

Points of Age Biases in the Late-career and Life Stages of Older Workers – A Conceptual Model

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Abstract: As countries face an aging workforce, it is pertinent to understand the experiences of older workers and how perceived age biases can affect them. Data was gathered from interviews conducted with 113 older adults between 55 to 72 years old. Framed in relevant theoretical perspectives, this study proposes a conceptual model to understand how older adults can be affected by negative age stereotypes at three main career points - late career, retirement, and search for bridge employment - and how perceived age biases interplay with other forms of biases and disadvantages. At the late career stage, older workers perceived that unfair HR practices were due to age stereotypes and a lack of academic qualifications. Upon retirement, retirees' perception of age biases was influenced by income level. Retirees who sought bridge employment perceived that age biases had dampened their chances of securing a job.

Model

As the workforce in Singapore ages, it is increasingly important to examine age stereotyping which affects older workers negatively. Age stereotypes refer to over-generalized beliefs about the characteristics and traits (Fiske, 1998) of members based on his or her age group membership (Hamilton & Sherman, 1996). Age stereotypes can lead to biased judgments and discriminatory behavior (Bal et al., 2011).

According to the Ministry of Manpower, one in four of our resident workers in 2018, as compared to one in seven resident workers in 2008, are aged 55 years and above.

With the aging population in Singapore, the growth of our resident labor force is expected to slow down, and hence older workers become increasingly crucial in meeting our manpower needs. However, to equip older workers to meet our economic demands, companies need to embrace a more inclusive attitude and recognize the value in honing the skills of older workers.

Evidence from Singapore suggested that older workers in Singapore are more reliable than younger workers. In 2004, approximately one in ten (11%) employed residents aged 50 years and above had switched jobs in the last two years. This was considerably lower than the incidence of about one in five for workers in their 30s and one in four for workers below 30 years old. Furthermore, among full-timers, older workers tend to work longer hours compared to younger workers. According to a press release by the Ministry of Manpower in 2007, the proportion of full-time employed older residents working at least 50 hours a week was 35%, as compared to 30% of workers in their 30s.

Older workers are protected by law in Singapore. Older workers who are wrongfully dismissed on discriminatory grounds such as age can lodge a report to the Ministry of Manpower. Employers are also required to abide by the Tripartite Guidelines on Fair Employment Practices, which ensures that the retrenchment of employees are based on objective criteria. However, the Ministry of Manpower cautioned that anti-discriminatory

laws do not result in better employment practices as they may deter companies from hiring groups that are well, or overly, protected, for fear of getting into legal complications for dismissing such workers, even with legitimate reasons.

In Singapore, older adults, aged 55 years old, can withdraw their savings in their Central Provident Fund (CPF) account after setting aside the “Retirement Sum” determined by the government of Singapore. In 2020, the batch of older workers who turned 55 years old, will have to set aside a minimum Retirement Sum of SGD 181,000. The full Retirement Sum can be paid out in monthly installments when the older worker reaches the official retirement age of 62 years old. Having to carry out the calculation of the amount needed to set aside for retirement, and being able to experience the tangible fruits of their savings at this juncture, older workers begin to consider retirement and re-employment in more concrete form.

Therefore, this study has chosen to interview late career workers aged 55 years to 62 years old, as 62 years old is the official retirement age in Singapore. This study has also chosen to interview retirees between 60 to 72 years old to account for those who have retired earlier, including those who have retired after the official re-employment age of 67 years old in Singapore and are engaged in bridge employment.

Age Stereotypes in the workplace

Age stereotypes are cognitive categories which people use to evaluate others based on their age, and it can either be positive or negative (Hummert, 1990). However, literature has suggested that age stereotypes are not supported by empirical research evidence and are more suggestive of a perceptual bias, such as the representative error and confirmation bias (Ng & Feldman, 2012). Based on an extensive literature review, Posthuma and Campion (2009) refuted common stereotypes suggesting that older workers are less competent, less productive, less motivated, less

willing to participate in training and career development, less willing to change and learn, less trusting, have shorter work tenures, and are more costly. They found that “performance often improves with age and when declines are found, they tend to be small” (Posthuma & Campion, 2009, p. 161).

In fact, there are more differences in job performance within age groups than between age groups (Posthuma & Campion, 2009, p. 162). Even when younger workers are more efficient than older workers in certain computer-related tasks, they are not more accurate (Prenda & Stahl, 2001). In addition, job performance increases with age when measured by quality and peer evaluations, but decreases with age when measured by quantity and supervisor evaluations (Waldman & Avolio, 1986). Skills and health are more significant predictors of job performance than age (Posthuma & Campion, 2009, p. 167), thereby suggesting that older workers who remain healthy can continue productive employment and contribute to the labor force. In this light, the validity of having an official retirement age and re-employment age becomes questionable.

