

# How old are older workers? From age stereotypes to successful intergenerational relationships

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## Abstract

*We are living in an age of demographical revolution: the world population is ageing dramatically. This poses great challenges to our society, which must adapt to a changing age structure. This study examines the impact of this revolution in the workplace. The percentage of senior workers has gradually increased over the last two decades; this workforce has a large pool of knowledge at its disposal. Consequently, a well-planned and effective knowledge transfer between different generations of the workforce is of great importance. Our extensive analysis of the literature on senior workers and intergenerational knowledge exchange in the workplace has permitted us to study the role of motivational aspects and erroneous beliefs about the elderly with the aim of promoting an exchange of effective intergenerational knowledge in the context of the workplace.*

**Keywords:** Senior workers, Intergenerational exchange, Age stereotypes.

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# 1. Introduction

The process of population ageing is characterized by a shift in the distribution of a country's population towards higher demographic age categories and, consequently, a decline in the population fraction made up of children and young people. Population ageing is a worldwide process, but is most advanced in the most highly developed countries. Frey (2002), for instance, showed that population median age increased from 29 years in 1950 to about 37 years in 2000 in the more developed regions; while in the less developed regions it changed much less in the same period, rising from 21 to 24 years of age. Frey predicts that over the next half century population median age should reach a remarkable 46 years in the more developed regions, while increasing in the less developed regions by more than ten years, and reaching 35 years in 2050. This is a level approaching the current figure for more developed regions. This social phenomenon, also known as the 'greying of population', represents a success story for mankind (massive survival to old age has become possible); however, it also poses great challenges to public institutions, which must adapt to a changing age structure (Gavrilov & Heuveline, 2003).

The most crucial challenge derives from the huge increase in the percentage of retired people associated with the shrinking population of working age. Carone and Costello (2006) projected that the ratio of retirees to workers in Europe will double to 0.54 by 2050, shifting from four to two workers for every retiree. Two or fewer workers per retiree will clearly put social and political pressure on social welfare programmes such as pension and health care systems.

However, at the same time it has been noted that health in the elderly has been improving over time. Today, older people live longer, healthier and more active lives to a much greater age than their predecessors (Gavrilov & Heuveline, 2003). Older people represent a very heterogeneous age group, and many are willing and still able to stay involved in productive ways in both economic activities (i.e. paid employment) and non-market production (i.e. civic engagement, volunteering, providing care within the family). These latter activities have social value, benefiting not only the individual but also their communities and wider society (Burr, Caro, & Moorhead, 2002).

Older workers also offer considerable productive potential both in the workplace and among their families and communities, a human resource that can make its contribution to the economy through suitably tailored 'active ageing' policies, usually involving participation in the labour market (Walker 1996; Phillipson 1997, 1998). Such policies are supported by measures countering age discrimination, elimination of mandatory retirement ages, (re-)training opportunities, and encouragement of voluntary work (Moody, 1995).

In this regard, the European Union (1999) proposed a series of key elements of ‘active ageing’ for its citizens such as working for a longer period of time, retiring later, remaining active after retirement, engaging in health-sustaining activities, and remaining as self-reliant and involved in society as possible. If ‘active ageing’ is promoted and widely taken up, the social costs of a widespread ageing population might be lower than assumed; moreover, elderly people would have greater opportunities to remain active longer and to still feel useful to society.

As regards opportunities for working longer, it seems that older workers are in fact remaining in or re-entering the workforce. The percentage of older workers has gradually increased over the last two decades- a growth that is expected to continue (Eurostat, 2011). Indeed, research has shown that older workers are favourably disposed to postpone their retirement if the nature of their jobs and working conditions are sufficiently attractive and suitable in terms of their changing needs and preferences.

At this point, it is worth defining just who is an older worker, and the point at which a worker can be categorized as “old” . In fact, there exists no agreement about exactly when an individual is considered an “older worker” – the description ‘older worker’ extends from 40 to 75 years of age, some studies focusing on people over 55, others including those aged 45 years or over. In other words, becoming an older worker is more a question of situation than chronology (Stein & Rocco, 2001). In this report, the term ‘senior workers’ will be used to indicate workers close to retirement.

