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Older-Worker-Friendly Policies and Affective Organizational Commitment

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In the United States the Baby Boomer generation is advancing toward retirement age and many are choosing to stay in the workforce. This study develops and analyzes a model of the impact of older-worker-friendly (OWF) policies in organizations on job satisfaction, strain-based work/family conflict, and affective organizational commitment in older workers. The data included 368 full-time employed persons age 50 years or older who participated in a telephone survey. Linear regression was used to analyze the hypothesized relationships. Results indicated that the model was supported. Older workers who were employed at organizations with more older-worker-friendly policies had higher levels of job satisfaction and lower levels of strain-based work/family conflict, which led to higher levels of affective organizational commitment. *Organization Management Journal*, 11: 62–73, 2014. doi: 10.1080/15416518.2014.925389

Keywords older-worker-friendly organizations; affective organizational commitment; job satisfaction; strain-based work/family conflict; older workers

INTRODUCTION

The United States population is aging, which is changing the face of the American workforce. Scholars have noted that participation rates of workers over age 60 years have risen since the late 1980s (Hurd & Rohwedder, 2011). The Bureau of Labor Statistics report that the percentage of the U.S. workforce age 50 years and older has increased dramatically in the past two decades; furthermore, those 65 years and older are remaining at or going back to work at rates that have not been seen since the 1960s (*Current Population Survey*, 2009). Even from the 1980s forward, participation rates of workers over 60 have also substantially increased (Hurd & Rohwedder, 2011). This change in the U.S. workforce has been previously called a “gray revolution” (Cochran, Crowne, & Carpenter, 2012). Outside the United States, such as in countries like the United Kingdom and Australia, the aging workforce is also a concern (Brooke & Taylor, 2005; Taylor,

Brooke, McLoughlin, & Di Biase, 2010; Taylor, McLoughlin, Brooke, Tia Di, & Steinberg, 2013). Thus, in many countries aging workforces are important to understand and require workforce planning (Jacobson, 2010), because older workers are important resources for organizations (Cochran et al., 2012; Dorfman, 2000; Naudé, O’Driscoll, & Kalliath, 2009) and they are thought to have knowledge and expertise (Slagter, 2007; Stone, 2008; Timmons, Hall, Fesko, & Migliore, 2011).

Some scholars note that organizations need to be more “age aware” (Brooke & Taylor, 2005). Previous research has found generational differences in various work-related variables (Benson & Brown, 2011; Hess & Jepsen, 2009; Shragay & Tziner, 2011; Wallace, 2006; Wilson, Squires, Widge, Cranley, & Tourangeau, 2008); specifically, generational differences have been found to exist on factors related to work commitment (Wallace, 2006), and Baby Boomers have been shown to have higher levels of job satisfaction than other generations (Benson & Brown, 2011; Wilson et al., 2008). Additionally, age has also been found to be a positive influence on job satisfaction (Glenn, Taylor, & Weaver, 1977; Warr, 1992). In a study of Ghanaian industrial workers, age has been found to have a positive influence on organizational citizenship behaviors, which is consistent with Eastern studies (Gyekye, Wager, & Malone, 2012). Therefore, managers should be concerned with the aging workforce and its impact on their organizations, particularly because younger workers do not have the knowledge and experience that older workers have (Slagter, 2007; Stone, 2008; Timmons et al., 2011). Thus, older workers are a valuable asset for organizations, and developing a better understanding of them is critical due to their increasing numbers.

While most organizations provide benefits for their employees, some organizations attract older workers by offering what has been termed older-worker-friendly (OWF) policies, such as retirement health insurance, phased retirement, training to upgrade skills, and workplace accommodations. Cochran, Crowne, and Carpenter defined OWF organizations as organizations with policies or benefits that specifically target or directly benefit older workers. Their OWF classification was developed based on information gathered from the American Association for Retired Persons (AARP) for its Best Employers for Workers Over 50 rankings (AARP, 2009). While OWF policies benefit

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all workers, they may be particularly sought by older workers who are nearing retirement age, given their focus on benefits during and just before retirement. Scholars found that older workers were more likely to remain at work when they feel their organization engages in practices that meet their needs (Armstrong-Stassen & Schlosser, 2011) and are more likely to value their work environment, the number of hours worked, and type of job more than higher wages (Ohashi, 2005). As there are increasing numbers of older workers, organizations will want to see how these policies influence this growing population. Thus, this research develops and tests a model to investigate the relationship among OWF policies, affective commitment, job satisfaction, and strain-based work/family conflict for older workers.

