving and pensions. Studies have shown that older workers with poor financial situation are more likely to stay in the organization (Shultz & Weckerle, 1999) (Armstrong-Stassen & Ursel, 2009) (Gobeski & Beehr, 2009). Further more (Phillipson & Smith, 2005) clearly specify that older workers with insufficient financial resources were less likely to retire, these employees forced to continue working in the organization (Gustman & Steinmeier, 1994) (Rosenman & McDonald, 1995) (Hansson, DeKoekkoek, Neece, & Patterson, 1997) (Phillipson C., 2004). (Smyer & Pitt-Catsouphes, 2007) also declare that financial resources affect older workers retention in the organization, it means older workers assessment about their financial resources affect their decision to continue working, for example employees with greater financial needs, have more intentions to remain in the workplace. Today's older workers also worry about rising costs of living and

inflation (Loretto & White, 2006) (Shacklock, Fulop, & Hort, 2007) (Shacklock, Brunetto, & Nelson, 2009) (Patrickson & Ranzijn, 2004) (Bal P. M., Jong, Jansen, & Bakker, 2012). Thus, we can hypothesize that when older workers are under financial pressure, they force to retain in the organization.

H8. Older workers' perception about their financial pressure is positively related in their retention the workplace mandatorily.

Number of Dependence refers to persons who are still supporting by the workers, like their children and elderly parents who are still alive (Shacklock & Brunetto, 2005), or if older workers are still supporting their ail parents or putting their kids to school. These older workers force to retain in their job, because they are financially supported their children who are still at home, or their parents (Hansson, DeKoekkoek, Neece, & Patterson, 1997) (Smyer & Pitt-Catsoupes, 2007) (Kim & DeVaney, 2005). Past research also demonstrated the importance of number of dependence forcing the employees to remain in the workplace. (Soon & Tin, 1997) pointed out that as the number of dependents increase, older workers will be more likely to continue their job in the workplace. Similarly, (Kim & Feldman, 2000) declares that older workers who are still supporting their children will need more money to sustain their present standard of living, thus will force to engage in the workplace. According to (Adams & Beehr, 1998) number of dependents will limit the ability of older workers to leave the organization, because dependents in the household need income from work and increase older workers financial obligations (Talaga & Beehr, 1995). Older employees who have responsibilities for their dependents are more likely to remain in the organization and less likely to withdraw from workplace (Szinovacz, DeViney, & Davey, 2001). For example, older workers

usually faces significantly increase in their family expenses, when their children reach the college years. According to (Shacklock, Fulop, & Hort, 2007) there are some factors that push the older employees to remain in the workforce, like: employees who have children later in their lives, employees who are still financially supporting their children to buy a home and so on, employees who have parents alive and often their health care costs are dramatically high. Thus we hypothesize that number of dependents pushes the older workers to retain in the workplace.

H9. Older workers' number of dependents is positively related in their retention the workplace mandatorily.

The last dimension of ability factors is losing of income, refers to how much older workers would be loose in their income, if they were retired. According to (Kim & DeVaney, 2005) earning an income has negative effect on expectation of retirement. Theoretically, workers with high wage and high benefits careers will be remain in the organization after their retirement (Bryant, 1990) (Holtmann, Longino, Ullmann, & Fronstin, 1994) (Honig, 1996), thus income is a strong incentive for continuing to work in the organization (Bryant, 1990) (Honig, 1996), therefore the perception of losing of income after retirement would jeopardize the expectation of workers about providing their life time needs and forced them to remain in the workplace. Mitchell and Lee, (2001) developed the concept of job embeddedness to explain why people remain in the organization, which fits well with our model. Job embeddedness is an overall sense of attachment to an organization, consist of three components: fit, links, and sacrifice. Fit refers to the perception of employees about their jobs; this component is reflected in the process of perceived organizational support in our model. Links refers to the number of connections between employees in the

organization; this component is reflected in the positive relationships of Robson's model. Sacrifice refers to tangible or psychological resources older workers perceived they would give up if they left their organization (like: their salary, good day care, benefits, etc.), this component is reflected in the dimension of loss of income in our model. Older workers' retention in the organization improved when they perceive that they will need additional income after their retirement (Bradley & Dahl, 2000), because their retirement wealth would not be sufficient to meet their needs. They need to generate more income after their retirement, since they cannot rely heavily on their pensions or other security benefits; these streams may only provide a portion of their needed income. Thus, loss of income has serious withdrawal outcomes for older workers which force them to remain in the organization. Therefore, we hypothesize that perception of losing of income for older workers would increase their retention in their organizations.

H10. Older workers' perception about their loss of income is positively related in their retention the workplace mandatorily.