Employers are also less willing to invest in the training and development of older workers because they think that older workers have a lower ability to learn, are less adaptable, and have a shorter tenure. On the contrary, Posthuma and Campion (2009) found that older workers are less likely to quit or switch jobs, so the returns of investment from training and development may not be lower, compared to younger workers. In fact, older workers are “more stable, dependable, honest, trustworthy, loyal, and more committed to the job (Posthuma & Campion, 2009, p. 163).

When perceived as being “old,” older workers face more social pressure to retire. On the contrary, older workers who still have access to personal resources can expect to successfully adjust to retirement when discrimination against older employees in the

workplace is perceived to be lower (Zaniboni, 2015).

The social perception of being “old” also increases the tendency for older workers to be denied opportunities for training and for promotion. Consequently, the older worker may be less motivated to perform at work (Kooij et al., 2008). According to Vroom’s (1964) expectancy model in relation to work motivation, if the older worker believes that his or her increased effort will not yield the desired outcome relative to effort, then the older worker will be less motivated to perform at work.

In fact, the reluctance to undertake the training when offered or the lack of training and grooming opportunities may become a self-fulfilling prophecy (Ng & Feldman, 2012). Such age norms and stereotypes influence management decisions in terms of limiting training and promotion opportunities, which leads to skills obsolescence. The employability of the older worker will also be affected, thereby resulting in a self-fulfilling prophecy (Kooij et al., 2008) that affirms the stereotypes. A vicious cycle of age stereotypes affecting

development and grooming opportunities of older workers and vice versa is observed.

Method

Participants

The initial participants were recruited with the support from Singapore’s grassroots associations: the Southeast Community Development Council (CDC) and Southwest CDC. Snowball sampling was then applied to ensure representativeness of the sample group. Initial participants recruited through the CDCs were then asked to refer contacts. Upon completing data collection for the first tier of referred participants, further participants were recruited based on specific demographical requirements such as income group, gender, and residential area. Snowball sampling allowed better control over the profiles of participants for recruitment because participants were selected based on demographical characteristics to ensure a good representation from the income, gender, and residential distribution of the participants.

Table 1
Sample Group Based on Gender and Income Distribution

Income	Male	Female	Income distribution of participants (n=113)
High income	20	13	29.2%
Mid income	18	38	49.6%
Low income	8	16	21.2%
Gender distribution:	46 (40.7%)	67 (59.3%)	-

The sampling group was stratified into 30% high-income earners, 50% middle-income earners, and 20% low-income earners based on last-drawn salary before retirement. The stratification for these earners was based on the rationale that middle-income retirees formed the largest group in the Singapore population,

followed by high-income earners, and then low-income earners

According to the statistics gathered by the Ministry of Manpower in 2017, the median monthly gross income (based on employee CPF contribution) was approximately \$4232. Using this median income as a gauge, we

defined low-income participants as those whose last drawn income was below \$3000 per month, middle-income participants as those whose last drawn income was between \$3001 to \$6000 per month, and high-income participants as those last drawn income was above \$6001 per month.

Participants who lacked cognitive functionality were not included in this study. Singaporeans who worked and retired overseas for a large part of their career were also not included because the subsidies, government aids, entitlements, and retirement policy (i.e. retirement age, pension benefits) are not applicable to them. This study minimized possible biases resulting from citizenship differences.

Data Collection and Analytic Strategy

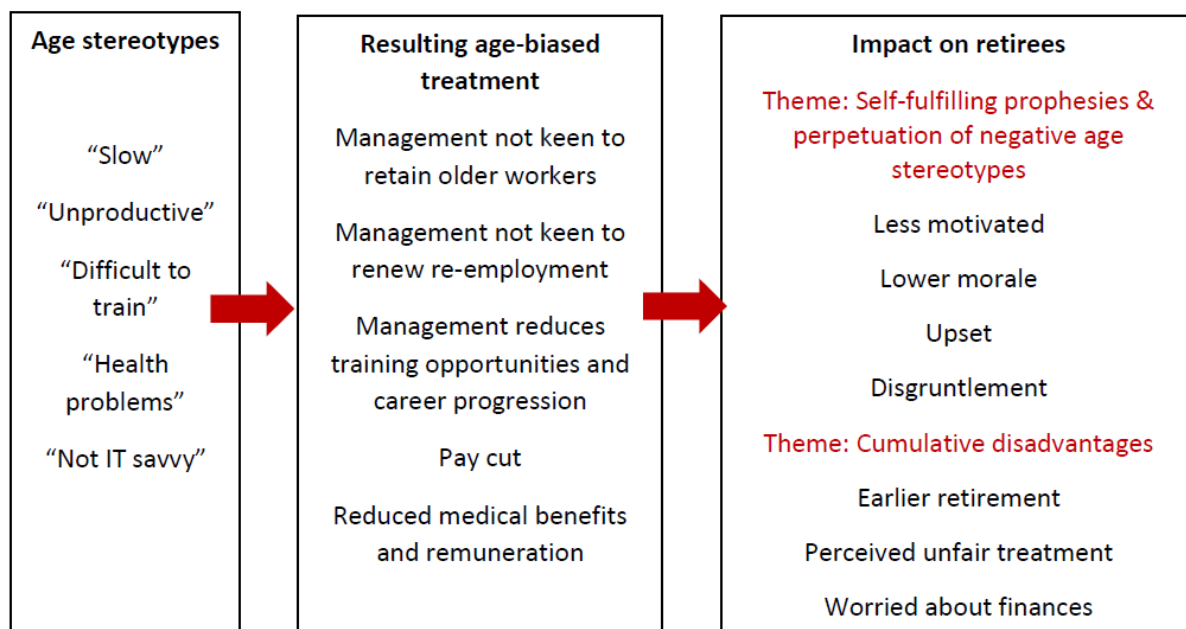
Using the Interpretative Phenomenological Analysis (IPA) (Smith et al., 2009), in-depth interviews each lasting between an hour to an hour and a half with guided questions were conducted. In applying the IPA, this study used a ground-up approach to uncover meanings and

