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**Who employ senior workers? Firm characteristics, working conditions, and employers' main motivations**

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**Abstract**

We use a unique Swedish company survey data to investigate the central characteristics of workplaces and firms that are employing old workers. We address four research questions: What are the main features of the companies/establishments employing senior workers? How do working conditions and work environments affect the demand of senior workers? What are the main reasons and motivations of employers to keep senior workers after the age of 65? What are the employers' views regarding the efficiency of government policies to prolong working life? It is found that there is a large variation of firms with employees older than 65 between firm size and industry sectors. The main motivation to keep old workers is found to be the employees' key competences and employees' willingness to stay. Employers mainly support policy measures that encourage senior employees to continue working.

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## 1. Introduction

The long-term tendency of shorter working lives combined with an ageing population has created serious challenges for the long-term financial sustainability of the Swedish welfare state. Against this background, it is not fortuitous that the policy priorities of successive governments since the early 1990s have been to increase labour supply of older workers and to favour a lengthening of working life.

Whilst a growing literature exists on the determinants of senior labour supply (See e.g. Anxo et al., 2019), relatively little research has been conducted on the demand side and on employers' attitudes and human resource strategies towards senior workers at the firm/establishment level.

The purpose of this paper is to investigate the properties of workplaces and firms that are employing old workers. We want to investigate their motivations to recruit and keep employees above the age of 65 (henceforth called senior workers). Based on a company survey conducted on our behalf by Statistics Sweden in 2015, we will examine the percentage share of firms that employ senior workers given various characteristics of the firms, the working conditions and the employers' motivations for hiring senior workers.

This article will address mainly four research questions:

1. What are the *main features* of the companies/establishments employing senior workers?
2. How do *working conditions and work environments* affect the demand for senior workers?
3. What are the *main reasons and motivations* of employers to keep senior workers after the age of 65?
4. What are the *employers' views* regarding the efficiency of *government policies* to prolong working life?

In section 2 we review some of the previous research on employer demand of old workers. Our study design and method are presented in section 3. In section 4 we present our results on the main features of companies/establishments that employ senior workers. Section 5 analyse how working conditions and work environments affect the demand for of senior workers. In

section 6 we analyse the main reasons and motivations of employers to keep senior workers, and in section 7 we review the employers' views regarding the efficiency of government policies to prolong working life. A conclusion and policy discussion follows in section 8.

## **2. Previous research**

There is relatively little research on employer attitudes and practices towards older workers and retirement (Vickerstaff 2004). Employers do not always adapt to the fact that more workers are able and willing to continue to work after the normal retirement age. For instance, Kadefors (2012, 2013) argued that negative attitudes towards older workers in Sweden were extensive and had not improved since the turn of the millennia. From earlier studies, we know that negative attitudes towards older workers are a real obstacle for staying at work and to re-enter the labour market. One of the main reasons is a perceived lack of competence among the older workers, especially among older female workers. Typical older workers are perceived to have lower technical skills, unwilling to adapt to new procedures and learn new tasks and work routines. Positive attitudes such as experience, social skills, reliability, accuracy and involvement tend to be downplayed in favour of the negative attitudes, and some employers argue that older workers are a hindrance for younger workers to get a job.

Attitudes such as older workers being more inflexible, unwilling to learn new working tasks or technology, lack of ambitions or drive may affect HR-strategies for attracting and retaining older workers. For instance, the share of Swedish employers having strategies for attracting older workers are below 25%, and the share of employers having clear established goals for age diversity when recruiting new employees are even lower at 17% (Skedinger 2024).

In other studies age-stereotypes have been found to influence behaviour in many different domains. For example, McGregor & Gray (2002) suggest that employers perceive older workers to have poor physical health and to be more likely to develop illness. Since poor health is associated with more absence from work, employers may integrate such concerns into their human resource strategies. Several empirical studies agree that old people are stereotyped as low on competence. Cuddy et al. (2007) suggest that old people are discriminated because of fundamentally different reasons than in the case of other types of discrimination. They advance that discrimination of older workers is not explained by the fact that employers dislike old workers (as is often the case with ethnic discrimination) but rather that employers and colleagues tend to view them as warm and friendly individuals with a lack

of competence. There are strong reasons to believe that age stereotypes vary across regions, occupations and industries and one objective of possibility to stay or not in the labour market after 65.

