

## **Refraining from training**

### **A vignette study on employers' investments in older workers**

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## **Abstract**

There is ample prior research indicating that employers regard their older workers as less productive. This is generally used as an explanation for why older workers' participation in employer-provided training is lower than that of their younger colleagues. Compared to focusing on the demand for training from workers, we specifically study the supply of training by employers. While investment decisions of employers are often explained with cost-related or stereotype-related considerations, we broaden this conception by adding two characteristics of the context in which this decision is made, namely the role of worker and government behaviour. Additionally, because training provision is a topic often subject to social desirability, we make use of a vignette study (n = 954). The results shows that, in line with costs arguments, Dutch employers appear to be less willing to provide training for older workers, or if the provision of training involves more direct or indirect costs. They are however more willing to invest in training if workers state interest in receiving training.

## **Keywords**

**Older workers, training investment, vignette study**

## **Introduction**

Two distinct trends draw increasing attention to the human resource practices that employers use to manage older workers. The first trend concerns the ageing of the working population that takes place in many advanced economies. In itself, the increasing average age of the workforce may ask for more specific organizational measures directed at older workers, such as age-specific human resource policies (Brooke and Taylor 2005, Canduela et al. 2012). A second trend

intensifies this need. Both as a response to the ageing of the population and the current economic crisis, many countries decided to change their pension policies by rising the official retirement age (European Commission 2001, 2009). This implies that next to the ageing of the working population, older people also have to work until a later age than before. One response to these trends is a stronger emphasis on employability, in terms of investments in training and skilling, of older workers (Picchio and Van Ours 2011). Nevertheless, when it comes to employability, the question is who is responsible for the investments in workers. Clearly, individuals themselves can invest in their human capital (Becker 1964, Cohen 1990, Fisher 1986, Forrier and Sels 2003, Lui et al. 2011). This investment, often as part of the educational system, usually involves attending school, university or vocational training before entering the labour market. This general education can be complemented with courses that are followed on own account. Besides this individual responsibility, after entering the labour market, workers receive the largest part of their training and skills through their organization, mostly in the form of specific skills to perform better on the job (Barrett and O'Connell 2001, Bassanini et al. 2005, Becker 1964, Forrier and Sels 2003, Picchio and Van Ours 2011). While employed within an organization, the decision whether or not to invest in training and skills is shifted from the individual to the employer. Employers decide who and which kind of training individual workers receive. Compared to prior research studying investment in workers in general, we explicitly address the question whether employers are willing to invest in their *older* workers. First, because it relates to the two societal trends observed above and secondly, because investigating this specific group provides insights into the investment decisions of employers.

There is ample prior research studying investments in (older) workers to which the present study aims to contribute. Generally, the existing research shows that older workers report

a low(er) participation in formal training and courses than younger workers (Antikainen 2001, Arulampalam, Bryan and Booth 2004, Bassanini et al. 2005, Bishop 1996, Canduela et al. 2012, Dalen et al. 2006). The literature in this area can be divided into studies adapting either the perspective that employers have specific age-related stereotypes that hinder investments in older workers, or the cost-efficiency perspective assuming that investments in older workers do not pay-off. With respect to stereotypes, research shows that older workers are considered to be more careful and more loyal workers than younger workers, but also as less flexible and less interested in technological advancement or training (Henkens 2004, Loretto and White 2006, Taylor and Walker 1994). Moreover, employers often attribute a disadvantage in hard skills to older workers, illustrated by the opinion that older workers are less productive (van Dalen et al. 2010). This in turn might explain why employers are reluctant to invest in their older workers (Canduela et al. 2012, Chui et al. 2001, Henkens 2005, Van Dalen, Henkens and Schippers 2010, Karpinska, Henkens and Schippers 2011, Taylor and Walker 1998, De Vries, Gründemann and van Vuuren 2001).

From the perspective of cost-efficiency as formulated in human capital theory, employers are interested in providing firm-specific rather than general training to their workers (Becker 1964), because this way they ensure that training-related increases in productivity benefit their organization. However, it may be a risky strategy for employers to invest in the employability of their older workers. Compared to younger workers, participation in training may lead to lower increases in the productivity of older workers' and, moreover, the period that the benefits of training pay back to employers is limited (Becker 1964, Bassanini et al. 2005). Thus, the returns of investments in older workers may be lower and therefore employers provide less training for older workers (Barrett and O'Connell 2001, Felstead, Green and Jewson 2012, Taylor and Urwin

2001).