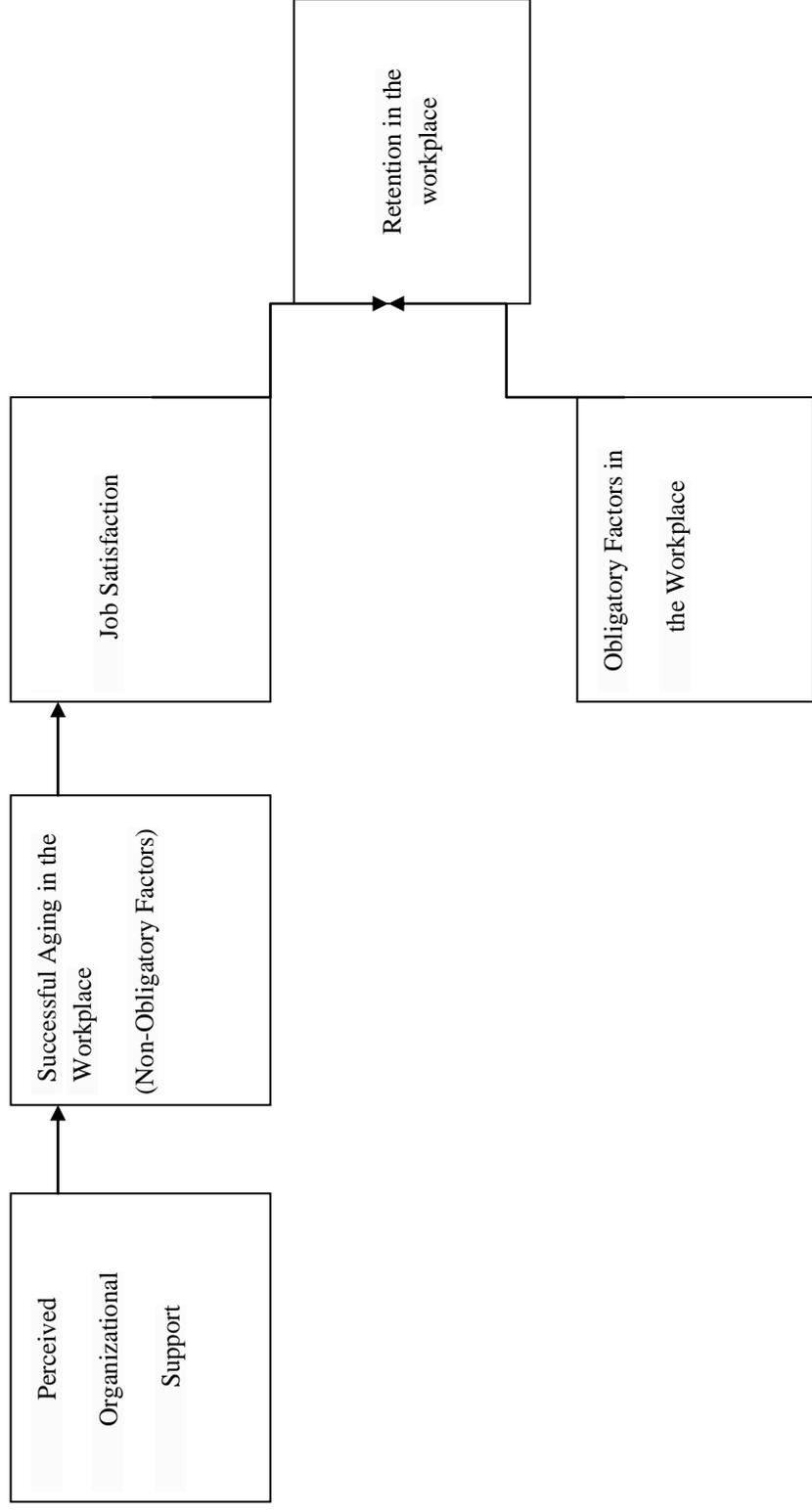


Figure 3.1: Theoretical Framework on the Proposed Study

Chapter 4

METHODOLOGY

4.1 Participants

We recruited participants in one of the largest public banks in Iran. The bank informed their employees by one of the managements. The data is collected from the older full-time employees working in the selected Bank; the employees fill the survey questionnaires voluntarily.

There are various definitions for “older workers” in research. Some researches defined older workers at or above the age of 40 years, and adopted the Age Discrimination in Employment Act (ADEA), for example (Maurer, Barbeite, Weiss, & Lippstreu, 2008) and (Robson, Hansson, Abalos, & Booth, 2006). Other researches defined older workers at or above the age of 55 years, and adopted the Department of the Labor of the U.S. guideline, for example (Ilmarinen J. E., 2001) and (Van Dalen, Henkens, & Schippers, 2010).

In this study, we adopted the former definition of older workers, it means we adopted the age of 40 years and above as the criterion for older workers during the study period. This criterion for older workers is broadly accepted in research of (Bourne, 1982) (Warr, 2000) (Adams S. J., 2004), moreover researchers usually examined older workers in the organizations in this age range, because this age range often features a decline in the participation rate in the workplace.

4.2 Procedures

The survey questionnaires contain items related to the study, considering the research goals, in line with psychological measures. Participants who are themselves willing to cooperate in the research can fill the questionnaires; they are all professional older workers who are working in the bank. A total of 145 questionnaires are sent, and 132 valid questionnaires were collected. Out of 132 participants, 68 (51.5%) are men and 64 (48.5%) are women, with a mean age of 45.19 years ($SD=3.074$).

The collected data are entering into SPSS to find out the relevant results. First the descriptive statistics section is done; to find out the mean, standard deviation, considering the number of observation for each of the variables which is specified in this study. Then, the reliability of the questionnaires is examined by Cronbach's Alpha. Cronbach's Alpha is a tool for assessing the reliability of scales, and is one of the most popular ways used today's. It determines the internal consistency or average correlation of the selected variables in the study. The alpha coefficient ranges from 0 to 1, the higher the score the more reliable the generated scale is.

Second the correlation section is done; to find out the values of the specific correlations. In the study Pearson's correlation is used, it means each rows and each columns of the table correspond to one of the specific variables. The interpretation of the Pearson correlation is like this; it has the correlation value or "r" value, which indicates how far away all these data points are to the line of best fit or how well the data points fit the new model. If "r" is close to 1 there is a strong relationship between the two variables, this means the changes in one variable are strongly correlated with the changes in the second variable. If "r" is close to 0 there is a weak

relationship between the two variables, this means the changes in one variable are not correlated with the changes in the second variable. If “r” is positive it means as one variable increases in value, the second variable also increases in value. Similarly, as one decreases in value, the second variable also decreases in value. If “r” is negative it means as one variable increases in value, the second variable decreases in value. Similarly, as one decreases in value, the second variable increases in value.

4.3 Measures

Questionnaire items were originally written in English, and then these items were translated properly in Persian. Back translation was conducted by the other specialized translator; these procedures illustrated the significant discrepancies between the two translations, and translator was chosen the questionnaire items which fit well with the nature of the study.

4.3.1 Perceived Organizational Support

Perceived organizational support was measured by the scale developed by (Eisenberger R. , Huntington, Hutchison, & Sowa, 1986). This scale was widely used by the other researchers, such as: (Eisenberger, Fasolo, & Davis-LaMastro, 1990), (Shore & Tetrick, 1991), (Shore & Wayne, 1993), (Settoon, Bennett, & Liden, 1996), (Eisenberger, Cummings, Armeli, & Lynch, 1997), (Wayne, Shore, & Liden, 1997), (Moorman, Blakely, & Niehoff, 1998), (Hofmann & Morgeson, 1999), (Lynch, Eisenberger, & Armeli, 1999), (Eisenberger, Armeli, Rexwinkel, Lynch, & Rhoades, 2001), (Rhoades, Eisenberger, & Armeli, 2001), (Eisenberger, Stinglhamber, & Vandenberghe, 2002), (Wayne, Shore, Bommer, & Tetrick, 2002), (Allen, Shore, & Griffeth, 2003), and (Rhoades Shanock & Eisenberger, 2006).

Therefore, it's a global measure of perceived organizational support, which measures the extent to which employees perceive that the organization values their contribution and cares about their well-being (Eisenberger, Fasolo, & Davis-LaMastro, 1990). The scale consists of thirty six items, and the illustrations of some items are: "My organization values my contribution to its well-being" and "My organization cares about my opinions". Respondents indicated the extent of their agreement with each item on a 5-point scale ranging from 1, "strongly disagree" to 5, "strongly agree".

4.3.2 Successful Aging

The study used the scale of (Robson, Hansson, Abalos, & Booth, 2006) to measure successful Aging. This scale was widely used by the other researchers, such as: (Cheung & M.S.Wu, 2011), and (Cheung & M.S.Wu, 2013).