A considerable share of employers, associate the ageing of their staff with a growing gap between labour costs and productivity (albeit to different degrees in European countries) (Conen et al. 2012). Previous studies show that employers rather retain than recruit older workers and that training plans are crucial for the possibility to keep senior workers after retirement age. One study of policies to retain older workers, which is including Sweden, based on 278 firms, showed that the share of employers had training plans for older workers was only 7 percent (Conen et al. 2012). The results differ depending on branch and the number of older employees the organisations have. In the public sector the general finding was that training plans were more extensive than for instance other retaining strategies such as early retirement schemes. Also, the private sector, the industries and construction industries apply less training plans and more early retirement schemes than the public sector. Organisations with a large share of ageing workforce stimulates personnel policies aiming at early retirement plans, reducing the workload and using training plans.

Other employer strategies to keep retirees continue to work – either full time, part time or on short contracts – includes flexible work schedules, availability of training and mentoring opportunities. Beehr & Bennett (2015) conclude that flexible work schedules influenced attraction to work, but training and mentoring opportunities did not. Another study from Germany shows that for white collar employees aged 55–64, training is a determinant of work ability and the desire to work past retirement age – but the effect varies with gender and qualification level. The motivation for continuing training rather than actual participation in training influenced positively the desire to work past retirement age (Thieme et al. 2015). This suggests the importance of continuous training strategies for motivating senior workers to stay beyond retirement age.

The research literature has also discussed the role of voluntariness in the choice to retire or not after 65–67 years of age. Part of the explaining factor to which employer strategies to retain or recruit senior workers lies in if senior workers feel they have a choice to stay employed or if it is forced upon them either to stay or to retire. The likelihood to stay is higher if the perceptions is that senior workers stay by choice rather than of necessity for the

employer. The perception of free choice may be related to the way employers construct the policies and strategies for retaining and recruiting senior workers.

There are Swedish policies aiming at strengthening the employers' incentives to encourage old workers to stay in the labour market or to encourage older workers to start their own business (or keep running their current business), to offer part-time employments or, alternatively, part-time pension schemes. Perhaps the strongest policy measurement is the reduced level of payroll taxation for employees 67 years of age or older. (Sjögren Lindqvist & Wadensjö 2011).<sup>1</sup> In addition, according to the Employment protection regulations (LAS §32 & §33), before the age of 69 it is the employees' prerogative to decide whether to stay or retire from work, with one month's notice.<sup>2</sup> But after the worker's 69<sup>th</sup> birthday it is the employer who decides whether the employee stays or not – also with one month's notice. Since there is a difference in employer costs for employees aged between 67–69 years of age we can, hypothetically, argue that the regulations have a real effect on employers' demand for older workers. In other words, employers' attitudes towards senior employees' changes with the age of the employees.

### **3. Study design and method**

To answer our research questions a quantitative method will be used. To identify the main characteristics of companies/establishments employing senior workers aged 65 or older, Statistics Sweden conducted on our behalf a web-survey in 2015 among 6 000 establishments with at least 10 employees. The web-survey includes around 40 questions about the characteristic of the surveyed firms/establishments, HR-policies, employers' attitudes and perceptions towards senior workers. Our sample of establishments encompasses both private firms and public organisations with and without senior workers. A set of variables from Statistic Sweden's company register database was also linked to each of the selected establishments giving us a rich set of information regarding company characteristics (size, sector, industries, the distribution of employees by age, skill/educational level, profitability etc.) work organisation and working conditions.