The Relationship Between OWF Policies and Job Satisfaction

When a worker begins tenure in an organization, one of the most important predictors of how well that worker will function in the organization is job satisfaction (Roznowski & Hulin, 1992). However, the term “job satisfaction” in itself is rather ambiguous, and it has been defined and measured differently in various studies. Some early research indicates that job satisfaction includes aspects of both the job and the work environment and that it is a positive affective state (Yanhan, 2013). One of the earliest and most popular models of job satisfaction comes from Locke, who theorized that a worker’s satisfaction with his or her job is dependent on what elements of the job the worker finds important. Locke’s “Range of Affect” theory posits that workers are satisfied when their expectations regarding these elements are met (Locke, 1969). When these expectations are not met, it creates a have-want discrepancy and the worker is no longer satisfied. Various antecedents of job satisfaction have been identified in the literature, including personal characteristics, role perception, management behavior, and job characteristics. Additionally, fringe benefits, which include such benefits as paid leave and retirement savings plans, have been associated with job satisfaction (Artz, 2010). Thus, it seems likely that OWF policies would have a positive impact on older workers’ job satisfaction, because these are a particular type of benefit focused on older workers and they may also be an indication of the organization’s perception of the value of older workers. Furthermore, perceived job insecurity in older workers has been associated with lower levels of job satisfaction (Claes & Van De Ven, 2008). It is possible that the lack of OWF policies indirectly has led to job insecurity because a lack of training to upgrade skills and other workplace accommodations may lead an older worker to believe that their job is not secure.

It is likely that organizations with OWF policies provide the type of culture an older worker would be attracted to; because older workers are closer to retirement, they will likely see the added value of working at organizations that have policies such as phased retirement and retirement health insurance.

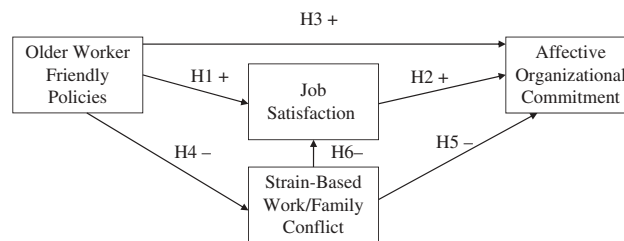


FIG. 1. The relationship of OWF and affective organizational commitment.

Therefore, older workers who work for an organization with more OWF policies are likely to have higher levels of job satisfaction than those who work at organizations with less OWF policies because these organizations are apt to provide an organizational culture where employees’ expectations about important job elements are successfully met. This hypothesis is supported by past research on person-organizational fit (O’Reilly, Chatman, & Caldwell, 1991). The existence of benefits such as postretirement health insurance indicates that the organization values its workers even after retirement, which is thus a symbol of the culture, and this culture is likely to be attractive to older workers. This person-organization fit should lead to higher levels of job satisfaction, which has been found in past studies (Kristof-Brown & Billsberry, 2013; O’Reilly et al., 1991). Moreover, research indicates that age-friendly work cultures have led to higher levels of employee satisfaction (Timmons et al., 2011).

Thus, it is likely that the values of an OWF are attractive to older workers because of the benefits they provide, which likely are a good cultural fit (Figure 1).

Therefore it is anticipated that:

Hypothesis 1: Higher levels of organizational OWF policies will lead to higher levels of job satisfaction in older workers.

The Influence of Job Satisfaction on Affective Organizational Commitment

Organizational commitment is one of the most frequently studied variables related to retirement and overall turnover (Schmidt & Lee, 2008; van Knippenberg & Sleebos, 2006), and it has been shown to be a good predictor of many organizational behaviors, such as absenteeism, turnover, and involvement in organizational activities (Yoon & Thye, 2002). Some have found evidence that it is one of the best predictors of turnover intentions and actual turnover for organizations (Tett & Meyer, 1993). Specifically, researchers have found evidence that organizational commitment negatively impacts turnover intentions (Schmidt & Lee, 2008; Vandenberghe & Bentein, 2009). One of the most widely known methods of measuring organizational commitment is the Three-Component Model (TCM) (Allen & Meyer, 1990; Hackett, Bycio, & Hausdorf,

1994; Meyer, Allen, & Smith, 1993). The TCM posits that commitment to an organization is composed of three different psychological components: affective-based, continuance-based, and normative-based commitment. The affective component refers to the emotional attachment a worker feels toward his or her organization. Affectively committed workers feel accepted and involved with their organizations. Continuance-based commitment represents the worker's perceived costs of leaving the organization. Finally, the normative-based component refers to how personally and morally obligated a worker feels to stay with the company.

This study focuses on affective commitment because when examining OWF policies, the interest is to discover why employees would want to stay at an organization. As Allen and Meyer (1990) state, "Employees with strong affective commitment remain because they *want* to, those with strong continuance commitment because they *need* to, and those with strong normative commitment because they feel they *ought* to do so" (p. 3). Those with high levels of affective organizational commitment, and thus a high level of work-role attachment, see themselves so closely tied to their organization that they cannot contemplate leaving (Adams, Prescher, Beehr, & Lepisto, 2002). Furthermore, affective organizational commitment has been found to predict turnover intentions (Schmidt & Lee, 2008).