find themes (Van Manen, 1997) through the analysis of the language used by participants (Landridge, 2007).

Interview questions were designed to begin with topics of discussion on the career aspirations of older workers, their discussions with management with regards to their career, followed by their views on Human Resource (HR) practices, policies, and management. In-depth interviews with retirees pertained to their views on whether society values older people, on their experiences of privileged or unfair treatment, and their experiences in seeking bridge employment.

IPA was chosen because this study deemed this approach to be suitable in understanding participants' experiences at work and the meanings they attach to the experiences they received (Sloane & Bowe, 2014). Participants in this study described their perceived treatment of age biases and recounted their experiences, leading to the formation of this perception, which is defined as "perceived negative age stereotypes" in this study.

Figure 1
Inductive Thematic Analysis of Negative Age Stereotypes



Priori codes “unfair,” “discrimination,” “old,” “valued,” “promotion,” “morale,” and “difficult to find jobs” were used for interviews conducted with retirees. Next, open coding was done by going through the transcripts in detail and making notes on the transcripts. The codes were then consolidated into a coding frame to list major codes and associated codes. A hierarchical coding tree was drawn to sequence the codes based on the flow of the idea, from a major category to associated codes. After the hierarchical coding, relationships between codes were identified and connected in the form of axial coding. Selective coding was then used to identify the core concepts that emerged and these core concepts were then further refined into themes.

Methodological Integrity

The Institutional Review Board of the Singapore University of Social Sciences (SUSS) has approved this study. Participants were briefed and given an information sheet. Their consents were sought before the interviews were conducted. Audio-recordings of the interviews and all hard copies of documents are stored in a secure place. Soft copy documents were password protected.

Follow-up communications were made to participants for clarification purposes and to ensure accuracy of the data collected. An academic of SUSS supervises this study and has access to all audio-records and transcripts for vetting purposes.

Following the critical analytical approach (Kleiman, 2004) for verification, the study sought concrete and detailed descriptions from participants to support their perceptions of age biases. The interviews were transcribed and coded. Phenomenological reduction was maintained throughout the analysis. Negative descriptors used by management on the participants (listed as “Negative stereotypes” in the first column of figure 1.) were clustered together and linked to negative examples of the management of older workers (listed as “Resulting age-biased treatment” in the second

column of figure 1.), which were in turn clustered together and linked to negative emotions expressed by participants (listed as the “Impact on retirees” in the third column of figure 1). By identifying negative descriptors first, the use of phenomenological reduction had unpeeled the surface layer (manifestations of age stereotypes), traced them to the middle layer (age-biased management practices), and then further unpeeled to the core of this discussion (the impact of perceived age stereotypes).

The transcripts were then reviewed again and the analysis was verified using backward analysis, from the core to the surface layer. Beginning with the clustering of negative emotions expressed by participants (the core), the causes of these perceived age stereotypes were identified to be negative management practices (middle layer). Participants had also supported their perceived age biases with examples and elaborations (negative descriptors at the surface layer), which supported the analysis.

By grouping the analysis into three clusters (Figure 1), inductive thematic analysis was then applied. Negative emotions were grouped under the theme of “Self-fulfilling prophecies and perpetuation of negative age stereotypes”. Age-biased management practices were grouped under the theme of “Cumulative disadvantages”.

After the initial analytical stage, the thematic analytical structure (Figure 1) was constantly referred to, in order to ensure that the essential meanings of participants’ experience were discussed, that the themes were reflective of the experiences, and that the relationships between themes were explored.

Findings

Trigger Point 1. Late-Career Stage and Pre-Retirement

In the interview section on HR discussions pertaining to retirement and re-employment, participants complained about a lack of

discussion. Mandatory retirement age (62 years) and re-employment age (67 years) provided a tacit understanding that the older worker was expected to leave when they reached mandatory age and was not offered a re-employment contract. A 68-year-old male participant said that there was “No discussion. When my re-employment contracted ended, I left. HR also didn’t initiate any discussion with me. We all understood that it is time to go, so no need to discuss.”