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<sup>1</sup> Instead of the normal payroll tax of 31,42 percent of the wage costs, a pension fee (ålderspensionsavgift) of 10,21 percent is paid by the employer. This is motivated by the fact that social benefits are reduced for workers older than 67. For example, the number of days with sick pay is reduced and there are no unemployment benefits after 67 years of age. At the time of the company survey in this paper (2015), the corresponding age limit was 65.

<sup>2</sup> At the time of the company survey in this paper (2015) the age limit for employment protection was 67.

The primary objective of the company survey was to complement the existing literature on senior workers' labour supply (see Anxo et al., 2019) by a demand dimension. In other words, the main purpose of our company survey is firstly to assess the inter-professional and inter-organisational disparities in the incidence of senior employment and secondly to identify the attitudes and human resource strategies of employers regarding senior workers. By focusing on the demand side, our study makes it possible also to identify the extent to which age stereotypes are prevalent among Swedish employers and to analyse whether these age stereotypes vary according to the types of companies and establishments.

#### **4. The factors affecting the demand of senior workers**

*Table 1* shows that small firms (10 – 20 employees) have a lower share of old workers compared to the share of old workers in all the firms in our sample. Only 14 percent of the small firms have employees that are 68 years old or older (68 +). On the other hand, large firms (more than 100 employees) have a higher share of older workers compared to all firms, where 30 percent of the large firm have employees 68 +. There is also a difference between firms in the private sector and in the public sector: The percentage of firms with employees that are 65 years or older (65 +) are significantly higher (56 percent) within the public sector compared to the private sector (46 percent). This difference is however wiped out when it comes to employees 68 +. It should also be noted that a larger share of the firms in the private sector state that they offer employment to workers that are older than 67.

*Table 1:* The presence of senior employees in the firms and firms that offer employment after age 67 (percentage of firms), by category of firms.

	<b>Employees 65 years or older</b>	<b>Employees 68 years or older</b>	<b>Offer employment after age 67</b>
<b>All firms (N = 2240)</b>	50.4	18.3	49.9
<b>Small firms, 10 – 20 employees (N = 290)</b>	35	14	48
<b>Medium firms, 21 – 100 employees (N = 1575)</b>	48	17	51
<b>Large firms, 101 employees and above (N = 368)</b>	73	30	48
<b>Private sector (N = 1281)</b>	46	19	54
<b>Public sector (N = 959)</b>	56	18	45
<b>Manufacturing (N = 366)</b>	49	14	41
<b>Construction (N = 172)</b>	42	15	59
<b>Wholesale, Retail (N = 245)</b>	42	16	58
<b>Transport (N = 108)</b>	62	32	46
<b>Hotel, Restaurant (N = 53)</b>	30	13	58
<b>Business services (N = 354)</b>	45	16	53
<b>Public administration (N = 194)</b>	61	18	43
<b>Education sector (N = 364)</b>	57	19	47
<b>Healthcare (N = 297)</b>	60	29	61
<b>Other (N = 48)</b>	60	15	40

Source: Company survey (2015)

The industry sectors also exhibit a large variation in the portion of firms with older workers. As seen in *Table 1*, Manufacturing, Construction, Wholesale and Retail, Hotel and Restaurants, as well as the Business sector display lower shares of firms with old workers (65 + and 68 +). On the other hand, Transport, Public Administration, the Education sector and the Healthcare sector have a larger share of firms/establishments with old workers. The share of firms/establishments in the Public administration and Education sector with employees 68 + are however equal to the average percentage of all firms (around 18 percent).

A large percentage of the firms in the Construction sector, Wholesale and Retail, as well as Hotel and Restaurants answer that they offer employment to workers that are 67 years or older, even though they have a lower-than-average share of senior employees. For example, in the Construction sector 59 percent of the firms offer employment to people age 67 while only 15 percent have employees 68 +. This indicates that the low percentage of senior employees in these sectors is explained by a low supply of senior workers and difficulties to keep workers above the age of 65.