The relationship between organizational commitment and job satisfaction has been widely studied but the relationship is still not clear. One study uncovered correlations between job satisfaction and organizational commitment (DeMicco & Olsen, 1988), while other studies found some support for job satisfaction having a positive causal impact on organizational commitment (Jui-Min & Yi-Chang, 2012; Tsai & Huang, 2008; YuKyoung & Ki-Joon, 2012). Still others discovered a reciprocal relationship, not a causal relationship, between job satisfaction and organizational commitment (Huang & Hsiao, 2007).

Looking specifically at affective organizational commitment, one study found that it had a positive relationship with job satisfaction (Karatepe, Arasli, & Khan, 2007). Yet another study conducted in Greece found the reverse causal relationship, that affective organizational commitment had a positive influence on job satisfaction (Markovits, Davis, & Van Dick, 2007). Since the literature appears mixed, here we posit that older workers who work for organizations with OWF policies and are likely more satisfied with their job will also be more affectively committed to their organization. This will occur because the policies generated at OWF organizations would be more attractive to individuals who are older and closer to retirement. This increase in job satisfaction will lead to higher levels of affective organizational commitment. Thus it is anticipated that:

Hypothesis 2: Higher levels of job satisfaction in older workers will lead to higher levels of affective organizational commitment.

The Relationship Between OWF Policies and Affective Organizational Commitment

No studies have examined the relationship between specific organizational policies, such as OWF policies, and affective organizational commitment on older workers. Yet, examining the research on organizational commitment, it seems likely that OWF policies will have a positive influence on affective organizational commitment.

Scholars suggest that tailoring to older workers' needs is important to perceptions of organizational support and career satisfaction in these workers, which will lead to the retention of these workers (Armstrong-Stassen & Ursel, 2009). Thus, OWF policies will likely lead older workers to be more committed to organizations and to feel more emotional attachment because the policies show organizational support. Organizational fairness has been found to predict organizational commitment (Claes & Van De Ven, 2008), and older workers may see OWF policies as the organization treating them fairly. Furthermore, organizational support for non-work-related issues was found to have a positive relationship with organizational commitment (Cohen & Abedallah, 2013), and perceived organizational support was also found to be related to organizational commitment (Allen & Shanock, 2013; Rutherford, Wei, Park, & Hur, 2012; Uchenna & Tolulope, 2013). OWF policies in organizations are likely perceived by older workers as a sign of support; thus, it is expected that:

Hypothesis 3: Higher levels of OWF policies at organizations will lead to higher levels of affective organizational commitment in older workers.

The Relationship Between OWF Policies and Strain-Based Work/Family Conflict

Many employees feel that work-related stresses and commitments not only impact their work, but also can cause them to have difficulties managing their family life. These stresses can be both logistical, such as having to work evening hours, and psychological, as thoughts of work interfering with family functions. The concept of work/family conflict (WFC) stems originally from the 1960s, when it was suggested that employees suffer when they have inter-role conflict—that is, when different and mutually exclusive sets of stressors occur at the same time (Kahn, 1964). It has been defined more recently as the extension of work stress into family life (Raymo & Sweeny, 2006); thus, the stresses and obligations of employment interfere with the ability to function at home. In this conflict, roles between the work environment and the family environment are not compatible (Greenhaus & Beutell, 1985; Höge, 2009). Identifying the difficulties employees have with their different roles also leads to the "scarcity theory" regarding employees' level of productive energy (Gordon, Whelan-Berry, & Hamilton, 2007; van Steenbergen, Ellemers, & Mooijaart, 2007). According to the scarcity theory, energy drawn from one

arena of an employee's life, such as work, depletes the amount that can be used by another arena, such as family or personal life. Thus, when employees are preoccupied with the stresses and obligations of their work, the amount of energy they are able to channel toward home and family obligations is diminished.

There are several types of WFC, including behavior-based conflict and time-based conflict (Greenhaus & Beutell, 1985; Höge, 2009). One particular type of WFC is strain-based conflict, which develops when negative affect or negative mood results from the work environment and carries into the family environment (Greenhaus & Beutell, 1985; Höge, 2009). This type of WFC is particularly relevant to OWFs because the policies of these organizations should minimize the conflict. These organizations appear to be concerned about the health and well-being of their workforce, and policies such as offering flexible schedules based on personal needs, telecommuting, and phased retirement should minimize WFC. Indeed, some researchers have indicated that having work-time control through flextime helps workers maintain work-life balance (Geurts, Beckers, Taris, Kompier, & Smulders, 2009) and decrease work-family conflict (Breugh & Frye, 2007). Others have found that alternative work arrangements have reduced work-family conflict (Facer & Wadsworth, 2008), although recent research found that blurring the lines between work and home increased inter-role conflict (Hecht & Allen, 2009). Thus, it is anticipated that older workers of at organizations with more OWF policies would report lower levels of work-family conflict than employees at organizations with less OWF policies.