While mandatory retirement and re-employment age have limited those who wanted to work longer, the policy has protected older workers from an even earlier exit from their career employment, especially if the employer was not keen to retain them. “The company doesn’t really want to keep us. If not for retirement age, they might want us to leave even earlier,” said a 70-year-old male participant.

In some cases, employers also used other reasons to hint to the older worker that they were no longer wanted in the organization. A 70-year-old participant was disappointed with her organization for replacing her with a younger co-worker, “I helped to train the younger worker. After a few months of training, they asked me if the younger worker can fly. They said that they can’t employ two workers for my role.” Another 70-year-old female participant felt devalued and easily dispensable due to her age:

I am a receptionist, but in the last few years before I retired, they asked me to do a backend role because they think that I am ugly when I am old. They wanted someone younger and more presentable in the front line.

Employers have also used mandatory retirement and re-employment age as reasons to dismiss older workers and avoid being seen as guilty of having age biases. “They said that I am doing well, but have to follow retirement policy,” said a 68-year-old male participant. “They follow government policy. Anyway, I

think that they also want us to retire because they prefer the younger ones,” said a 70-year-old female participant. Nonetheless, the participants appeared to be aware of their limited bargaining power and grudgingly accepted the retirement. A 63-year-old female participant argued that organizations have the prerogative to retain valuable older workers past retirement age, “They say that they value me but can’t extend beyond the mandatory age. I was thinking why not? if they really value me.”

Older workers were aware that age biases reduced their chances of finding alternative employment if they were to leave their career employment and retire earlier (Froelich et al., 2014). For this reason, older workers might be more inclined to stay in their career employment for as long as they can, rather than to search for bridge employment.

Participants found it irrational for employers to dismiss them due to their age. Participants attributed the retirement to age biases because they could not comprehend why their employers would not retain them, despite their competencies, good work attitudes, and willingness to accept lower salaries.

A 72-year-old female participant said:

I asked for an extension, but my company says no more extension. Maybe I am too expensive so they would rather have the younger managers, but I am willing to take a pay cut. They were not keen to even discuss or negotiate with me. They just want me to leave and they said that it is my age, not my performance.

A 63-year-old female participant said:

I am taking about the same pay as the younger and more junior colleagues, but they wanted me to retire. I was thinking that I am cheap labor. Why wouldn’t they want to keep me? They said that this is the company’s policy. They meant retirement policy.

A 66-year-old female participant said:

My colleagues and I (about the same age) are more committed than the younger ones. We take less medical leave and report to work even when we have minor sicknesses like headache, unlike the young girls who don't turn up to work because of menstrual cramps. We are also more willing to work over time while the younger ones want to leave on time. Yet the company doesn't value us. The manager wants me to retire so she used other reasons to complain about me to the boss.

In fact, even before the participants reached retirement age, age biases were apparent in the HR and training practices of their organizations. During the late-career stage of older workers, employers seemed to have factored in the economic value of older workers in terms of “return in investment” in grooming and training opportunities. Age stereotypes resulted in less training opportunities which created a vicious cycle and further widened the gap between younger and older workers.

Participants felt that the lack of training opportunities given to them, as compared to training opportunities given to younger workers, will render their skills obsolete. Management could use this as an excuse for not giving older workers new roles and promotion opportunities. Participants also expressed their awareness that their experience is “getting redundant,” following the technological changes. The skills of the younger workers are current and could be more relevant than their experience.

Older workers are better adapted to stay in a less satisfactory work environment, even if they are unhappy with the organization because they have better emotional regulation (Charles & Cartensen, 2007). Their goals also change with age and are more focused on loss prevention rather than gains (Ebner et al., 2006). They are more intrinsically motivated than younger workers (Kanfer & Ackerman, 2004), hence a lack of career progression might

not hamper their commitment to the work and to the organization as much as it would have for younger workers (Ebner et al., 2006).

HR policies that developed older workers served as a form of psychological contract in sending the message to older workers that they were valued by the organization. The absence or the lack of such psychological contracts resulted in demoralization. Participants felt that if they were given grooming opportunities and work of higher value, they would have felt valued by the organization. Participants also countered the view that older workers have a limited time horizon at the organization by arguing that younger workers can also leave the organization anytime. Participants felt that they were more loyal to the organization as compared to the younger workers, but not deemed as favorably by the management as compared to the latter.

As the findings suggest that negative age stereotypes can lower the morale of late career workers, this study uses the HR management and motivation perspective (Wang & Shultz, 2010) to explain how positive psychological contracts are formed when employees perceive that the management values them. Psychological contracts (Rousseau, 1995, p. 9) are “terms of exchange agreement between individuals and their organizations” and are “shaped through the explicit and implicit obligations of the organization to its employees.”