But whatever their age, older workers are showing a willingness to postpone retirement with preference for flexible jobs that demand relatively more in terms of cognitive effort but less in terms of physical effort (Uccello, 1998). This finding is an echo of an earlier study, which found cognitive complexity and physical demands of work activity to play a crucial role in the decision to retire (Hayward, Grady, Hardy, & Sommers, 1989). In other words, workers engaged in work that is cognitively demanding and less physically demanding are less likely to retire than those in jobs with low substantive demands but high physical demands. Moreover, as workers grow older, interesting work becomes a greater motivator. Heymann and Terlien (2003) reported that senior workers desire work that is meaningful, and want to feel useful in the workplace. The needs of senior workers are also sensitive to change. Their survival needs are less pressing than for younger colleagues (since presumably these workers have already reached maximum income for their positions), but there is a greater need for respect – whether self-respect or respect given to or received from others – and self-fulfilment. Both these needs act as motivator for the senior workers (Keuning, 1998); in fact, senior workers report that job satisfaction is most closely related to the intrinsic or internal rewards provided by their work (Sterns & Miklos, 1995).

A further factor arising in the scenario of an ageing workforce is creation of mixed – intergenerational – age groups. Different generations of workers will have to work side by side in the workplace. However, intergenerational working frequently runs into difficulties as a result of the disparate approaches taken by the differently aged members in any work group, and can threaten to destabilise work relationships. Different generations of workers use ‘different languages’, have different working practices, and work at different paces (Convertino, Farooq, Rosson, Carroll, & Meyer, 2007). Furthermore, this kind of intergenerational cooperation is influenced by a person’s beliefs and attitudes about colleagues of different generations, especially as regards ageing (Johansson, 2003). The stereotypical view is that senior workers are unable to learn or use new technology, and are therefore less productive than younger colleagues. These erroneous attitudes and beliefs could clearly have negative impact on collaborative intergenerational relationships within work activities.

The aim of this study is to examine: 1) beliefs about senior workers; 2) whether these beliefs are accurate or not, and if not, whether they lead to erroneous stereotypes; and 3) what factors hinder intergenerational cooperation between workers of different ages. Extending understanding about these processes will facilitate the search for ways to improve the conditions of senior workers in the workplace and their work relationships with other age groups. These issues are explored with the goal of identifying and developing effective interventions and strategies for promoting integration of older people and transfer of intergenerational knowledge to today’s workplace.

## 2. Age stereotypes: relationship between ageing and job performance

An age stereotype is “a simplified, undifferentiated portrayal of an age group that is often erroneous, unrepresentative of reality, and resistant to modification” (Schulz, Noelker, Rockwood, & Sprott, 2006, p. 43). Stereotypes stem from a need to simplify one’s own social world, and are related to age norms. This suggests that certain roles and behaviours are appropriate at certain ages but not others. However, this simplification is never accurate; stereotypes are generally the result of misinformation or a lack of correct information. According to some of the commonest negative stereotypes about ageing, older adults are all alike: sad, isolated and lonely, physically disabled, and frail. In addition, it is usually thought that getting older means losing cognitive abilities and skills. Negative stereotypes are so strong that they can even lead to age discrimination. Negative stereotypes can certainly influence thoughts about ageing and the elderly.

In turn, a person's negative thoughts may motivate unfair behaviour towards the elderly. These stereotypes are so deep-seated and commonly-shared that they can even be internalized by older adults, bringing consequent negative influence on cognitive and physical health. For instance, addressing cognitive functioning, Hess, Hinson and Statham (2004) studied how positive and negative stereotypes influence the performance of older adults on a memory task. Participants who were exposed to negative stereotypes performed more poorly than those primed with positive stereotypes. Levy and Leifheit-Limson (2009) showed that age stereotyping also affects physical functioning, finding that those exposed to the positive age stereotypes tended to perform significantly better than those exposed to the negative stereotypes, on both cognitive (memory performance) and physical (balance performance) measures.

Age discrimination based on negative stereotypes is also widespread in the workplace. Although both younger and older persons can be affected by such stereotypes (for example, younger people are often assumed to lack maturity; older people are often assumed to lack flexibility, motivation and ability to absorb new ideas), the negative impact of age stereotypes and prejudice is particularly marked in senior workers (see Fredman, 2003). According to a survey of myths surrounding the skills and productivity, carried out by Peterson and Coberly (1989), senior workers are considered physically unable to do their work, less productive, less motivated, less receptive to innovation than younger workers, unable to learn, and subject to high rates of absenteeism and work-related accidents.