Hypothesis 4: Higher levels of OWF policies will lead to lower levels of strain-based work-family conflict in older workers.

Strain-Based Work/Family Conflict, Job Satisfaction, and Affective Organizational Commitment

It is likely that WFC will have a negative impact on both job satisfaction and affective organizational commitment. Scholars have examined the relationship between WFC, job satisfaction, and organizational commitment, though not with respect to OWFs and older workers. The relationship between WFC and job satisfaction seems clear—there is a negative relationship between job satisfaction and WFC (Carr, Boyar, & Gregory, 2008; Haar, 2008). Furthermore, in a study that examined samples from five Western countries, it was found that employees who perceived that they worked in a more family-supportive environment experienced lower levels of WFC, which led to greater job satisfaction (Lapierre et al., 2008).

With respect to organizational commitment, some scholars have found that WFC led to lower levels of organizational commitment (Carr et al., 2008; Haar, 2008). Looking specifically at affective organizational commitment, the research is mixed; one study did not support a negative impact of WFC on affective organizational commitment (Karatepe & Tekinkus,

2006), while another study found that increased WFC lead to lower affective commitment to the organization (Karatepe & Magaji, 2008).

Thus, the majority of the research suggests a negative causal relationship between WFC and job satisfaction and affective organizational commitment. Moreover, OWF policies will likely reduce stress related to retirement and work schedules, which will reduce some of the WFC and subsequently influence older workers into staying at the organization. Therefore, it is expected that:

Hypothesis 5: Lower levels of strain-based work/family conflict in older workers will lead to higher rates of affective organizational commitment.

Hypothesis 6: Lower levels of strain-based work/family conflict in older workers will lead to higher levels of job satisfaction.

METHODOLOGY

Survey

The participants for this study were 368 full-time workers ages 50 years and over in the state of Pennsylvania. The participants were taken from respondents of the Widener Elder Pennsylvanian Survey, Third Edition (WEPS-III). The WEPS-III survey is the third of six telephone surveys developed as part of the overall WEPS project, which was designed to develop a profile of current older workers in Pennsylvania.

The original WEPS-III survey was conducted in September 2008 and funded by the Pennsylvania Department of Education. In developing the survey, the WEPS research team drew from sources on gerontology, organizational psychology, behavioral finance, and other areas related to older workers and retirement. The WEPS-III survey, consisting of 35 questions and taking approximately 14 minutes to complete, captured a profile of current older workers in Pennsylvania in the months just preceding the financial crisis of late 2008. Pennsylvania provides a good representation of the issues surrounding older workers at the time because in 2008 it ranked third highest in the nation in percentage of the population 65 years and older (15.2%) (Federal Interagency Forum on Aging Related Statistics, 2008). Furthermore, the state's median age in 2008 (39.5 years) was one of the highest median ages in the country, well above the national median age of 36.4 years (*Current Population Survey, 2009*).

The original WEPS-III data collection included 750 workers of age 43 years and above. The current study limits the ages of participants to 50 and above because the OWF criteria were based on the American Association of Retired Persons (AARP) Best Employers for Workers Over 50 (AARP, 2009), which is consistent with other research in this area (Cochran et al., 2012). In addition, the current study excluded WEPS-III respondents who indicated working part-time, defined as

less than 35 hours per week. Restricting the studied population to full-time workers was done to be consistent with other studies on retirement (Cochran et al., 2012; Reitzes & Mutran, 2004). Scholars have found that many retirees work during their retirement years, though relatively few work full-time (Brucker, Leppel, & Bender, 2007); additionally, some researchers found that about one-third of individuals aged 55 to 64 years who received pension income in 2008 were employed in 2009 (Purcell, 2010).

MEASURES

Older-Worker-Friendly Policies

The classification of an OWF was developed by Cochran et al. (2012) based on the criteria for the AARP Best Employers for Workers Over 50 (AARP, 2009). For an organization to be classified as OWF, the researchers examined the following criteria: perks for older workers, defined-benefit retirement policy, and employer-provided retirement health insurance. The perks criterion included phased retirement, training to upgrade skills of older employees, ability to transfer to jobs with reduced pay and responsibilities, part-time work, telecommuting, and flexible work scheduling. Participants were asked which of the perks their organization provided. The median number of perks indicated by all respondents was two; thus, the criterion for an OWF company was three perks. For defined-benefit retirement policy and employer-provided retirement health insurance, participants were asked whether their organization provided each of these. Level of OWF policies in an organization was assessed by the number of each of these policies that existed in the participant's organization; thus, OWF ranged from 0 to 3.