## **5. Working conditions and work environment**

*Table 2* presents how working conditions in the firms influence the share of old workers in the firms. In workplaces where there often are disturbing noises and vibrations, the share of firms with employees 68 + decreases significantly, which is consistent with the lower share of firms with old workers in the Manufacturing and Construction sectors in *Table 1*. Also, physically demanding work with heavy lifting and uncomfortable working positions lead to a lower percentage of firms with old employees, but the difference is quite small between all firms (24.4 percent) and firms with employees 68 + (21.6 percent), which could be explained partly by the high share of old workers in the healthcare sector. Furthermore, a high proportion of the firms stated that stress and high work intensity is common at the workplace (around 42 percent), and this does not seem to be significantly changed in firms with old employees. Likewise, frequent reorganisations as well as monotonous work and repetitive tasks appear in around 11 percent of all the firms, and in firms with old employees. New methods of work or routines is somewhat less common among firms with employees 68 + (17 percent versus 20 percent in all firms). A high risk of accidents at work is also less prevalent in firms with employees 68 + (3.6 percent) compared to all firms (6.0 percent). Finally, atypical working hours and lonely work is marginally more frequent in firms with employees 68 +.

*Table 2: Working conditions, all firms and firms with senior employees. Percentage of firms that answers “to a high degree” and “to a very high degree” to the following questions: Concerning the work and tasks in the workplace, how common are the following?*

	<b>All firms (N=2089)</b>	<b>Firms with employees 65 years or older (N=1077)</b>	<b>Firms with employees 68 years or older (N=393)</b>
<b>Disturbing noises and vibrations</b>	18.5	18.1	14.2
<b>Physically demanding, for example heavy lifting and uncomfortable working postures</b>	24.4	22.5	21.6
<b>Stress, high work intensity</b>	41.2	43.7	42.2
<b>Frequent reorganisations</b>	10.7	11.1	10.0
<b>New methods of work or routines</b>	19.6	20.1	17.3
<b>Monotonous work and repetitive tasks</b>	11.2	11.8	10.9
<b>High risks of accidents at work</b>	6.0	6.7	3.6
<b>Atypical working hours</b>	19.7	20.0	21.4
<b>Working alone</b>	9.5	9.7	11.5

Source: Company survey (2015)

## **6. The main reasons and motivations of employers to keep senior workers**

We asked the employers what their causes would be to keep employees that are between the age of 65 and 67. Among all the firms, “It is totally up to the employee to decide on this issue” is the most common answer. In *Table 3*, 67 percent agree that this is highly accurate for their firm/establishment. The second most common motivation is “The individual has key competences” (61.5 percent of all firms) followed by “The employee has the legal right to work until the age of 67” (46.0 percent of all firms).

The causes to keep workers between age 65 and 67 can motivate the employers to keep employees 68 + and to be willing to hire employees that are 67 or older. In *Table 3*, we see that the motivation “We actively encourage the employee to continue to be active” is significantly more common among the firms with employees 68+ than among all firms (23 percent compared to 14 percent). This motivation is also more common among the firms that

offer employment after age 67. Another forward-looking motivation is “Established norm within the occupation” with 14.5 percent of firms with employees 68+ compared to 9.6 percent of all firms, and “The person has an important role in the training of other staff” with 32.9 percent of the firms with employees 68 + compared to 23.5 percent of all firms.

*Table 3: Motivations to keep workers 65 – 67 years old, all firms, firms with senior employees and firms that offer employment after age 67. Percentage of firms that answers “to a high degree” and “to a very high degree” to the following questions: To what extent are the following causes to keep a person between age 65 and 67 relevant in your organisation?*