In a meta-analysis, Finkelstein, Burke and Raiu (1995) showed the huge and harmful impact that misleading information can have on seniors' employment: participants instructed to simulate employment situations tended to discriminate against senior workers (i.e. rate them less favourably) in cases where no pertinent job-relevant information about them was provided, and where the age factor was emphasized. Remery, Henkens, Schippers and Ekamper (2001) found these beliefs to be also shared by managers, who tend to associate higher workforce average age with higher labour costs, levels of absenteeism, and resistance to change. However, Slagter (2007) reported that even though managers ascribe negative characteristics to senior workers (i.e. lack of flexibility; slow to adapt or resistance to change; outdated skills, particularly in relation to new technology; lack of mobility; prone to ill-health; difficult to re-train), they also acknowledged that a senior workforce is also associated with higher levels of experience, maturity, responsibility and "know-how". For these reasons, Finkelstein *et al.* (1995) suggested that when considering a candidate worker, decision-makers should be provided with job-relevant information, but with emphasis removed from superficial factors such as age.

Overall, it is clear that stereotypes on senior workers are often highly inaccurate, misleading and unfair, and fail to reflect the true diversity of individuals within the age groups concerned. Rhodes' (1983) comprehensive review of studies on age and work performance demonstrated that job performance may decline, increase, or not change with age. The crucial relationship between age and productivity appears to depend on type of job, measure of performance, experience and other factors. Studies have shown that older people may have particular difficulties in performing complex and demanding tasks (e.g. those requiring monitoring and response to multiple sources and types of information); an age-related decline in performing jobs requiring these abilities (e.g. airline pilot) is therefore to be expected (Schulz & Salthouse, 1999). In their analysis of performance management, Streufert, Pogash, Piasecki and Post (1990) found age-related differences between younger and senior workers in various cases of decision-making and in decision strategies, as well as poorer use of information in the elderly. However, performance on other types of job seems independent of age. Salvendy (1972) and Giniger, Dispenzieri and Eisenberg (1983) found no age-related decline in manual tasks. Giniger *et al.* (1983) suggested that senior workers may compensate for any physical decline through the use of strategies developed through experience. Furthermore, ageing appears to have little detrimental effect in some professional and artistic fields, and may even correlate with improved performance. The best example of this is seen in artists and musicians: their best work often occurs in later life.

It should be noted that there are, undeniably, cognitive changes with advancing age (see Craik & Salthouse, 2008) as shown widely in the literature, even if these changes affect everyday activities only in advanced old age. Even so, older adults may be more impaired than younger adults in some working domains as a result of these age-related changes. For instance, senior workers have difficulty with it-based jobs (these place more emphasis on cognitive skills than does traditional work). In studies examining the relationships between cognitive skills and performance on simulated real-world data entry tasks, older participants took significantly longer time than younger counterparts in data entry, file maintenance and inventory management tasks (Czaja & Sharit, 1993, 1998; Czaja, 2001). These difficulties are thus attributed to age-related decline in some basic cognitive abilities such as processing speed and working memory (Borella, Carretti, & De Beni, 2008). The age-related decline in working memory may make it difficult for older people to learn new concepts, while decline in attentional capacity may make it difficult for them to perform concurrent activities or switch attention between competing displays of information (Czaja, 2001).

In fact, Czaja and Sharit (1998) found that psychomotor speed, memory (in particular working memory) and prior experience, offered significant prediction of performance; after controlling for differences in these abilities, age no longer predicted performance.

Because of the greater difficulty older workers have in acquiring new it skills compared to younger people (Czaja, 2001), identifying training strategies that are effective for older adults is especially important in view of the demand for lifelong learning for people of all ages imposed by today's continuous technological developments. Training methods traditionally used for younger workers (such as lectures) are less effective for older learners than group discussion and problem-solving, because the latter more closely emulates real-life work processes and furthermore may mitigate the anxiety many older adults feel about returning to a learning situation (Knowles, 1984). Comparing concept training (factual information) and action training (procedural information), Mead and Fisk (1998) found the latter to suit older adults better. In this regard, Rogers (2000) put forward a series of guidelines for development of suitable training for older adults; these included provision of sufficient practice in the various task components and minimization of demands on spatial abilities and working memory. Suitable training for senior workers could also address any concerns the learner has about use of equipment (e.g. Will I damage the computer if I do such-and-such?) and take the form of an active learning situation, allowing the learner to discover ways of accomplishing tasks. Senior workers could profit by 'easy to access' help and extra time for training; in fact, self-paced learning schedules appear to be most successful. Finally, the training environment should be free from distractions and training material should be well-organized (i.e. important information should be highlighted). The benefit of training in senior workers and more generally in older adults is gaining increasing support through recent studies demonstrating that older adults are indeed able to enhance their cognitive skills (see De Beni & Pavan, 1990; De Beni, Pavan, & Saimandi, 1992; Carretti, Borella, & De Beni 2008; Verhaeghen, Marcoen, & Goosens 1992; Park, Gutchess, Meade, & Stine-Morrow, 2007).