Therefore, it is a very effective scale to measure successful aging, it consists of five subscales, namely, adaptability and health (18 items), personal security (7 items), positive relationships (7 items), occupational growth (8 items), and continued focus and achievement of personal goals (3 items), totally it has forty three items. The illustrations of some items are: "I accept suggestions for improving my performance", "I am able to consider many of my co-workers to be friends", and "I am able to achieve the goals that I have defined for myself".

Respondents indicated their perception about the organization on a 5-point scale. They rated this scale through their personal importance of each item as a criterion for successful aging in the workplace. This scale ranging from 1, "strongly disagree" to 5, "strongly agree".

4.3.3 Job Satisfaction

The study used the scale of (Brayfield & Rothe, 1951) to measure job satisfaction. This scale was broadly use by the other researchers, such as: (Curry, Wakefield, Price, & Mueller, 1986), (Brooke, Russell, & Price, 1988), (Agho, Price, & Mueller, 1992), (Babin & Boles, 1996), (Wanous, Reichers, & Hudy, 1997), (Bettencourt & Brown, 1997), (Law & Wong, 1999), (Judge, Bono, & Locke, 2000), (Judge, Heller, & Mount, 2002), (Saari & Judge, 2004), and (Kafetsios & Zampetakis, 2007).

Therefore, it's a global measure of job satisfaction that assesses the degree to which respondents agree or disagree with a series of evaluation statements (Bettencourt & Brown, 1997). (Brayfield & Rothe, 1951) scale has six items. The illustrations of some items are: "I find real enjoyment in my job" and "I would not consider taking another job". Respondents reported their perception about job satisfaction based on the scale consists of 7-likeret items; 1, "strongly disagree" to 7, "strongly agree".

4.3.4 Retention in the Workplace

The study used the scale of (Armstrong-Stassen & Ursel, 2009) to measure older workers retention in the workplace. This scale was widely used by the other researchers, such as: (Murphy, Burton, Henagan, & Briscoe, 2013).

Therefore, it's a global measure of retention in the workplace which measures the extent to which participants are willing or forcing to remain working in the organization (Murphy, Burton, Henagan, & Briscoe, 2013). The scale has three items. The illustrations of some items are: "Barring unforeseen circumstances, I would remain in this organization indefinitely" and "If I were completely free to choose, I would prefer to continue working in this organization". We assessed

respondents retention in the organization on a 5-point scale, ranging from 1 “strongly disagree” to 5 “strongly agree”.

4.3.5 Financial Pressures

Financial Pressures are the older workers evaluations of their financial resources (Smyer & Pitt-Catsouphe, 2007), including workers current assets, personal savings and accumulated wealth, debts, home and car ownership, retirement circumstances, access to government pension and personal superannuation amounts (Hansson, DeKoekkoek, Neece, & Patterson, 1997).

There is no certain scale to measure financial pressures. We measured it by developing a scale composed of fifteen items. The illustrations of some items are: “Money is a major influence in my decision to stay in the organization”, “I don’t have enough saving to maintain my mortgage and debts”, and “I don’t have enough money to pay for long-term health care in the future”. Respondents indicated their agreement with each item on 5-point scale ranging from 1, “strongly disagree” to 5, “strongly agree”.

4.3.6 Number of Dependents

Number of dependents refers to persons who are still supporting by workers, like their children and elderly parents who are still alive (Shacklock & Brunetto, 2005), or if older workers are still supporting their ailing parents or putting their kids to school.

There is no specific scale to measure number of dependents. We measured it by developing a scale composed of three items. The illustrations of some items are “I am still supporting my children”, and “I am still supporting my elderly parents”. Respondents illustrated their answers by selecting yes or no.

4.3.7 Loss of Income

Loss of income refers to how much older workers would be loose in their income, if they were retired. There is no specific scale explaining how much workers would be loose in their income. We measured it by developing a scale composes of eight items. The illustrations of some items are: “I don’t have sufficient income when I will be retired”, “I need to work to top up my National Insurance contribution”, and “I don’t have enough saving to rely on, and I cannot rely on my social security benefits, because it will provide me only a portion of my needed income”. Respondents rated the items on a 5-point scale, ranging from 1 “strongly disagree” to 5 “strongly agree”.

4.4 Appraisal of Common Method Variance

Common method variance (CMV) or common method bias refers to the variance that is attributed to the measurement method rather than the construct of interest (Conway & Lance, 2010). In this study CMV influences, because all data were self-reported and collected through the same questionnaires during the same period of time (Podsakoff, MacKenzie, & Podsakoff, 2003). CMV may inflat the experimental connections. The study applied “Harman’s one-factor test” which is confirmatory factor analysis (CFA) model. If CMV is largely responsible for the relationship among the variables, the one-factor CFA model should fit the data well. Furthermore, the CFA showed that the single-factor model did not fit the data well ($X^2=4170$), ($df=860$), ($p<.00$), while the results of these analyses do not preclude of great concern (NFI=.18), (CFI=.20), (RMSEA=.17) and thus is unlikely to confound the interpretation of results.

Chapter 5

RESULTS

5.1 Descriptive Statistics

The first section presents a summary of descriptive statistics of the important variables over our sample, reflecting the characteristics of the studied population. Then, various hypotheses testing between the proposed model variables by the correlation analysis were carried out on data derived from questionnaires filled out by target population, presented in Table 5.1 which is a frequency table which presents information on the gender distribution, marital status, education level, and perceived income level.

Table 5.1: Participants Gender, Marital Status, Education Level, and Perceived Income

	Frequency*	Percentage (%)
Sex of Participants		
Male	68	51.5
Female	64	48.5
Marital Status		
Single	3	2.3
Married	122	92.4
Divorced	7	5.3
Level of Education		
Diploma	36	27.3
Bachelor	61	46.2
Master	35	26.5
Perceived Income		
Low	32	24.2
Moderate	90	68.2
High	10	7.6

Note. Frequency of Sample population is out of 132.

Table 5.2 is descriptive table which presents the average for age and length of service, also minimum, maximum, and the standard deviation of these two variables.

Table 5.2: Age and Length of Service

	Numbers	Minimum	Maximum	Mean	Std. Deviation
Age of Participants	132	40	51	45.19	3.074
Length of Service	132	10	28	20.74	4.410

Out of 132 participants in our research; 68 (51.5%) are men and 64 (48.5%) are women, with a mean age of 45.19 years (SD=3.074). The marital status of these participants are 3 (2.3%) single, 122 (92.4%) married, and 7 (5.3%) divorced. The level of education is 36 (27.3%) diploma, 61 (46.2%) bachelor degrees, and 35(26.5%) master degree. Their perceived income is 32 (24.2%) low income, 90 (68.2%) moderate income, and 10 (7.6%) high income. Participants have been working in the organization minimum 10 years, and maximum 28 years, with the mean length of service of 20.74 (SD=4.410).