The OWF classification is based on respondent data rather than information from the organizations themselves in order to see whether organizations' policies were recognized by their employees, since organizational policies that are not known by employees are ineffective. This is consistent with previous research noting that employees need to be aware to the options available to them and employers must communicate a clear message about the programs (Timmons et al., 2011).

Job Satisfaction

A single-item measure was used for job-satisfaction: "In general, how satisfied are you with your current job?" It should be noted that a meta-analysis has found that one-item analysis can acceptably measure the concept of job satisfaction (Wanous, Reichers, & Hudy, 1997). Participants responded on a 4-point Likert-type scale: *very satisfied*, *somewhat satisfied*, *somewhat dissatisfied*, *very dissatisfied*.

Affective Organizational Commitment

To measure affective organizational commitment, the WEPS researchers used three items based on the Affective

Commitment Scale from the Organizational Commitment Questionnaire (OCQ) previously developed (Meyer & Allen, 1997), and modified them for use in a telephone survey. The question text in the survey reads: "Please indicate how strongly you agree or disagree with the following statements about the organization where you work: You would be very happy to spend the rest of your career with this organization; You feel like 'part of the family' at this organization; This organization has a great deal of personal meaning for you." Participants were asked to respond on a 4-point Likert-type scale: *strongly agree*, *somewhat agree*, *somewhat disagree*, *strongly disagree*. These three items touch upon the emotional ties workers have to their organizations. The researchers based the questions on items that reflected affective commitment because it primarily shows the influence of the organization on the worker, rather than the influences of employment circumstances or personal values. The respondents' answers were averaged to create an organizational commitment scale, which showed good reliability (Cronbach's $\alpha = .83$).

Strain-Based Work–Family Conflict

To measure strain-based WFC, the researchers again used a single-item measure: "Please indicate the degree to which you agree or disagree with the following statement about your work and your home life: Stresses and obligations of your job negatively affect your home life." Participants were asked to respond on a 4-point Likert-type scale: *strongly agree*, *somewhat agree*, *somewhat disagree*, *strongly disagree*. This item was adapted from the Midlife Development Inventory, Part 2, developed by the John D. and Catherine T. MacArthur Foundation Research Network on Successful Midlife Development (Rossi, 2001), which addressed work–family and family–work conflict and enhancement. It shows the desired directionality of the research that is examining work/family conflict as opposed to family/work conflict. The item was modified by the WEPS team to improve understanding by the respondents.

Other Demographic Variables

Age and education level are important demographic variables when looking at work-related psychological variables. The relationship between job satisfaction and age has been studied extensively; generally, the two variables are seen to be positively related (Glenn et al., 1977; Warr, 1992), though some assert that the relationship is more U-shaped (Oswald & Warr, 1996). Education is also an important variable to consider because it has been studied thoroughly with job satisfaction and support for both a positive (Meng, 1990; Ross & Reskin, 1992) and a negative relationship (Gazioglu & Tansel., 2006; Watson, Storey, Wyncarczyk, Keasey, & Short, 1996) has been found.

Scholars have acknowledged that demographic characteristics such as age and education have also been commonly tested antecedents to organizational commitment (Qiao, Khilji, & Wang, 2009). Age has been studied with respect not only to

organizational commitment (Finegold, Mohrman, & Spreitzer, 2002), but also to work–family conflict (Gordon et al., 2007). In one study, age was found to have a moderating effect on the relationship between affective commitment and other variables (Ng & Feldman, 2008), while another study showed age and commitment as negatively correlated (Qiao et al., 2009). Education has also been significantly negatively correlated with affective organizational commitment (Joiner & Bakalis, 2006; Qiao et al., 2009). Organizational commitment and education are closely linked (Mowday, Steers, & Porter, 1979), as is work–family conflict (Kinnunen & Mauno, 1998). In light of the evidence of a relationship between each of this demographic characteristics and organizational commitment, age and education are controlled for here. In this study, age was determined by asking the respondents their birth year. Education was categorized as bachelor’s degree or less, and above bachelor’s degree.

Finally, we controlled for income since it has been found to be significantly related to life satisfaction (Erdogan, Bauer, Truxillo, & Mansfield, 2012). Furthermore, a relationship has been found between well-being and wealth (Smith, Langa, Kabeto, & Ubel, 2005). Household income has also been considered by some as strongest predictors of the retirement decision (Beehr, Glazer, Nielson, & Farmer, 2000), and while this study does not focus on retirement, the sample is older workers, and organizational commitment and retirement are likely related. Thus, it is an important control in this study.

ANALYSIS AND RESULTS

A correlation table is provided that includes the means and standard deviations of all the variables included in the analysis (Table 1). Missing items were deleted pairwise.