To sum up, even if senior workers do have greater difficulties than younger colleagues in using new technology, they are able to learn and utilize it, provided training strategies are carefully planned/developed. Moreover, it is been recognised that costs associated with additional training and extended practice may be offset by lower senior worker turnover and absenteeism.

Another aspect to consider, demonstrated in the cognitive ageing literature, is that older adults develop strategies to compensate for age-related changes in cognition (Hedden, Lautenschlager, & Park, 2005). Recent studies have shown that there is a qualitative change in the way job tasks are approached.

Kolev, Falkenstein and Yordanova (2005) recorded event-related potentials (ERPs) from two groups of adult subjects – younger (mean 22 years) and older (mean 58 years) – who were asked to perform a four-alternative choice-reaction task where the four letters A, E, I, and O were delivered as stimuli; the task consisted of responding to each letter with a predefined finger. They found the expected reaction time slowed down in the older adults. However, the authors suggested that this behavioural slowing was not due to delays in stimulus processing (as reflected by latencies of early ERP components), or in response selection (as reflected by the onset of the lateralised readiness potential), but to an alteration of movement-related components, in particular an amplitude enhancement and prolongation of the motor-related potential in the cortex contralateral to the responding hand. Consequently, the overt response requires a higher activation level in older subjects. This extra-activation needs time and hence prolongs reaction time with ageing. In other words, this behavioural slowing is not due to slowing in decision-making about response selection. Instead, it seems that older adults need higher cortex activation in order to trigger the motor response. This slowing-down of mental processes allows them to react more carefully as they attempt to avoid mistakes.

### 3. Intergenerational groups in the workplace

As stated earlier, one outcome of an ageing workforce is that work groups will be increasingly composed of workers of different generations. Strategies that foster cross-generational sharing, learning and performance are consequently emerging as essential (Linderberg & Stolz-Loike, 2005).

But what are intergenerational relations at work like? How do younger workers view their older colleagues? What are the challenges intergenerational groups have to deal with? And what are the opportunities?

Intergenerational groups require integration of heterogeneous perspectives, implying a larger cost for communication, coordination and conflict resolution (Convertino *et al.*, 2007), as well as the countering of negative stereotyping. Johansson (2003) showed that younger workers appreciate the experience of senior workers, but find it easier to communicate and socialize with their peers and are influenced by negative stereotypes about senior workers. Convertino *et al.* (2007) showed that different age groups have different working practices, and work at different paces. As mentioned above, promoting professional development in older and younger workers requires targeted training strategies. In addition, Long (1991) claimed that two characteristics distinguish older and younger learners; namely, individual variability (higher in older people) and motivation to learn.



Though these factors can complicate bridging cross-generational gaps, efforts in promotion of intergenerational groups are complemented by benefits in group performance and professional development. In fact, mixed-age groups often offer advantages when problem-solving is required, in view of the complementary perspectives and contributions of the various different generations present (Straub & Kuda, 2000). The personal job experience of senior workers provides their groups with special benefits; for example, ability to recognise and react to irregularities in work procedures. In fact, identifying exceptions often depends on intuition and tacit knowledge (Torff & Sternberg, 1998). Such experience-based knowledge is acquired through practice, not formal learning. Intergenerational groups also provide opportunities for professional development and knowledge transfer. Apprenticeship in such groups is unlikely to be unidirectional because older and younger workers have particular competence in different knowledge domains, skill sets and experiences, and therefore a process of “osmosis” is created during apprenticeship in the context of each one’s zone of proximal development’ (Vygotsky, 1978). For example, storytelling (personal experience) is a rich medium for conveying tacit knowledge and is effective in the workplace for assimilating new learning. The stories narrated convert tacit knowledge into explicit knowledge (Convertino *et al.*, 2007).

This combination of tacit experience-based knowledge of older workers and explicit more formal knowledge of younger workers can be seen as an opportunity for both workers to improve their own skills and knowledge, and for companies to manage their employees’ knowledge (Convertino *et al.*, 2007). In this context, it should be pointed out that between 2005 and 2015, the so-called baby-boomers are due to retire en masse; unless knowledge and other vital information about the structure and processes within a company or organization are passed on to the new generations of employees, this advantage will be lost with obvious negative consequences (Slagter, 2007).