5.2 Reliability Statistics

To understand that whether the questions in our research are reliably measure the same latent variable, we used Cronbach's alpha (a tool for assessing the reliability of scales). Cronbach's alpha is one of the most popular statistics methods which determines the internal consistency or average correlation of items in a survey. Alpha coefficient ranges in value from 0 to 1, the higher the score the more reliable the generated scale is.

Table 5.3 is reliability table which presents the reliability of the variables including perceived organizational support, successful aging, adaptability and health, positive relationships, occupational growth, personal security, continues focus and

achievement of personal goals, job satisfaction, and retention in the workplace, financial pressure, and loss of income. This table is produced by SPSS and provides the actual value for Cronbach's Alpha.

Table 5.3: Reliability Table

	Number of Items	Cronbach's Alpha
Perceived Organizational Support	36	0.909**
Successful Aging	43	0.775*
Adaptability and Health	18	0.828*
Positive Relationships	7	0.205
Occupational Growth	8	0.734*
Personal Security	7	0.270
Continues Focus and Achievement of Personal Goals	3	0.822*
Job Satisfaction	6	0.816*
Retention in the Workplace	3	0.856*
Financial Pressure	15	0.885*
Loss of Income	8	0.805*

Note: * Cronbach $\alpha > 7$ is Good,

** Cronbach $\alpha > 9$ is Excellent

The alpha coefficient for 36 items of perceived organizational support is .909, suggesting that the items have very high internal consistency, also the alpha coefficient for 43 items of successful aging is .775, indicating that the items have relatively high level of internal consistency (reliability coefficient of .7 or higher is considered acceptable), in addition the alpha coefficient for 18 items of adaptability

and health is .828, showing the high internal consistency. However the alpha coefficient for 7 items of positive relationships is .205, which is not acceptable.

For the 8 items of occupational growth alpha is .734, indicating a relatively high level of internal consistency, in contrast the 7 items of personal security has a alpha of .270, which is not acceptable.

Continues on personal goals contains 3 items have .822 alpha, suggesting the high internal consistency, also job satisfaction with the alpha of .816 between its 6 items, indicating the high internal consistency, retention in the workplace is not exception, with the alpha of .856 exhibiting the high internal consistency between its 3 items. 15 items of financial pressure has the alpha of .885, suggesting the high internal consistency, and at last the coefficient alpha of 8 items of loss of income is .805, indicating the high internal consistency, in other words showing that our items are 80% reliable.

5.3 Correlations Analysis

In order to examine the possible degree of relationships among the variables, a correlation matrix of the variables is included in Table 5.4; is correlation table presents inter correlations between variables. This table indicates how well the data points fit our model.

Table 5.4: Inter-Correlation between Variables

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	
1 Age	1.00																			
2 Sex	.049	1.00																		
3 Marital Status	.111	.003	1.00																	
4 Education	-.225**	-.135	-.225**	1.00																
5 Income	-.063	-.122	.034	.188*	1.00															
6 Length	.699**	.036	.038	-.095	-.002	1.00														
7 Duration	-.189*	.030	.046	.019	.001	-.221*	1.00													
8 Perceived Org. Support	-.073	.066	-.032	.172*	.220*	-.057	-.140	1.00												
9 Successful Aging	-.097	.034	-.076	.030	-.053	-.200*	-.006	.149	1.00											
10 Adaptability and Health	-.061	.028	-.057	.027	-.113	-.149	.155	-.241**	.710**	1.00										
11 Positive Relationship	-.080	-.007	-.003	.037	.009	-.121	-.119	-.004	.612**	.262**	1.00									
12 Occupational Growth	-.023	.078	-.065	-.052	-.039	-.104	-.091	.370**	.753**	.258**	.289**	1.00								
13 Personal Security	-.041	-.053	-.056	.116	.052	-.004	-.037	.465**	.273**	-.241**	.087	.378**	1.00							
14 Continuous Focus on Goals	-.115	.042	-.050	-.038	.035	-.255**	-.091	.351**	.650**	.280**	.241**	.633**	.189*	1.00						
15 Job Satisfaction	-.006	.025	-.017	-.089	-.020	.042	-.279**	.340**	.253**	-.112	.133	.430**	.297**	.400**	1.00					
16 Retention to Stay	-.151	-.046	-.044	-.034	-.007	-.129	-.121	.416**	.521**	.219*	.172*	.548**	.363**	.528**	.619**	1.00				
17 Financial Pressure	-.156	-.101	.004	-.013	.257**	-.094	.190*	.312**	.041	-.124	-.058	.118	.220*	.239**	-.004	.262**	1.00			
18 Number of Dependents	.040	-.019	-.117	-.079	.066	-.017	-.129	.495**	.278**	-.082	-.009	.535**	.352**	.435**	.350**	.565**	.243**	1.00		
19 Loss of Income	-.061	-.034	-.119	.056	.231**	.115	.087	.224**	-.083	-.163	-.128	.036	.202*	-.062	-.152	.078	.750**	.135	1.00	

Note. * Correlation is statistically significant at $P < 0.05$ (2-tailed),

** Correlation is statistically significant at $P < 0.01$ (2-tailed),

The above tables present the means, standard deviations, and correlations of the variables of our research. First, descriptive statistics including the means, standard deviations of major variables, and the number of observation (N) has been computed for each of the variables that we specified. Then, the relation between the main variables is overlook by the correlations analysis.

The correlations section gives the value of the correlation tests; each row and each columns of the table corresponds to one of the variables. Here, according to the table, education was negatively correlated with age ($r=-.225$, $p=.009$), also education was negatively correlated with marital status ($r=-.225$, $p=.009$). Income was positively correlated with education ($r=.188$, $p=.030$). Length of service within the organization was positively correlated with age ($r=.699$, $p=.000$). Employees' working duration in their current job was negatively correlated with age ($r=-.189$, $p=.030$), and also with length of servicing ($r=-.221$, $p=.011$). Perceived organizational support was positively correlated with education ($r=.172$, $p=.049$), and also with income ($r=.220$, $p=.011$).

Successful aging had negative relation with the length of service within the organization ($r=-.200$, $p=.021$). Adaptability and health was negatively correlated with perceived organizational support ($r=-.241$, $p=.005$), but positively correlated with successful aging ($r=.710$, $p=.000$). Positive relationships had positive correlation with successful aging ($r=.612$, $p=.000$), and also with adaptability and health ($r=.262$, $p=.002$).

Occupational growth had positive relation with perceived organizational support ($r=.370$, $p=.000$), with successful aging ($r=.753$, $p=.000$), with adaptability and health

($r=.258$, $p=.003$), and with positive relationships ($r=.289$, $p=.001$). Personal security was positively correlated with perceived organizational support ($r=.465$, $p=.000$), with successful aging ($r=.273$, $p=.002$), and with occupational growth ($r=.378$, $p=.000$), however was negatively correlated with adaptability and health ($r=-.241$, $p=.005$).