	<b>All firms (N=1998)</b>	<b>Firms with employees 65 years or older (N=1059)</b>	<b>Firms with employees 68 years or older (N=380)</b>	<b>Firms that offer employment after age 67 (N=1027)</b>
<b>The individual has key competences</b>	61.5	62.0	69.5	67.4
<b>Lack of personnel/ difficult to recruit a replacement</b>	27.0	27.5	33.7	29.9
<b>The employee has the legal right to work until the age of 67</b>	46.0	53.4	50.5	43.1
<b>Established norm within the occupation</b>	9.6	11.1	14.5	12.1
<b>It is totally up to the employee to decide on this issue</b>	67.0	72.9	70.5	70.9
<b>It is exceptional and take place under special circumstances</b>	13.5	9.9	10.3	11.5
<b>We actively encourage the employee to continue to be active</b>	14.0	16.0	23.2	21.2
<b>The person has an important role in the training of other staff</b>	23.5	25.8	32.9	29.9

Source: Company survey (2015)

We also asked the employers their main motivations to keep workers that are 68 years old or older. In *Table 4*, the motivation “It is totally up to the employee to decide on this issue” is now reduced to 31.5 percent of all firms (compared to 67.0 in *Table 3*). Obviously, the labour market regulation has a strong impact on the employers’ motivation to keep old workers, as employment protection disappears for workers that have turned 67.

*Table 4:* Motivation to keep workers age 68 or older, all firms, firms with senior employees and firms that offer employment after age 67. Percentage of firms that answers “to a high degree” and “to a very high degree” to the following questions: To what extent are the following causes to keep a person age 68 or older relevant in your organisation?

	<b>All firms (N=1915)</b>	<b>Firms with employees 65 years or older (N=1011)</b>	<b>Firms with employees 68 years or older (N=383)</b>	<b>Firms that offer employment after age 67 (N=991)</b>
<b>The individual has key competences</b>	47.0	51.2	66.8	57.1
<b>Lack of personnel/difficult to recruit a replacement</b>	23.0	25.9	34.5	27.2
<b>Established norm within the occupation</b>	8.5	9.5	14.6	11.4
<b>It is totally up to the employee to decide on this issue</b>	31.5	33.6	41.0	41.3
<b>It is exceptional and take place under special circumstances</b>	24.4	26.3	27.9	24.7
<b>We actively encourage the employee to continue to be active</b>	8.1	9.9	16.7	13.2
<b>The person has an important role in the training of other staff</b>	17.6	20.1	28.5	23.8

Source: Company survey (2015)

A further understanding of employers’ motivation to keep older workers can be obtained by their opinions about possible consequences of prolonged employment. In *Table 5*, the stated consequences of 5 years longer employment of employees that are between 60- and 65-years old today are displayed for a selection of factors. It can be noted that most of all employers think that the factors listed in *Table 5* are unchanged. The largest benefits are increased knowledge base (32 percent), decreased training and education costs (24 percent), and improved reputation of the organisation (12 percent). However, there are several possible disadvantages in terms of decreased interest in new technologies (38 percent), decreased labour productivity (34 percent), increased resistance to organisational changes (31 percent), increased sickness absence (28 percent), and decreased overall profitability or financial strength (15 percent).

These results indicate that older employees' experience and ability to learn younger co-workers are the strongest motivations for prolonged employment. Their motivation also seems to reflect the variations between industries in *Table 1*, where employment of older employees was more common in sectors where experience and mentoring of younger colleagues are central, such as Transport, Public Administration, the Education sector and the Healthcare sector.

*Table 5:* Consequences of 5 year longer employment for employees that are 60 – 65 years old today. Percentage of all firm. If you imagine that people who are currently between 60 and 65 years old would continue to work for another 5 years at your workplace, how do you think that would affect the following factors?