Senior employees have a large pool of knowledge at their disposal, and a well-planned and effective knowledge transfer between different generations of the workforce is therefore very important. Companies should promote cross-age work groups, mentoring and external social activities in order to encourage and enhance intergenerational cooperation.

Even if managers do not appear to have any sense of urgency or awareness of the need to anticipate and manage this threat – as reported by Remery *et al.* (2001), it remains important to support knowledge management as a useful activity designed to help organisations overcome these threats (Slagter, 2007). By focusing on ways to share, store and maintain knowledge, the efficiency, speed, and skills of individuals within an organisation can be improved, and its profitability, flexibility and adaptability therefore increased.

It is thus worth developing strategies to foster intergenerational exchange and prevent possible conflict among workers of different ages. For example, Hanks and Icenogle (2001) pointed out that younger and older workers should be exposed to anticipatory socialization experiences to help prepare them for working in an age-diverse environment and for managing conflict in an age-diverse workplace. The authors suggested a programme that introduces intergenerational activities to schools and communities. Opportunities are provided for students in business and social sciences to work with senior workers in a community-based training programme. Their study showed that students' attitudes towards senior workers improve after involvement in such a project; moreover, the students gain an appreciation for the knowledge and experience senior workers bring to the workplace. Similarly, senior workers are interested in learning new skills, as the students soon discover. As Chowdhary (2002) demonstrated, intergenerational attitudes can be enhanced by an increase in frequency of intergenerational contacts during group activity; indeed, children are positively influenced by interaction with older people.

A further way of fostering intergenerational exchange is in the adoption of collaborative technology; for example, instant messaging, project managers, shared editors, decision-support tools and databases. These tools are used to support a variety of group tasks such as communication, coordination, production and group problem-solving. Collaborative technology also appears to increase productivity (Keen, 2003). Convertino *et al.* (2007) suggested that successful utilization of collaborative technology could help in a variety of ways, such as "breaking the ice" between younger and older workers, supporting reciprocal coaching, and enabling osmosis of knowledge and skills between domain-experts technology-novices (older workers) and technology-experts domain-novices (younger workers).

#### 4. How to enhance intergenerational exchange in the workplace: the role of motivation

The effects of strategies promoting intergenerational exchange might be enhanced if values pertinent to the workplace such as metacognition and beliefs are included alongside emotion and motivation. Indeed, metacognitive research highlights the relevant role of these components in an individual's cognitive performance in different contexts (from study to work). There seems to be a close and bidirectional relationship between motivational aspects and performance.

Although motivational aspects are often taken for granted and thus rarely

subject to close investigation, they can influence and in turn be influenced by performance. For instance, in the literature on ageing, research has found that a metacognitive deficit (changes in implicit theories and beliefs, self-efficacy, causal attributions and strategy use) in elderly people implies an age-related memory decline, which in turn has an effect on implicit theories and beliefs, self-efficacy, causal attributions and strategy use (Cornoldi & De Beni 1989; De Beni, Mazzoni, & Pagotto 1997; De Beni, 1999). However, a number of studies have shown that erroneous metacognitive attitudes of elderly people can be modified through metacognitive strategy training, in which memory strategies are taught (De Beni e Pavan, 1990, De Beni *et al.*, 1992; Carretti *et al.*, 2008). In fact, training of this kind not only improves the memory abilities of older people but also their self-efficacy and causal attribution.

Another important research area concerns motivation for learning among older adults actively engaged in formal lifelong learning. Cognitive interest appears to be the most influential predictor of older people's motivation to participate in adult education (Kim & Merriam, 2004). Furthermore, Maurer (2001) affirmed that intentions to participate are likely to be determined by individual characteristics (self-efficacy, positive attitude towards learning and developmental activities); various external factors also determine intention to engage in a learning activity – for example, communication between workers and employers, and social support. In a study again addressing these attitudes, Wrenn and Maurer (2004) showed that beliefs about the decline in learning-relevant abilities with age predict both beliefs about senior workers' lack of ability to develop successfully and also those regarding their inclination to develop their potentialities. In other words, if these beliefs about decline in abilities are not accurate (i.e. if they overestimate, going beyond the degree of decline actually found), then correcting misconceptions about age-related declines in ability may have a significant impact on perceptions of senior workers in terms of development activities. This relationship is critical to the issue of senior-worker stereotyping, and suggests that an important determinant of people's negative perceptions of senior workers (at least in terms of development capability) is their belief about decline in ability with age.