Continues obtaining personal objectives had positive relation with perceived organizational support ($r=.351$, $p=.000$), with successful aging ($r=.650$, $p=.000$), with adaptability and health ($r=.280$, $p=.001$), with positive relationships ($r=.241$, $p=.005$), with occupational growth ($r=.633$, $p=.000$), and with personal security ($r=.189$, $p=.030$), however was negatively correlated with length of service in the organization ($r=-.255$, $p=.003$).

Job satisfaction was positively correlated with perceived organizational support ($r=.340$, $p=.000$), with successful aging ($r=.253$, $p=.003$), with occupational growth ($r=.430$, $p=.000$), with personal security ($r=.297$, $p=.001$), and with continues obtaining objectives ($r=.400$, $p=.000$), however was negatively correlated with duration of working of employees in their current job in the organization ($r=-.279$, $p=.001$).

Retention in the workplace was significantly positively correlated with perceived organizational support ($r=.416$, $p=.000$), with successful aging ($r=.521$, $p=.000$), with adaptability and health ($r=.219$, $p=.012$), with positive relationships ($r=.172$, $p=.049$), with occupational growth ($r=.548$, $p=.000$), with personal security ($r=.363$, $p=.000$), with continues obtaining personal objectives ($r=.528$, $p=.000$), and with Job satisfaction ($r=.619$, $p=.000$).

Financial pressures was positively correlated with income ($r=.257, p=.003$), with duration of working in the organization ($r=.190, p=.029$), with perceived organizational support ($r=.312, p=.000$), with personal security ($r=.220, p=.011$), and with continues obtaining personal objectives ($r=.239, p=.006$), also with retention in the workplace ($r=.262, p=.002$).

Number of dependents had positive relation with perceived support ($r=.495, p=.000$), with successful aging ($r=.278, p=.001$), with occupational growth ($r=.535, p=.000$), with personal security ($r=.352, p=.000$), with continues obtaining objectives ($r=.435, p=.000$), with job satisfaction ($r=.350, p=.000$), with retention in the workplace ($r=.565, p=.000$), and at last with financial pressures ($r=.243, p=.005$).

Loss of income was positively correlated with income ($r=.231, p=.008$), with perceived organizational support ($r=.224, p=.010$), with personal security ($r=.202, p=.020$), and with financial pressures ($r=.750, p=.000$).

Here we have explained the statistically significant correlations between two variables, when the significant (2-tailed) value is less than or equal to 0.05, and we added the positive correlation between two variables when the “r” value (=correlation value) is positive, and when “r” is negative we explained as negative correlation between the specified variables.

Our finding results exhibit that, Perceived organizational support is significantly related to adaptability and health of successful aging ($r=.241^{**}, p=.005$), occupational growth of successful aging ($r=.370^{**}, p=.000$), personal security of successful aging ($r=.465^{**}, p=.000$), and continues obtaining personal objectives of

the dimensions of successful aging ($r=.351^{**}$, $p=.00$). Successful aging is appreciably associated to job satisfaction ($r=.253^{**}$, $p=.003$). Job satisfaction is notably interrelated with retention in the workplace ($r=.619^{**}$, $p=.000$). Financial pressure is extensively correlated to retention in the workplace ($r=.262$, $p=.002$). Number of dependents is considerably linked to retention in the workplace ($r=.565^{**}$, $p=.000$), however surprisingly loss of income is not connected to retention in the workplace.

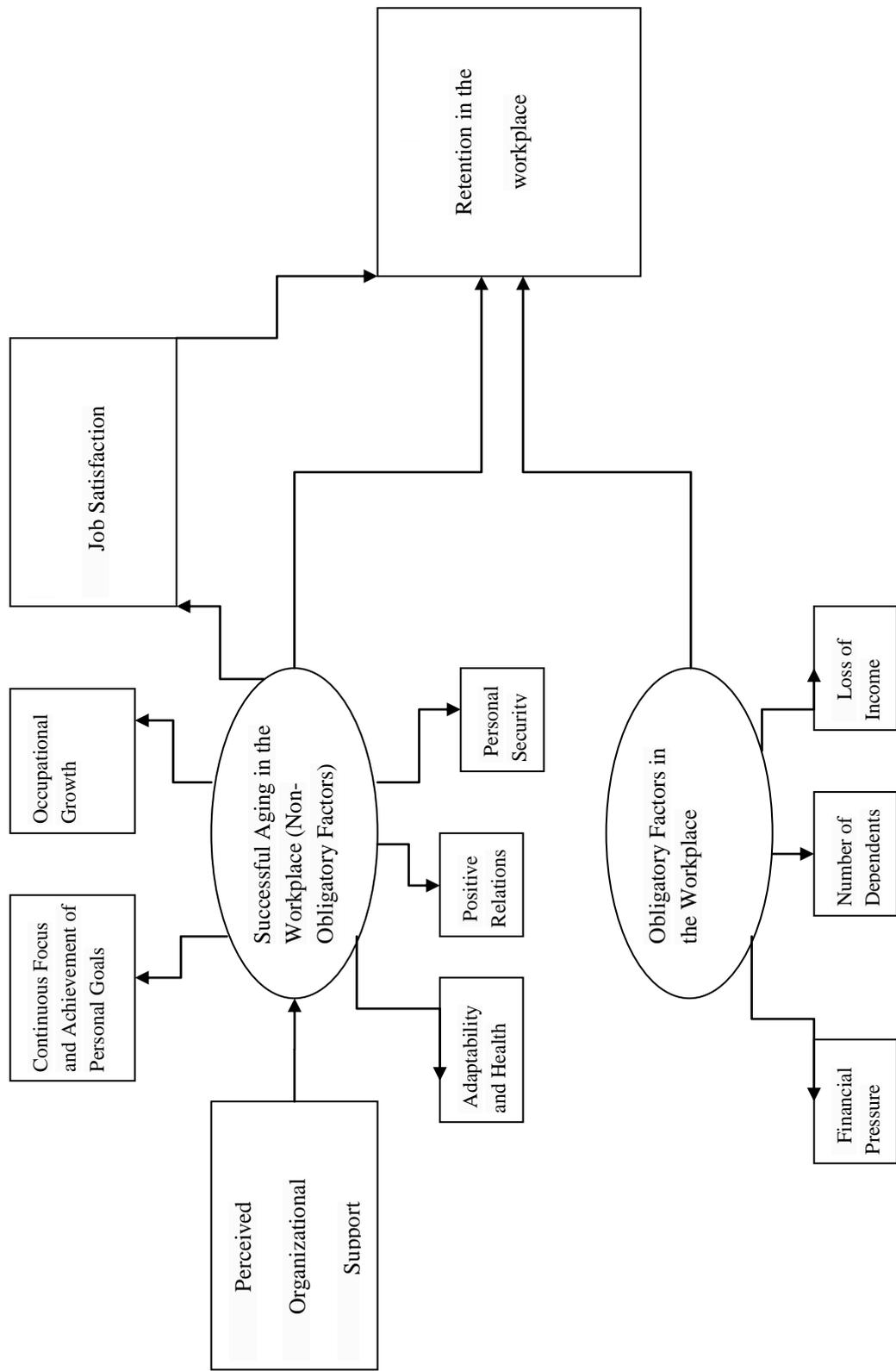


Figure 5.1: Finalized Model of Obligatory and Non-Obligatory Factors in relation to Retention among Older Workers

Chapter 6

DISCUSSION, IMPLICATION, CONCLUSION

6.1 Introduction

The perception of older employees about contributions, cares, and supports from their workplace, create successful aging, in addition to their financial situation, and number of dependents, all lead them to retain in the workplace. Thus based on our findings; out of the tenth hypothesizes; only one of them is not supported, duo to Iranian culture and economy.