Conversely, older workers were less motivated to perform and contribute to the organization if they viewed that the management did not groom them through training and career profiling opportunities. When an organization lacked HR development for older workers, those older workers were less motivated to perform and contribute at work, and were more inclined to retire.

The lack of HR development for older workers could be attributed to the practice of “in group” and “out group.” The stereotype content model (Fiske, 2018) explained that

younger workers viewed that older workers display higher warmth but less competence, thereby forming the perception that older workers are the “out group” and not part of the younger workers’ “in group.” Negative age stereotypes would then lead to a lack of HR practices that developed older workers, and consequently negative psychological contract between employers and employees (Guest & Conway, 2002; Ostraff & Bowen 2000).

Trigger Point 2. Retirement

It was observed from the findings that participants’ perception of age stereotypes was influenced by their income level. Based on the resource-based dynamic model of retirement adjustment (Wang, 2007; Wang & Shi, 2014; Wang et al., 2011), individuals with access to more resources were more likely to have more positive retirement outcomes, such as retiring at their desired age and being better adjusted to retirement (Hobfoll, 2002; Hobfoll et al., 2003).

Using the resource-based dynamic model of retirement adjustment, the differences in views could possibly be explained by how the low-income retirees with less resources received more benefits from the government. A 65-year-old low-income participant was satisfied that the “Government takes care of us. They subsidize our medical fees.”

They did not feel unfairly treated by the government, but were aware that age bias existed in society. Having reached retirement age, the Singapore government offered more health care subsidies under the Community Health Assist Scheme (CHAS).¹ Low-income retirees might thereby feel that their age was beneficial to them as it qualified them for more government support. Living in public housing

estates also gave them convenient access to free, or very low-cost, community activities. A 64-year-old female participant appreciated the handouts that are exclusively for the older adults in Singapore, “The government gives us pioneer packages and merdeka packages.”²

Findings also suggested that the middle-income and high-income retirees viewed that the Singapore government could step up in their efforts to encourage employment of older workers. They opined that Singapore did not fare as well as other countries in showing respect for older people. The middle-income and high-income retirees felt that they received little or no financial aid from the government. The high-income retirees who lived in private estates might also be less involved in free or low-cost community activities that were more commonly found at public housing estates.

Middle-income and high-income retirees commonly cited difficulties in finding jobs as the main reason why they perceived that society did not value older people. A 63-year-old male participant echoed a common grouse of the participants, “It is difficult for older people to find a job.”

A 60-year-old female participant said:
Government subsidizes course fees for us to upgrade our skills and to re-skill so that we can be relevant to the economy, but these courses are useless because employers still don’t want to hire us. The government should just set an example by extending re-employment for older workers who want to work past the mandatory retirement and re-employment age, in the government sector.

¹ <https://www.chas.sg/> The Community Health Assist Scheme (CHAS) enables all Singapore Citizens to receive subsidies for medical at participating General Practitioner (GP) clinics.

² Merdeka package is Singapore government’s appreciation to older adults above 59 years old. The packages include health care and public transportation benefits.
<https://www.merdeka.sg/en>

A 64-year-old male participant said, “Government is extending re-employment age but the companies reduce the salary and benefits of older workers who work past the re-employment age. Isn’t this exploitation? Because they know that it is difficult for older workers to find employment elsewhere.”

As the middle-income and high-income retirees were more well-travelled than the low-income retirees, they compared Singapore to other countries and opined that older adults in other countries received better treatment. A retired female executive participant felt that Japan treats their elders better, “You see Japan, they really respect their elders,” and a retired male Director participant commented that he had, “worked in Indonesia before. Even in less developed countries, they take better care of their older people.” As compared to the lower-income participants who have travelled less, they do not compare Singapore with other countries, and hence did not voice out any cross-country comparisons pertaining to age biases.

Trigger Point 3. Post-Retirement - Retirees Seeking Bridge Employment

Retirees seeking for bridge employment experienced difficulties in securing a job and perceived this difficulty to be due to their age. In fact, 55 out of 56 participants revealed that they are willing to accept a lower pay for bridge employment. “I lowered my expectations and looked for simple jobs with low pay, but they say that I am over qualified. I think that they are not willing to pay older people,” said a 68-year-old male participant.

A 71-year-old female participant said:
My friend recommended me to a job and the phone interview went well. They asked about my age and said that they will get back to me, but when they

didn’t, I asked my friend what had happened. My friend said that they considered me to be too old.

A 63-year-old female participant said:
Once a HR manager told me politely that it is better to retire at my age, when she found out how old I am ... Some will still ask me to go for an interview, but I can tell that they have no intention of hiring me. They asked me questions and made me go for the interview so that the company cannot be faulted for age discrimination. (

Findings on retirees who sought bridge employment found that age bias was prevalent in the Singapore economy and the main cause of their unemployability. Motivational theory of lifespan development (Heckhausen et al., 2010) explained that individuals exercised primary control to exert influence in their environment or secondary control in order to change oneself to fit into the environment. Using the motivational theory of lifespan development to understand how retirees were unable to influence the economy, retirees exerted secondary control by attending courses to upskill and reskill themselves to increase their employability. However, when retirees realized that age was the main deterrent, they concluded that the Singapore economy was age biased and the government’s efforts were ineffective.