Addressing work motivation, a large body of research has found a strong relationship between motivational aspects and job performance (Sheridan, Slocum, & Min, 1975; Stajkovic & Luthans 1998; Judge, Jackson, Shaw, Scott, & Rich, 2007). Katzell and Thompson (1990) suggested seven key strategies to enhance work motivation: (i) Ensure that workers' motives and values are appropriate for the jobs in which they are placed; (ii) make jobs attractive to and consistent with workers' motives and values; (iii) define work goals that are clear, challenging, attractive, and attainable; (iv) provide workers with the personal and

material resources that facilitate their effectiveness; (v) create supportive social environments; (vi) reinforce performance; and (vii) incorporate all these elements into a consistent sociotechnical system.

Although the studies reported here emphasize the need to consider motivational aspects when seeking to enhance performance, especially in the work context, no strategies identified had the goal of promoting both relationships among workers of different ages and also exchange of knowledge between generations. What motivates seniors to work, and beliefs about them held by both younger and older people, should instead be considered crucial factors. In other words, any successful strategy to transfer knowledge and skills between domain-experts/technology-novice (such as older workers) and technology-experts/domain-novice (such as younger workers) should start by considering their motivational processes. However, more study is needed to gain a better understanding of the role of motivation in modulating relationships among workers of different ages, and in promoting a useful and friendly intergenerational knowledge exchange. Appropriate tools should also be developed for assessing these motivational aspects in workers of different ages in order to allow selection of people on the basis of their degree of motivation. Future programmes for promoting intergenerational knowledge transfer should clearly address these aspects, and incorporate activities designed to motivate workers and predispose them to collaborate with their colleagues of different ages.

## 5. Conclusion

An ageing population implies that an increasing number of older people continue working; these changes in the today's workplaces raise new questions. What does being an older worker mean today? What changes as workers grow older? Do they want to continue working? Are they really less productive?

One of the most relevant issues about workforce ageing concerns age discrimination, which arises through misleading and unjust stereotyping: old workers are considered to lack flexibility, motivation and ability to learn new skills. And while negative age stereotyping is widespread in the workplace, research has shown that senior workers are very often as competent as their younger counterparts or more so. Most have a strong desire to work and may continue working if the nature of their work and working conditions are sufficiently attractive and flexible, preferring jobs that demand relatively more in terms of cognitive effort and less in terms of physical effort (Uccello, 1998).

It follows that older workers should be viewed as a resource for employers, since they have at their disposal a large pool of knowledge to transmit to new

generations. Employers should therefore increase investment in knowledge management to allow workers of different generations to exchange their knowledge and skills. Indeed, exchange in intergenerational groups is never unidirectional. Older and younger workers have higher levels of competence in different knowledge domains, skill sets and experiences. There is, in fact, an exchange of tacit experience-based knowledge of older workers, and of explicit more formal knowledge of younger workers.

It is also important to foster intergenerational relationships in the workplace by developing and encouraging such strategies that can promote both integration of older people and intergenerational knowledge transfer to today's workplace. Lifelong learning plays a major role here. People need to continuously update their knowledge and skills. Moreover, research has highlighted the need to take account of beliefs and stereotypes about senior workers held by both younger and older people in order to facilitate relationships among workers of different ages and also exchange of knowledge between generations.

One further point worth debating is whether the current economic crisis might alter the scenarios described in this review. Some economists consider that younger workers might be those most affected by the crisis; other experts maintain that senior workers are most likely to be the worst hit – certainly, attracting and retaining senior workers will not be top priority for most employers at this economically tough moment. Even so, employers might in fact make use of the ever-advancing tide of senior workers and their acquired expertise they hold to pull their companies through the current global financial crisis. Senior workers can offer knowledge and experience often critical to the successful re-building of an enduring business<sup>4</sup>. As Alison Monroe, SageCo director, says<sup>5</sup> 'smart' employers should look to senior workers to reap the benefits of their experience in challenging times; in other words, smart employers are hanging on to their senior workers because they offer experience in tough times. They have 'been there before', and usually have the skills and poise to make prudent decisions during crises.

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<sup>4</sup><http://www.mercer.com/summary.htm?idContent=1330945>

<sup>5</sup><http://www.sagecentre.nsw.gov.au/downloads/White%20Kights%20of%20the%20Economic%20Crisis%202009.pdf>

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