6.2 Discussion and Implication

Here, we found the positive correlation between employees' perceived about their organization support and their retention in the workplace. Our result is similar to (Armstrong-Stassen & Ursel, 2009); they reported the significant correlation between perceived organizational support and employees' retention. The problem is, the perception of older workers about organizational support may vary with life stage, and when workers become old they face various obstacles at work, thus management by providing social support strategies can protect them, and decline the adverse effect of these stressors. These social support strategies are flexible work options (Walker, 2005), and training and development for older workers (Kubeck, Delp, Haslett, & McDaniel, 1996). Management by applying the flexible work options gives employees the flexible work programs and arrangements that they can flextime or job sharing (Dyne & Ang, 1998). Older workers through the availability of flexible work options can do better adjustments, and can enhance their opportunity to

successful aging, also management by applying the training and development strategies for older and professional workers can successfully retain them in the organization. Training and development for older workers give them essential skill and knowledge to carry on their careers (Kubeck, Delp, Haslett, & McDaniel, 1996), promote their occupational growth, increase the sense of security, and can enhance older workers opportunity to successful aging. Therefore, the investment of management in flexible work options strategies, and training and development strategies signal to older workers that the organization support them, and in return employees committed to them.

The organizational support theory related to the employees' retention through successful aging; it means employees who perceived higher organizational support and care, have higher successful aging in the organization, and finally they will retain in the organization. Therefore, in the study, our first hypothesis which is "Older workers' perception about the workplace is positively related to their successful aging" is supported. The perceived sense of approval, care and support by the organization could help foster the process of successful aging, finally achieving the decision of workers to retain.

Here is the part when our second to sixth hypotheses which are: "Older workers' perception to adapt to changes and health status is positively related to their retention in the workplace", "Older workers' perception to have good social relationship is positively related to their retention in the workplace", "Older workers' perception to promote their profession is positively related to their retention in the workplace", "Older workers' perception to have secure and safe work environment is positively related to their retention in the workplace", "Older workers' perception to obtain

their profession objectives is positively related to their retention in the workplace” are supported, it means our findings support our hypothesis positively.

Thus the perceived approval, support and care from the organization enhance successful aging, through accomplished the social, psychological, and physical needs, such as adaptability and health, positive relationships, occupational growth, personal security, and continue focus on personal goals. This strong and effective successful aging leads to retention of employees. Thus, management should implicate strategies to promote the intentions of workers to continue to work in the organization.

There are many practical implications of our findings for human resource managers and organizations. Particularly, management should imply strategies to boost successful aging; such as training strategies for older workers which can promote their competence and skills, lead to enhance the adaptability, and further room for potential occupational growth. Similarly, management by providing the secure and safe work environment for older workers can enhance the sense of personal security, because older workers compare to younger counterparts recover longer from injuries. Management by providing the positive and healthy climate between coworkers at work can promote the sense of positive relationships, since older workers by support of their colleagues can mitigate the job stress and anxiety. At last management by fulfilling the older workers needs can boost the sense obtaining personal objectives. The study also illustrates that promoting the support from the organization will increase the successful aging at work, thus organizations should consider the needs and preferences of older workers heavily in to account, by providing the useful resources and helping older workers to facilitate maximum participation in the labor

market. In this study, we provide empirical support for successful aging leading to retention of older workers. Obtaining the findings from structural equation modeling shows successful aging is correlated to retention of older workers in the workplace.

Job satisfaction acts as mediator between successful aging and retention of older workers in the workplace. Here, the seventh hypothesis which is “Older workers’ perception about job satisfaction is positively related to their retention in the workplace” is supported. The results is similar to previous research, (Hansson, DeKoekkoek, Neece, & Patterson, 1997) illustrated the positive relation between successful and job satisfaction, particularly; successful aging could generate social contacts and self-satisfaction (Mor-Borak, 1995). Older workers by experiencing these positive situations will be more satisfied at work, and eventually this job satisfaction would enhance their retention in the workplace. Our findings identify useful implications for retaining the older workers in the organization. Management can develop strategies to promote older workers’ socio emotional objectives such as respect, care and approval, additionally management can lead older workers to incorporate in organizational membership and role status in to their social identity, moreover management can strength the beliefs of older workers that the organization recognize and reward their extra effort and increase performance; the outcome of applying these strategies is job satisfaction (Rhoades & Eisenberger, 2002).

Until here we have focused on the criteria that promote the desirability of older workers to remain in the organization; which we labeled them “non-obligatory factors”, now we are going to explain the criteria that force the older workers to stay in the organization; which we labeled them “obligatory factors”. We observe that

when older workers evaluate that their financial resources are not sufficient at their retirement age; they force to continue working in the organization.

Financial pressures force the older workers to stay in the organization to the aim of fulfilling their retirement needs. Based on our findings in this research, the eighth hypothesis which is “Older workers’ perception about their financial pressure is positively related to their retention in the workplace” is supported. Older workers who are financially under the pressure of maintaining the living costs, insufficient resources, limited personal saving and pensions, raising the inflation, and debts, could not support their retirement age properly, thus they decide to remain in the organization. This finding is in line with (Phillipson & Smith, 2005) which they clearly specify that older workers with insufficient financial resources were less likely to retire, these employees forced to continue working in the organization.

We also find significant relationship between older workers number of dependents and their retention in the workplace. Individuals who are still financially supporting by the older worker, like their children and their elderly parents, promote the retention of older workers. Our study provides empirical results to positively support the role of number of dependents in relation to older workers’ retention in the workplace. Thus our ninth hypothesis which is “Older workers’ number of dependents is positively related to their retention in the workplace” is supported. The study finding is in line with the research of (Adams & Beehr, 1998), which they reported that the number of dependents will limit the ability of older workers to leave the organization, because dependents in the household need income from work and increase older workers financial obligations to stay in the organization.