Retirees seeking bridge employment opined that government initiatives were not useful because these initiatives did not increase their employability. A 63-year-old female participant shared that she had sought help in finding employment at a government agency, but it was a disappointing experience, “I went to Adapt and Grow.³ I cannot get a full-time job so told them that I want a part-time job. They

³ “Adapt and grow” is an initiative by the Singapore government to increase employment opportunities. <https://www.ssg-wsg.gov.sg/>

advised me to retire. I felt like I dressed up for the interview, prepared for the CV, isn't it obvious that I am not looking to retire?"

A 64-year-old male participant sought help for employment opportunities from a set-up by a national confederation of trade unions in Singapore, but had a similarly disappointing experience, "I went to E2i⁴ and they said that it is better to rely on my church network to find a job or work in the church." A 63-year-old male participant suggested that the ineffectiveness of these national initiatives should be reviewed to prevent misuse of funds for these set-ups. He went on to say, "The key performance indicator for SkillsFuture⁵ should be how many have they helped to find jobs, rather than how many have they trained, because the training doesn't make me more employable."

Male participants perceived a poor job fit between gender and bridge employment, particularly if it was a service-industry employment which they opined to be more suitable for female retirees. Another 63-year-old male participant explained that, "I can find a job if I work in a F&B [Food & Beverage], like McDonald's, but being a male manager in my career, I find it difficult to do such service jobs."

Another 63-year-old male participant said:

After attending the skills future course, they got two employers to come in. One of which is a telemarketing company who preferred hiring the female course attendees. The other one was the National Environment Agency who wanted us to check on mosquitoes breeding in housing estates and expected us to climb up to the top of the houses to do so. How can we do physical jobs like this?

⁴ Employment and Employability Institute, <https://e2i.com.sg/>

⁵ SkillFuture is a national movement that provides opportunities for all Singaporeans to

Discussion

The findings in this study were consistent with earlier studies discussed in the literature review of this paper, which found that management was more inclined to give training opportunities to younger workers than to older workers. However, contrary to Ng & Feldman's (2012) finding that older workers might not be keen to take on training opportunities, participants in this study expressed their desire to receive training and grooming opportunities to bring them up-to-date and up-to-speed with their younger colleagues.

Literature review on age stereotypes at work suggested that there might be cultural differences between older workers in the Western context and older workers in the Asian context, particularly in the manner which older workers interpreted and reacted to age stereotypes. In the context of certain Western countries, such as the United States, strong anti-age discriminatory legislature exists to protect older workers. In comparison, older workers in Singapore could turn to the Ministry of Manpower for assistance to mediate with their employers for unfair practices, but anti-discriminatory legislation is relatively weak. The Ministry of Manpower explained that enacting strong anti-age discrimination laws might discourage employers from hiring older workers even more, for fear of being easily penalized by disgruntled older workers. In addition, Singapore's older workers who were less educated may not be aware or empowered to turn to other authorities for help.

It was also observed that in the context of Singapore, the government was more inclined to invest in the training of older workers and in offering subsidies to employers to encourage

develop to their fullest potential at different stages of their lives. <https://www.ssg-wsg.gov.sg/>

the re-hiring of older workers, as compared to imposing tough legislative practices to protect older workers. Older workers might also be more inclined to constantly upgrade to remain employable, rather than turning to legal protection. These are areas for potential research as age stereotypes in different cultural contexts might have different effects.

Theoretical Framework

As the findings suggest that negative age stereotypes can lower the morale of late career workers, this study uses the HR management and motivation perspective (Wang & Shultz, 2010) to explain how positive psychological contracts are formed when employees perceive that the management values them. Psychological contracts (Rousseau, 1995, p. 9) are “terms of exchange agreement between individuals and their organizations” and are “shaped through the explicit and implicit obligations of the organization to its employees.”

The lack of HR development for older workers could be attributed to the practice of “in group” and “out group.” The stereotype content model (Fiske, 2018) explains that younger workers view that older workers display higher warmth but less competence. Negative age stereotypes would then lead to a lack of HR practices that develop older workers, and consequently negative psychological contract between employers and employees (Guest & Conway, 2002; Ostraff & Bowen 2000).

For the retirees, it is observed from the findings that their perceived presence of age stereotype is influenced by their income level. Based on the resource-based dynamic model of retirement adjustment (Wang, 2007; Wang & Shi, 2014; Wang et al., 2011), individuals with access to more resources are more likely to have more positive retirement outcomes, such as retiring at their desired age and being better adjusted to retirement (Hobfoll, 2002; Hobfoll et al., 2003). The findings suggest that low-income retirees viewed that the Singapore

government values older people because they receive subsidies and privileges from the government; whereas the mid and high-income level retirees are more likely to view that the Singapore government is trying to encourage respect for older people, but Singapore is still not a society that values older people.