Because the data were collected using a cross-sectional survey, the Harman single-factor test was conducted to determine

whether common method variance was present. Age, education, income, OWF, job satisfaction, WFC, and affective organization were entered into principle component analysis and seven factors emerged, three of which had eigenvalues greater than 1. The first component accounted for 27.558% of the cumulative variance, and the total cumulative variance for the first three factors was 60.311%. When examining the Varimax rotated component matrix components, component 1 included OWF, job satisfaction, and affective commitment, component 2 included age and income, and component 3 included education and WFC. Thus, it appears while there some relationship between the variables examined, multiple components emerged and the first two components account for less than 50% of the total cumulative variance. While this test has been criticized in the past by some (Podsakoff & Organ, 1986), and other techniques have been suggested by others (Lindell & Whitney, 2001), it provides an easy, straightforward analysis of the variables. Because a single factor did not emerge, common methods variance likely does not exist (Podsakoff & Organ, 1986). Additionally, some scholars have found that common method variance in some domains is not as serious (Malhotra, Kim, & Patel, 2006), and others found that even the presence of a bias does not necessarily invalidate results (Doty & Glick, 1998).

To test hypotheses, a path analysis was conducted based on the hypotheses outlined above. Number of OWF policies was first regressed onto strain-based work–family conflict; job satisfaction was then regressed onto OWF policies and WFC. Finally, affective organizational commitment was regressed onto all other variables. Table 2 presents the results; thus, H1, H2, H3, H4, and H6 were supported, while H5 was not.

Older employees at organizations with more OWF policies are more likely to have higher levels of job satisfaction and affective organizational commitment and have less strain-based WFC than those at organizations with less OWF policies.

TABLE 1
Means, standard deviations and correlation matrix

	Mean	SD	Age	Education	Income	Job satisfaction	Affective organizational commitment	Strain-based WFC	OWF policies
Age	56.96	5.38	1						
Education ¹	N/A	N/A	.028	1					
Income ²	6.16	2.50	-.100	.268**	1				
Job satisfaction	3.37	0.74	.044	.114*	.137*	1			
Organizational commitment	3.22	0.80	.034	.079	.090	.613**	1		
Work–family conflict	2.14	0.98	-.079	.003	.055	-.199**	-.162**	1	
OWF criteria	1.33	0.88	-.048	.124*	.114*	.227**	.225**	-.115*	1

*Correlation is significant at the .05 level (two-tailed).

**Correlation is significant at the .01 level (two-tailed).

¹Binary variable.

²Ordinal variable: 1 ≤ \$20,000, 2 = \$20,000–\$29,999, 3 = \$30,000–\$39,999, 4 = \$40,000–\$49,999, 5 = \$50,000–\$59,999, 6 = \$60,000–\$74,999, 7 = \$75,000–\$89,999, 8 = \$90,000–\$99,999, 9 = \$100,000–\$149,999, 10 = \$150,000+.

TABLE 2
Results of path analysis

Dependent	<i>F</i>	Independent variables	β	<i>t</i>	Significance
Strain-based work–family conflict	2.745*	(Constant)		5.039	.000
		Age	−0.100	−1.797	.073
		Education	−0.002	−0.031	.975
		Income	0.060	1.033	.303
		OWF policies	−0.148	−2.641	.009
Job satisfaction	7.199**	(Constant)		5.691	.000
		Age	0.042	0.780	.436
		Education	0.057	1.014	.312
		Income	0.111	1.975	.049
		OWF policies	0.184	3.351	.001
		Strain-based work–family conflict	−0.185	−3.397	.001
Affective organizational commitment	31.673**	(Constant)		1.904	.058
		Age	0.003	0.062	.950
		Education	0.004	0.088	.930
		Income	−0.003	−0.072	.942
		OWF Policies	0.113	2.426	.016
		Strain-based work–family conflict	0.010	0.222	.824
		Job satisfaction	0.582	12.349	.000

*Significant at .05 level.

**Significant at .01 level.

Furthermore, OWF workers with higher job satisfaction are more likely to have a stronger affective commitment to their organizations. Older workers who had lower levels of strain-based WFC were likely to have higher levels of job satisfaction but not higher levels of affective organizational commitment.

DISCUSSION

Understanding older workers is critically important to both researchers and practitioners, particularly as this population grows and, as previously noted, because generational differences have been found in work-related variables (Benson & Brown, 2011; Hess & Jepsen, 2009; Shragay & Tziner, 2011; Wallace, 2006; Wilson et al., 2008). Here we find evidence that OWF policies have positive relationships with job satisfaction and affective organizational commitment, while having a negative relationship with strain based work/family conflict. In the following, research implications, managerial implications, limitations, and future research are discussed.