Surprisingly, we did not find significant relationship between loss of income and retention in the workplace. The last hypothesis; “Older workers’ perception about their loss of income is positively related to their retention in the workplace” was not supported; it means there is a negative correlation between the loss of income and retention in the workplace. We hypothesize that older workers’ perception of losing of income when they were retired, will force them to stay in the organization, however our empirical results does not support it.

In the study we have explained that because older workers can’t generate more income, their current income is not sufficient to meet their retirement needs, they want to tap up their pensions and their retirement saving, and also because of the insufficiently amount of social security benefits, they are not willing to lose their income from their current job, when they are retired. Thus, they force to stay in the organization. However, our reported data didn’t support this hypothesis.

The major and the most important reason behind it is that; we have collected data from one of the biggest public bank in Iran, our participants are older workers who are experts in their occupations, while considering that they are working in the public bank, when they reach the retirement age, they face lots of requests for the high ranked levels of job opportunities, with extremely high salaries, extra benefits such as offering part of the stock of the bank, all from the private banks. In Iran the number of private banks are growing rapidly, supposed that in each of the private banks’ branches they need a management, who is expert, thus they requested from the experienced older workers in the public bank who are close to retire. In this case the older workers work in the public bank has no worries of the loss of income, because they will gain more income in the private banks, therefore they will not stay

in the organization, it means the negative correlation between loss of income and retention.

Older workers in the private banks by attracting the investments, and enterprises, by loans and other things can increase their salaries, thus they have no worries to left their current income, and their organization. Another reason behind the intention of older workers to leave the organization is that they want to self-employed. Although this reason is not as important as the first one, we can make it in to account. In Iran with high inflation rate, the cost of living is growing rapidly, older workers who have some accumulated wealth, or saving decide to be self-employed instead of working in the organization, when they reach retirement age, to generate more income. In other words, older workers shift from their current job to be self-employed, to provide earnings for survival.

In Iran the self-employment rate is growing; for example, in 1970 the self-employment rate was 27.30 percent, this amount increases in 1990 to 34.61 percent. (Based on the ILO, yearbook of labor statistics), thus older workers have no worries to lose their income, because they can generate more income to catch up the rising living costs in Iran.

6.3 Results

The present study provides many useful implications for the retention of older workers in the workplace. In today's aging society, the lack of young and experts' labor force, make the organizations to retain their older employees, who are more experienced and knowledgeable in implicating their jobs compare to the younger counterparts (Cleveland & Lim, 2007). In the workforce older employees are

valuable and generative mentors, who could teach their expertise and abilities to the other employees (Erikson, 1950).

As a result, from the social point of view, the economic growth decreases and public expenditures on retirement increase by declining the retention of older workers in the workplace. Thus, from both social and organizational point of view, understanding the needs of older workers and applying the strategies to retain them in the workplace are significantly central concern. Clearly the study illustrates that older workers' perception about the organization, promote successful aging, and the presents of obligatory factors finally lead them to retain in the workplace.

Moreover, the concept of the study can be use for the future pool of the human resource management studies. Researches can change the theoretical framework of some variables, like successful aging, by measuring it with (Zacher & Frese, 2011) model, instead of (Robson, Hansson, Abalos, & Booth, 2006) model, and investigate further researches. Another example is, here we provide empirical support that successful aging is in the relation to older workers' retention in the workplace, in the future the other outcomes of successful aging such as job commitment and job performance can be explore.

6.4 Limitation

This research has some limitations and the interpretation of the results should be with caution. The first one is, we surveyed participants at or above the age of 40 years, and adopted the Age Discrimination in Employment Act (ADEA). Future studies should consider the other age range as well, for example, older workers who are at or above 55 years old. The second one is, we solely relied on participants who are

working in one of the public banks in Iran; means we relied on one sector. Future researches should consider the other sector as well, though the findings could generalize for using in the other sectors.

6.5 Conclusion

The demographic of the workforce is aging as a result of population aging. Thus the retention of older workers becomes significant issue face by both organization and society. Although the importance of this topic is clear, currently the research about it is limited.

In this study we develop the model to exhibit the variables affecting the employees' retention in the workplace, our model tastes two different factors; first we explore the relationship between successful aging and retention of older workers in the workplace as non-obligatory factors, then we investigate the relation of obligatory factors which force the employees to stay in the organization.

Finally we found supports for our model based on our finding results. Our aim is to clarify the useful strategies for retaining the older workers in to the workforce, because of the shortage of younger workers and insufficient knowledgeable and experience workers. We establish this aim by suggesting some useful strategies, such as training and development practices, and flexible work options.

To conclude, when organizations implicate these strategies in place, older workers perceive that the organization values their contributions and well-beings, leading them to retain in the organization. Also on the social part, by retaining the older workers in the workplace, the economic growth will increase, the pool of skilled and

professional workers will boost, and finally we have significant decline in public expenditures.

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APPENDIX

APPENDIX: English Questionnaire Sample

Personal Information

Age:	Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced
Length of service: years	Education: <input type="checkbox"/> Diploma <input type="checkbox"/> Bachelor <input type="checkbox"/> Master	
Income(Annually): <input type="checkbox"/> Low <input type="checkbox"/> Moderate <input type="checkbox"/> High	Length of service in your current job:years	

The below statements represent possible options of your working condition. Please indicate the degree of your agreement or disagreement with each statement by circling the numbers that best represent your point of view.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

1	2	3	4	5	6	7
Strongly Disagree	Disagree	Moderately Disagree	Neutral	Moderately Agree	Agree	Strongly Agree

Perceived Organizational Support :

1	My organization values my contribution to its well-being	1	2	3	4	5
2	If the organization could hire someone to replace me at a lower salary it would do so	1	2	3	4	5
3	My organization fails to appreciate any extra effort from me	1	2	3	4	5
4	The organization strongly considers my goals and values	1	2	3	4	5
5	My organization would understand along absence due to my illness	1	2	3	4	5
6	My organization would ignore any complaint from me	1	2	3	4	5
7	My organization disregards my best interests when it makes decisions that affect me	1	2	3	4	5
8	Help is available from my organization when I have a problem	1	2	3	4	5
9	My organization really cares about my well-being	1	2	3	4	5
10	My organization is willing to extend itself in order to help me perform my job to the best of my ability	1	2	3	4	5
11	My organization would fail to understand my absence due to a personal problem	1	2	3	4	5