Using the resource-based dynamic model of retirement adjustment, the differences in views could possibly be explained by how the low-income retirees with less resources receive more benefits from the government. They do not feel unfairly treated by the government but is aware that age bias exists in society. Having reached retirement age, the Singapore government offers more health care subsidies under the Community Health Assist Scheme (CHAS). Low-income retirees may thereby feel that their age is beneficial to them as it qualifies them for more government support.

The mid and high-income retirees on the other hand, have more resources so they do not benefit as much as the low-income retirees in terms of government support. Having more financial resources, the mid and higher-income retirees are also able to travel more extensively and be exposed to policies and practices in other countries. With this increased exposure, the mid and higher income retirees compare the different cultures and policies, and rate Singapore relatively worse with regards to the prevalence of age biases in society.

Findings on retirees who sought bridge employment found that age bias is prevalent in the Singapore economy and the main cause of their unemployability. Motivational theory of lifespan development (Heckhausen et al., 2010) explains that individuals exert primary control to exert influence in their environment or secondary control to change oneself to fit into the environment. Using the motivational theory of lifespan development to understand how retirees are unable to influence the economy, retirees exert secondary control by attending courses to upskill and reskill oneself to increase their employability. However, when

retirees realize that age was the main deterrent, they conclude that the Singapore economy is age biased and the government's efforts are ineffective.

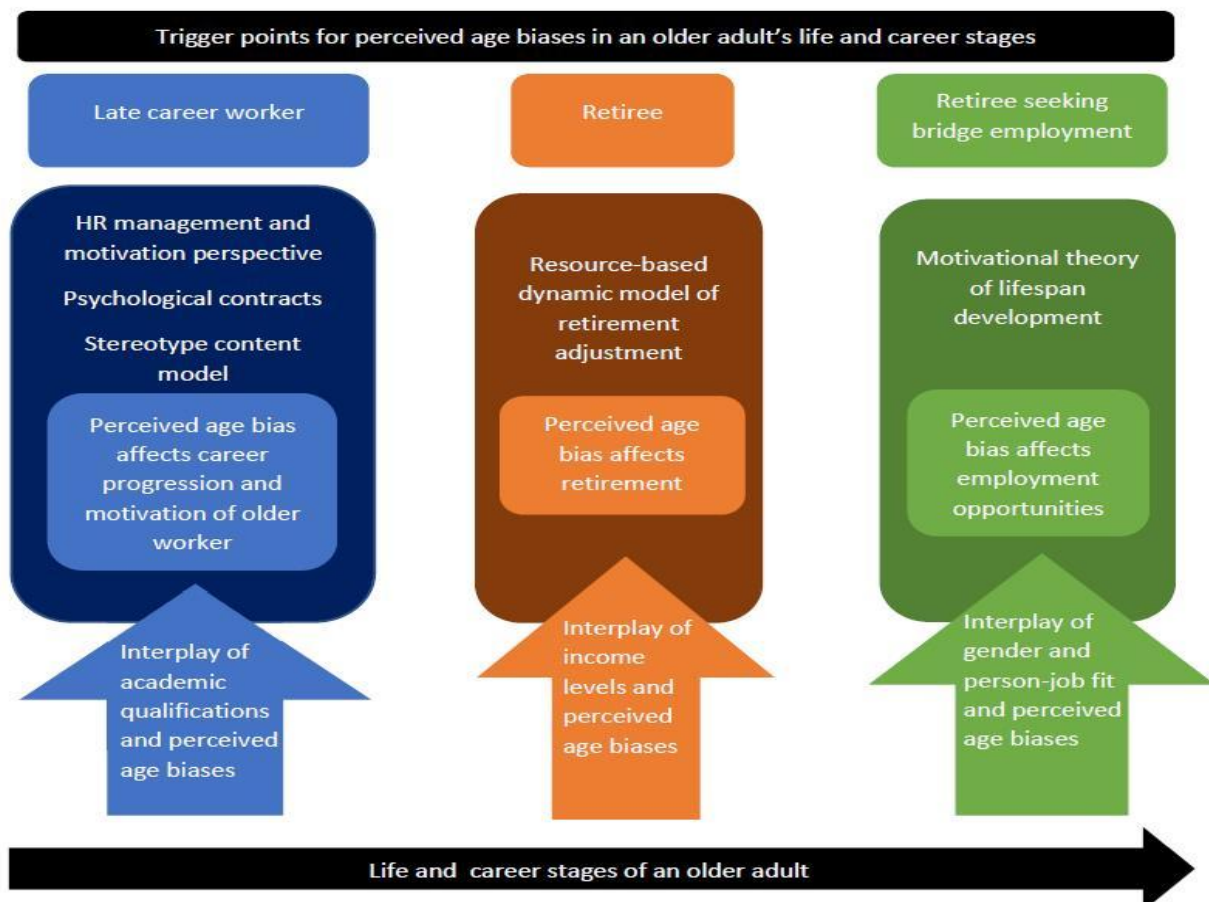
Conceptual Model

Based on the findings and theoretical framework, this study proposes the following conceptual model seen in Figure 2 to understand the trigger points for age biases experienced by the older worker.