Research Implications

The findings of this study will be of interest to researchers, who to date have not extensively investigated the positive potential of OWF policies on older workers, with two recent notable exceptions. One study examined OWF policies and planned

retirement age (Cochran et al., 2012) and another study examined similar policies targeted to older workers and retention (Timmons et al., 2011). Since many older workers are choosing to stay in the workforce (*Current Population Survey, 2009*; Hurd & Rohwedder, 2011), resulting in the average age of workers increasing, this topic is timely for researchers. Scholars need to expand their understanding of older workers, as this is an underdeveloped area in the management field. Furthermore, researchers have called for more empirical evidence in this area (Timmons et al., 2011). Therefore, this study helps to build a research area that will continue to expand due to the demographic trends in the United States. Additionally, this study adds to the literature by aiding researchers in understanding the influence OWF policies have on older workers' job satisfaction, strain-based work/life conflict, and affective organizational commitment.

Additionally, this study did not find a relationship between WFC and affective organizational commitment for older workers which is consistent with one past study (Karatepe & Tekinkus, 2006), but contrary to others (Carr et al., 2008; Haar, 2008; Karatepe & Magaji, 2008). Thus, while this study does not provide additional clarity in the literature, the findings do indicate that more research needs to be conducted on these variables since results are inconsistent and organizations would benefit from understanding more about the relationship between these two variables.

Managerial Implications

Older workers are thought to have valuable knowledge (Slagter, 2007; Timmons et al., 2011) and as previously noted, older workers are staying in the workforce longer (*Current Population Survey*, 2009; Hurd & Rohwedder, 2011). Thus, it is important to understand what motivates older workers to stay in organizations and what provides them with satisfaction. This study provides some critical insights into understanding the relationship between employer policies and employee attitudes, specifically for older workers. Older-worker-friendly policies investigated in this study were shown to be related to increased levels of job satisfaction in employees, as well as decreased conflict between work and home life. These changes are also related to increased levels of affective commitment to the organization. Thus, instituting policies that are attractive and friendly to workers may help strengthen an older employee's affective organizational commitment, which in turn has other positive effects.

The current study posits a relationship between instituting OWF policies and increased affective organizational commitment. Since affective organizational commitment has been linked to other positive organizational outcomes such as lower absenteeism, turnover, increased involvement in organizational activities (Yoon & Thye, 2002), and organizational citizenship behaviors (Qamar, 2012); it is critical to for organizations to understand how organizational policies influence organizational commitment. Furthermore, these workers are valuable to organization; therefore, findings are especially important as there are an increasing number of older workers in organizations. Thus, this study investigates an important yet underexplored area of research, which will likely be a growing field particularly in the United States as more of the baby boomer generation gets closer to retirement.

Employers may want to consider developing more older-worker-friendly policies, specifically ones that target older workers, as this group will likely become larger and more influential in their organization. Furthermore, older workers have knowledge and expertise that can be lost to an organization when they leave (Slagter, 2007; Stone, 2008; Timmons et al., 2011). These policies may include phased retirement, opportunities for training, providing defined benefit pension plans, and offering flextime, which are some of the policies used in the criteria of this study. Employers then could effectively utilize older workers by increasing their commitment and satisfaction levels, and thus increasing their productivity (Patterson, Warr, & West, 2004).

The utilization of older workers is particularly important because research has found that older workers have less frequent workplace injuries, even if the injuries are more serious (Silverstein, 2007; Silverstein, 2008). In a case study of an Australian glass company, older workers were noted as helping to maintain product quality (Brooke & Taylor, 2005). Moreover, evidence was found that while older typists may have a slower reaction time when hitting the keys, they often

outperform younger typists because of their ability to scan ahead (Silverstein, 2007), thus indicating that lower speed of work does not necessarily equate to lower performance. One scholar believes that organizations that promote and support workers as they age will likely gain in areas of safety, productivity, and sustainable business practices (Silverstein, 2008).

Additionally, instituting OWF policies may be beneficially to all in the organization. One study found that retention strategies that focused on older workers were beneficial to a larger employee base and a variety of diverse groups (Timmons et al., 2011). Therefore, while these policies may be important to retention of the knowledge and expertise of older workers, the organization may also find a long-term benefit of retaining valuable workers of all ages. Additionally, other scholars note that there is a need for a greater investment in human capital over the long term (Taylor et al., 2010).