		Decrease strongly	Decrease	Unchanged	Increase	Increases strongly
<b>Labour costs</b>	(N = 2,062)	1.45	19.3	60.86	16.59	1.79
<b>Conflicts in the organisation</b>	(N = 2,068)	1.21	6.14	83.9	7.79	0.97
<b>Knowledge base</b>	(N = 2,075)	0.53	6.99	59.86	30.99	1.64
<b>Labour productivity</b>	(N = 2,073)	2.27	34.44	57.02	5.98	0.29
<b>Overall profitability or financial strength</b>	(N = 2,060)	1.17	14.71	74.27	9.51	0.34
<b>Interest in new technologies</b>	(N = 2,073)	7.96	38.54	49.35	3.71	0.43
<b>Resistance to organizational change</b>	(N = 2,067)	3.43	10.26	51.91	30.82	3.58
<b>The reputation of the organisation</b>	(N = 2,063)	1.11	6.16	80.17	11.73	0.82
<b>Sickness absence</b>	(N = 2,068)	0.97	7.01	61.56	28.53	1.93
<b>Training and education costs</b>	(N = 2,056)	1.95	23.83	67.66	6.03	0.54

Source: Company survey (2015)

## 7. Views regarding government policies

We asked the employers in the survey to what extent they agree with various measures to support the prolonging of working life. In *Table 6* the most popular policy measure is to create incentives for employees to combine work and retirement (around 57 percent), followed by promotion of life-long learning (around 53 percent). Firms with employees 68 +

favours promotion of life-long learning somewhat more than other firms. The third most popular policy measure is lower the payroll taxation for employees age 55 and older (55 +), which around 50 percent of the respondent employer support.

*Table 6: Employers' view about possible policy measures to to prolong working life. Percentage of firms that answers "to a high degree" and "to a very high degree" to the following questions: If you want to make it easier for older people to remain at work, which of the following do you think would be more or less appropriate?*

	<b>All firms (N=1912)</b>	<b>Firms with employees 65 years or older (N=996)</b>	<b>Firms with employees 68 years or older (N=357)</b>	<b>Firms that offer employment after age 67 (N=970)</b>
<b>Media campaigns to combat negative preconceptions about older workers</b>	19.6	20.9	24.6	21.2
<b>Stricter laws against age discrimination</b>	17.4	18.7	20.2	18.1
<b>Promoting lifelong learning</b>	53.1	55.4	57.1	54.3
<b>Wage subsidies for the employment of older people</b>	44.0	44.9	45.9	45.9
<b>Incentives for employees to combine work and retirement</b>	57.3	59.0	58.3	58.8
<b>Lowering payroll taxes for 55+</b>	50.9	51.5	51.0	54.2
<b>Reduce employment protection for 65+</b>	31.8	32.4	35.3	33.4
<b>Raising the general age of retirement</b>	14.3	15.8	16.2	15.8
<b>Raise the upper age-limit of employment protection to age 69</b>	10.5	11.6	12.3	11.3

Source: Company survey (2015)

## 8. Conclusion

The results of descriptive data presented in this paper can be summarised in relation to our four research questions: 1. What are the main features of the companies/establishments employing senior workers? *Table 1* showed that mainly large firms (more than 100 employees) employ older workers (65 and 68 years or older) compared to the share of old workers in all the firms in our sample. Also, the public sector to a higher degree employs older workers (65 +) than the private sector. But there are no differences between the sectors looking at the percentage of employed aged 68 +. A larger share of the employers in the private sector state that they offer employment to workers that are older than 67.

The industry sectors also exhibit a large variation in the portion of firms with older workers. The sectors Manufacturing, Construction, Wholesale and Retail, Hotel and Restaurants, as well as the Business have lower shares of firms with old workers (65 + and 68 +). But Transport, Public Administration, the Education sector and the Healthcare sector have a larger share of firms/establishments with old workers. The share of firms/establishments in the Public administration and Education sector with employees 68 + are however equal to the average percentage of all firms (around 18 percent).

2. How do working conditions and work environments affect the demand for senior workers? The results show that working conditions that negatively affects the share of older workers are mainly disturbing noises and vibrations, and physically demanding work with heavy lifting and uncomfortable working postures. But working conditions such as common stress and high work intensity at the workplace, and frequent reorganisations as well as monotonous work and repetitive tasks, seem not to affect the share of older employees in the establishments. Interesting results are that new methods of work or routines is somewhat less common among firms with employees 68 +, and that there are lower risks of accidents at work in firms with employees 68 + compared to all firms. Finally, atypical working hours and lonely work is marginally more frequent in firms with employees 68 +.