The conceptual model provides an understanding of how older adults could be affected by negative age stereotypes and perceived age biases at three main points in their late career and life stages. By framing this understanding into various theoretical

perspectives, the model explains how perceived age biases affects older adults and interplays with other forms of biases and disadvantages. Awareness of these trigger points allows for positive HR intervention to counter age biases and a system of checks and balances to prevent malpractices. Age-bias preemptive measures could also be taken before reaching these trigger points. For instance, training and grooming opportunities could be more intentionally planned and mapped out in the older worker's late career stage. A nationwide bridge employment creation and matching initiative could also be established to facilitate bridge employment searches and to ensure better person-job fit.

Figure 2
Trigger Points and Interplay of Perceived Age Biases and Other Influences



Practice and Implications

According to Bal et al. (2011), age stereotypes can occur in two stages. The first stage is the “stereotype activation” stage, in which an individual is classified into a certain group, while the second stage is the “stereotype application” stage, in which the behaviour of the individual is being evaluated and predicted, which could then lead to negative actions such as assessing an older worker negatively and denying him or her a job opportunity (Kunda & Spender, 2003). Ensuring that HR practices and policies are anti-age discriminatory is at the stereotype application stage. While it prevents or reduces age discriminatory practices, it neither removes nor reduces stereotyping of older workers. More can be done at the stereotype activation stage by giving older workers opportunities for training and development, so they can level up to the skill-sets of younger workers who have more relevant and up-to-date training. Participants in this study expressed their desire to receive training and believed that training would level them up. This desire for training reflected their motivation to strive and perform. However, if this desire was unmet, older workers might be demotivated because they felt that management did not value them and might feel that they did not have the means to excel.

When management gives training and development opportunities, it sends a message to all the employees that older workers are valued and worth the investment. Not only will the morale of the older workers be improved, but younger colleagues and management will also begin to see the value of older workers. Having received training, older workers can prove to their colleagues and to the organization that they are truly versatile and competent. With new and relevant skills, older workers can also enjoy job rotation and assume new roles within the organization to enjoy new challenges in the late stage of their career.

For retirees, the government can step up in their efforts, consult retirees, and offer more

practical solutions to increase the employability of older workers and retirees. Some of the practical suggestions are for the government to lead by example in retaining competent older workers past retirement age and by providing subsidies to private companies to encourage the re-employment of older workers in bridge employment.

Limitations and Recommendations for Future Research

The strength of this study is the in-depth analysis of older workers’ experiences and a conceptual model that stemmed from the interview data. The limitation of this study is the lack of quantitative measurements to assess the extent of perceived age biases and the effect on the various groups of older adults. It is also noted that the data collected from this study were from older workers. While age biases were perceived to have caused negative effects in the career progression, morale, and employment opportunities of the older workers, the study lacked an objective angle stemming from the employers. As a result, other possible reasons that are not related to age-biases could have been overlooked.

Much of the research, including this study, has been focused on understanding the effects of stereotypes and the validity of these stereotypes. Going forward, there is a strong need for research in this area to focus on testing practical solutions to reduce age stereotypes. Future research can look into assessing the extent to which training and development of older workers aid in the reduction of age stereotypes. Research can also assess how inter-generational teams and HR policies and practices can create a more inclusive work culture. While it is relatively easier to formulate HR policies and practices to prevent or reduce age-discriminatory practices and safeguard the interests of both the older worker and the company, it can be more challenging to formulate HR policies and practices that change the mindsets of people towards older workers.

Lastly, the theme on the double jeopardy of older workers in terms of age and lack of academic qualifications, age and income level, and age and gender surfaced. This brings to attention that research should also examine how other double jeopardies such as age stereotypes and gender stereotypes can affect older male and female workers differently. Research can also critically examine how organizations can fudge age discriminatory practices on other grounds such as lack of academic qualifications.

Conclusion

This study provides insights and a voice to older workers who revealed how they had been affected by negative age stereotypes, even in large organizations with well-established HR policies and practices. This study cautions management against age stereotypes and echoes the view of the participants that training can potentially help to level the participants and reduce age stereotypes. While the positive effects of training on older workers is another topic for study and discussion, it is undeniable that it will send out a positive message to employees across all age groups, that they are being invested in and trained.

In the context of Singapore, where the work force is aging and the pool of resident working population is shrinking, it is pertinent to motivate the older workers, ensure that their skills sets are up-to-date, motivate them, and retain them in the workforce. The perpetuation of negative age-stereotypes will only harm the economy and do injustice to older workers' abilities.

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