Limitations

While there are many positive aspects of this study, there are some limitations. The data was cross-sectional in nature, so results should be interpreted with caution. To minimize this limitation, the Harman Single Factor Test was run to determine if mono-method bias existed. The use of the Kaiser's rule has been criticized (Lance, Butts, & Michels, 2006; Ruscio & Roche, 2012; Zwick & Velicer, 1982; Zwick & Velicer, 1986). Some scholars have stated that it did not take into account normal sampling error (Ruscio & Roche, 2012), and other scholars noted that it severely overestimated the number of components (Zwick & Velicer, 1986). Several scholars have suggested use of parallel analysis (PA) or minimum average partial (MAP), stating that they are more accurate methods for determining the number of components to retain (Lance et al., 2006; Slocum-Gori & Zumbo, 2011; Zwick & Velicer, 1982; Zwick & Velicer, 1986); however, Slocum-Gori and Zumbo's (2011) found "no superior or *best* decision-making rule or index for *all* conditions" (p. 453). Moreover, flaws have been found in both the MAP and PA methods (Zwick & Velicer, 1982; Zwick & Velicer, 1986), and the Kaiser test is still commonly used by researchers (Lance et al., 2006; O'Connor, 2000; Ruscio & Roche, 2012; Zwick & Velicer, 1982; Zwick & Velicer, 1986). However, future studies should include a longitudinal analysis of the relationships presented in the model. This would provide more evidence of the directionality of the causal relationships presented here.

Another limitation is that the sample was generated only from Pennsylvania residents, limiting its generalizability. Future studies can remedy this limitation by sampling more diverse populations. However, Pennsylvania does provide a good representation of the issues surrounding older workers, as well as aging in general, because of the state's demographics. At the time of the study, Pennsylvania was one of the oldest states in the United States; the state's median age (39.5 years) was one of the highest median ages in the country (U.S. Census Bureau, 2009).

Furthermore, using a one-item scale to assess job satisfaction and strain-based work/family conflict is an additional limit to this study. While some have used a one-item scale to measure job satisfaction (Wanous et al., 1997) and other researchers have used one-item measures to assess intelligence (Bipp & Kleingeld, 2012), gratitude (Geller, Bernhardt, Carrese, Rushton, & Kolodner, 2008) dominance (Sorokowska, 2013), self-rated mental health, self-rated physical health (de Castro, Rue, & Takeuchi, 2010), communication effectiveness (Olebe & Koester, 1989), and distress (Eun-Jung, Yong-Wook, Hong Jin, & Bong-Jin, 2008), the use of one-item measures is not ideal. Overall, job satisfaction and strain-based work/family conflict are relatively complex and multifaceted, so the results here should be considered with caution. Multi-item measures may provide additional insights into these variables' relationships with OWFs.

An additional limitation of this study is that participants were not asked whether they received these OWF benefits based on the benefits being part of a cafeteria-style benefits plan or if these benefits were distributed to all employees. Since research has acknowledged that cafeteria-style plans try to target various types of workers, such as older workers (White, 2009), and that there has been an effort by some companies to offer flexible work options and other benefits specifically to older workers (Flexible Benefits Top Offerings at Companies Concerned About an Aging Workforce, 2007), it would be important to understand whether the benefits classified here as OWF were distributed company-wide or specifically selected by the worker.

This study tests only one aspect of organizational commitment. As noted earlier, scholars have identified three components to organizational commitment: affective-based, continuance-based, and normative-based commitment (Allen & Meyer, 1990; Hackett et al., 1994; Meyer et al., 1993). Future studies may want to consider investigating OWF policies and their relationship with each of the components of organizational commitment.

A final limitation may be the existing evidence that there is a decline in the offering of benefits such as defined benefits pension plans (Hurd & Rohwedder, 2011; Mikhitarian & Wukitsch, 2010), although they have not disappeared. Several large organizations still offer them; furthermore, these plans are offered in many developed countries outside the United States (Mikhitarian & Wukitsch, 2010). Thus, while they have declined, these programs still exist and are important areas of study.

Future Research

There are several areas of future research that could build on this study. For instance, scholars may want to examine how OWF policies affect different populations. Since this study only focused on older workers, in the future researchers may want to examine how these policies impact younger workers. As previously noted, some retention strategies targeted

to older workers have been beneficial to broad populations (Timmons et al., 2011). Yet it is also likely that generational differences exist in how older-worker-friendly policies affect workers. Those in their twenties may not consider such things as phased retirement and post-retirement health benefits important, and thus these benefits are less likely to impact their organizational commitment. Additionally, researchers may want to examine how the modeled relationships impact part-time older workers, as some choose not to leave the workforce completely, but rather gradually reduce work hours.

Finally, future researchers will also want to examine how economic conditions impact the selection of benefits organizations can provide for their workers. The data used in this were collected in September 2008, which was at the beginning of the current economic downturn. One study of Australian workers found that older workers are staying longer in the workforce because of how the economic downturn impacted their retirement funds (Mountford, 2010). Other authors have posited that during an economic downturn the need for retention of older workers should be stronger if all aspects of talent management are equally important (Timmons et al., 2011). Thus, scholars should examine how the continued economic downturn has impacted our model.

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