3. What are the main reasons and motivations of employers to keep senior workers after the age of 65? As is shown in *Table 3*, among all the firms, 67 percent agreed that it is highly accurate that the causes to keep a person age 68 or older relevant in their organisation is: "It is totally up to the employee to decide on this issue". For firms/establishments that employ 68 + workers more than 70 percent agreed to this statement. The second most common motivation

is “The individual has key competences” (61.5 percent of all firms and 69.5 percent for firms employing 68 +) followed by “It is totally up to the employee to decide on this issue” (46.0 percent of all firms). A preliminary conclusion is that the employer demand for specific key competence and the employees’ willingness to continue working are more important than exceptional or special circumstances and established norms within the occupation, that influences the reasons to keep older workers. Also, among those who continue employing older workers (68 +) a higher degree encourages the employee to continue to be active.

In *Table 3* was also shown that about a third of the firms/establishments with senior workers 68 + consider a “lack of personnel/difficult to recruit a replacement” and “the person has an important role in the training of other staff” – that is, employer needs or demands of senior workers – as important factors for keeping senior workers between 65–67 years of age. Also, more than 50 % of both employers with senior workers aged 65 + and 68 + considers the employees’ legal right to work until the age of 67 an important factor. This result, together with the high score on “It is totally up to the employee to decide on this issue”, can be understood as being based on the perception that the senior workers’ have a free will to decide to continue work or not. So, we can conclude that there is a mix of employer perceptions that influences the firms/establishments reasons to keep senior workers after retirement age (65–67). Exactly how this mix of perceived factors affects the reasons to keep senior workers need to be studied further.

When comparing the results shown in *Table 3* with the results in *Table 4*, we mostly observe similarities, but there are a couple of noteworthy differences: Since after a senior worker turns 68, they no longer have the legal right to continue working, the responses to the statement “It is totally up to the employee to decide on this issue” is reduced from 70,5 percent to 41 percent. Now the employer decides whether the senior worker will continue to work. Also, the responses to the statement “It is exceptional and take place under special circumstances” increases from about 10 percent to 28 percent, and there is a reduction of responses to the statement “We actively encourage the employee to continue to be active” from about 23 percent to 17 percent. Comparing the *Table 4* results with all firms, there are large differences – between all variables – pointing to the conclusion that employer demands and needs are crucial for keeping senior workers. There are some signs that the firm/establishment culture also play a minor role since 14,6 percent of the employers with senior workers age 68 + consider there to be an established norm within the occupation to keep senior workers.

4. What are the employers' views regarding the efficiency of government policies to prolong working life? We have seen that the labour market regulation has a strong impact on the employers' motivation to keep old workers, as employment protection disappears for workers that have turned 67. A general conclusion of the employers' view about policies to support employment of old workers, is that a majority prefer measures that stimulate employees to voluntarily work longer and invest in training to remain productive at the workplace. The next-best policy option seems to be reduction of employment costs for older workers (lowering payroll-taxes, implement wage subsidies). Mandatory legislation, such as raising the general age of retirement or raising the upper age-limit of employment protection to age 69 are the least preferred measures by the employers.

The employers' preferred policy measures are consistent with their motivation to employ old workers. In *Table 3* we reported that a large majority agree to that it is totally up to the employee to decide on this issue (67 percent of all firms, and 70 percent of the firms with employees 68 +). Also, the motivation that the employee has a key competence is also consistent with the policy to create incentives to support life-long learning. As previous research has shown training plans are crucial for the possibility to keep senior workers after retirement age and that training plans continuous training strategies for motivating senior workers to stay beyond retirement age must be adapted to specific branches.

Research has also discussed that the likelihood for senior workers to stay is higher if the employer perceptions are that senior workers stay by choice rather than of necessity for the employer. The perception of free choice may be related to the way employers construct the policies and strategies for retaining and recruiting senior workers.

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