12	If my organization found a more effective way to get my job done they would replace me	1	2	3	4	5
13	My organization would forgive on honest mistake on my part	1	2	3	4	5
14	It would take only a small decrease in my performance for my organization to want to replace me	1	2	3	4	5
15	My organization feels there is little to be gained by employing me for the rest of my career	1	2	3	4	5
16	My organization provides me little opportunities to move up the ranks	1	2	3	4	5
17	Even if I did the best job possible. My organization would fail to notice	1	2	3	4	5
18	My organization would grant a reasonable request for a change in my working conditions	1	2	3	4	5
19	If I were laid off. My organization would prefer to hire someone new rather than take me back	1	2	3	4	5
20	My organization is willing to help me if I needed a special favor	1	2	3	4	5
21	My organization cares about my general satisfaction at work	1	2	3	4	5
22	If given the opportunity, my organization would take advantage of me	1	2	3	4	5
23	My organization shows very little concern for me	1	2	3	4	5
24	If I decided to quit, my organization would try to persuade me to stay	1	2	3	4	5
25	My organization cares about my opinions	1	2	3	4	5
26	My organization feels that hiring me was a definite mistake	1	2	3	4	5
27	My organization takes pride in my accomplishment at work	1	2	3	4	5
28	My organization cares more about taking a profit than about me	1	2	3	4	5
29	My organization would understand if I were unable to finish a task on time	1	2	3	4	5
30	If my organization earned a greater profit, it would consider increasing my salary	1	2	3	4	5
31	My organization feels that anyone could perform my job as well as I do	1	2	3	4	5
32	My organization is unconcerned about paying me what I deserve	1	2	3	4	5
33	My organization wishes to give me the best possible job for which I am qualified	1	2	3	4	5
34	If my job were eliminated, my organization would prefer to lay me off rather than transfer me to a new job	1	2	3	4	5
35	My organization tries to make my job as interesting as possible	1	2	3	4	5
36	My supervisors are proud that I am a part of this organization	1	2	3	4	5

Successful Aging :

1	I am not intimidated by changes in my job.	1	2	3	4	5
2	I do not have difficulty learning new tasks at work.	1	2	3	4	5
3	I do not resist potential changes in my work.	1	2	3	4	5
4	I am able to understand my supervisor's instructions.	1	2	3	4	5
5	I do not forget assignments.	1	2	3	4	5
6	I adapt to changes in my job.	1	2	3	4	5
7	I do not miss work due to health.	1	2	3	4	5
8	I do not have trouble concentrating at work.	1	2	3	4	5
9	I search for opportunities to do my job better.	1	2	3	4	5
10	I make an effort to maintain important job skills.	1	2	3	4	5
11	I do not get tired easily on job.	1	2	3	4	5
12	I accept suggestions for improving my performance.	1	2	3	4	5
13	I am able to demonstrate my strengths to my supervisor.	1	2	3	4	5
14	I practice skills that are important to job performance.	1	2	3	4	5
15	I work as hard as my co-workers.	1	2	3	4	5
16	I can handle unexpected events.	1	2	3	4	5
17	I do not have difficulty learning technology.	1	2	3	4	5
18	I am able to use experience to help me do my job better.	1	2	3	4	5
19	I am able to consider many of my co-workers to be friends.	1	2	3	4	5
20	I have many friends at work.	1	2	3	4	5

21	My work friends are an important part of my life.	1	2	3	4	5
22	I am able to spend time with my co-workers outside of work.	1	2	3	4	5
23	I am satisfied with my co-workers	1	2	3	4	5
24	I am liked by my co-workers	1	2	3	4	5
25	My abilities are similar to my co-workers	1	2	3	4	5
26	There is a room to advance in my job	1	2	3	4	5
27	I am able to advance in my job	1	2	3	4	5
28	I am able to work on getting a promotion	1	2	3	4	5
29	My career is still growing	1	2	3	4	5
30	I am able to remain competitive among co-workers	1	2	3	4	5
31	I am able to remain competitive in the workforce	1	2	3	4	5
32	I am paid what I am worth	1	2	3	4	5
33	I am able to contribute to my field	1	2	3	4	5
34	I feel safe at work	1	2	3	4	5
35	I am able to avoid unsafe areas at work	1	2	3	4	5
36	I am not afraid of getting hurt at work	1	2	3	4	5
37	I am able to avoid threats to personal injury at work	1	2	3	4	5
38	I am not overwhelmed by the physical demands of my job	1	2	3	4	5
39	I am not overwhelmed by my workload	1	2	3	4	5
40	I am able to specify the conditions of my retirement	1	2	3	4	5
41	I do not lose sight of my goals	1	2	3	4	5
42	I set goals for myself	1	2	3	4	5
43	I am able to achieve the goals that I have defined for myself	1	2	3	4	5

Job Satisfaction :

1	I find real enjoyment in my job	1	2	3	4	5
2	I like my job better than the average worker does	1	2	3	4	5
3	I am seldom bored with my job	1	2	3	4	5
4	I would not consider taking another job	1	2	3	4	5
5	Most days I am enthusiastic about my job	1	2	3	4	5
6	I feel fairly satisfied with my present job	1	2	3	4	5

Intentions to Stay :

1	Barring unforeseen circumstances, I would remain in this organization indefinitely	1	2	3	4	5
2	If I were completely free to choose, I would prefer to continue working in this organization	1	2	3	4	5
3	I expect to continue working as long as possible in this organization	1	2	3	4	5

Financial Pressures :

1	Money is a major influence in my decision to stay in the organization	1	2	3	4	5
2	I need money for the basic living costs of my life	1	2	3	4	5
3	I am not be able to meet monthly expenses	1	2	3	4	5
4	I might not be able to maintain a reasonable standard of living for the rest of my life	1	2	3	4	5
5	I don't have enough saving for unexpected expenses	1	2	3	4	5
6	I don't have enough saving to maintain my mortgage and debts	1	2	3	4	5
7	I have too much debt	1	2	3	4	5
8	I am not be able to keep up with my debts	1	2	3	4	5

9	I need to work, to keep the value of my investments up with inflation	1	2	3	4	5
10	I don't have sufficient accumulated wealth, that I can live for the rest of my life	1	2	3	4	5
11	I might not be able to stay in my current house for the rest of my life	1	2	3	4	5
12	I might not be able to keep my car	1	2	3	4	5
13	I don't have enough money to pay for long-term health care in the future	1	2	3	4	5
14	I need to keep my health care coverage	1	2	3	4	5
15	I might not have enough money to pay for medical care for my family	1	2	3	4	5

Number of Dependents

1	I am still supporting my children	Yes	No
2	I am still supporting my elderly parents	Yes	No
3	I am caring for my ailing parents, or putting my kids through school, or both	Yes	No

Loss of Income

1	I don't have sufficient income when I will be retired	1	2	3	4	5
2	I cannot generate too much income when I will be retired	1	2	3	4	5
3	I don't have pension equal to my basic needs	1	2	3	4	5
4	I need to continue my work to boost my pension	1	2	3	4	5
5	My retirement wealth would not be sufficient to meet my needs	1	2	3	4	5
6	I need to work to top up my saving account for my retirement	1	2	3	4	5
7	I don't think my social security benefits can be my main source of income, in other words it can be a portion of my retirement income	1	2	3	4	5
8	I don't have enough saving to rely on, and I cannot rely on my social security benefits, because it will provide me only a portion of my needed income	1	2	3	4	5