These two perspectives also provide the starting point for this paper. Based on these basic arguments, it can be expected that older workers are less likely to receive training from their employers. However, other factors might affect the investment decisions of employers. In the present analyses, we focus on two contextual factors that may be of influence on these decisions. First, not only might direct and indirect costs of the training or stereotypes regarding older workers affect employers' decisions, but also preferences and needs of the workers can affect employers' willingness to invest. And, secondly, it may matter if the government covers part of the costs of training older workers through government funds (Felstead, Green and Jewson, 2012). We therefore broaden the theoretical model by not only basing our assumptions on a narrow conception of employers' decisions, but also including worker and government behaviour.

Related to this, while studies concerning the investments in the human capital of older workers tend to focus on whether and which training older workers demand, we investigate under which circumstances employers supply training. By deliberately emphasizing that employers are the decision makers, we add to the literature providing information on the characteristics they regard in their deliberations (Arulampalam, Bryan and Booth 2004, Bishop 1996, ###).

And, thirdly, the current study provides a methodological contribution as it is based on a vignette study, a semi-experiment, rather than a survey or a qualitative study. We provided Dutch employers with hypothetical scenarios in which characteristics of workers and their situation were varied. For the research question posed here, a vignette study is particularly suited for the following reasons. First, given the research topic, people may have a tendency to provide social desirable responses. Older workers have since long been a topic in social and personnel policy. This means, employers know the discussion about life-long learning, but also have to increase the

benefits of the company. Even though they think that providing training for older workers might not pay off, they might hesitate to say this when asked directly. Vignette studies turn out to reduce part of this social desirability (Alexander and Becker 1978, Wallander 2005). Second, while asking the respondent about their willingness to pay for training of certain groups, they may not take the direct and indirect costs of the decision into consideration. Therefore, there may be a tendency to overestimate the likelihood of providing training, by indicating that they are willing to pay for the training of all workers. In a vignette study, these costs are more visible and cannot be ignored by the respondent (Alexander and Becker 1978). Therefore, this methodology may provide a more accurate picture of employers' willingness to invest in training than a standard survey.

### **Participation and training of older workers in the Netherlands**

Comparable to other European countries, the Netherlands are facing an aging population and have a government that recently decided to increase the official pension age from 65 to 67 (OECD 2006, European Commission 2001, 2009). Furthermore, attempts were made to increase the labour market participation of older workers. Figures from Eurostat show that this way, in the last ten years, the participation of the age group between 55 and 64 years rose from below 40 per cent to about 55 per cent. This Dutch trend slightly outperforms the average trend in the EU-27 countries; on average, European countries started off below 40 per cent, but increased to only about 47 per cent in 2011. In 2011, the Dutch labour market participation of the older workforce is comparable to Denmark, Germany, Finland or the United Kingdom, but lacks behind countries like Switzerland, Sweden, Norway or Iceland. Despite these policy measures and the advances in the past years, the labour market participation of older workers is still below 50 per cent in most

European countries, or only slightly above. This trend is comparable to the actual retirement age in Europe. While officially, most countries set the retirement age at 65 years, people retire on average many years earlier. In the Netherlands, the actual retirement age is 62 years (in 2006). Also in this respect, the Netherlands are comparable to multiple other European countries.

It is often claimed that in order to prolong the working life, a greater participation in training and life-long learning should be achieved (Goldberg 2000). In most European countries, however, participation in life-long learning is low (Bassanini et al. 2005, OECD 2006). Statistics from the labour force survey show that in Eastern, Southern and Continental European countries, such as Czech Republic, Poland, Spain, Italy, France, Germany or Belgium, the participation in life-long learning for workers between 55 and 64 years of age is below five per cent (Eurostat, 2005, 2011). But also in the Netherlands this percentage is just about seven per cent. The participation in training is thus comparable to most European countries. Exceptions to this picture are the Scandinavian countries, Denmark, Sweden, Norway, Finland and Iceland, but also the United Kingdom, with between 13 and 25 per cent of participation in training for older workers (see also Bassanini et al. 2005).

### **Investments in older workers' training**

As mentioned above, the basic prediction is that the extent to which employers are willing to invest in workers diminishes with the age of the worker. This expectation can result both from stereotypes employers have regarding their older workers and from the returns they expect to investments. If employers regard their older workers as less flexible or less interested in technical advancement, they might be more reluctant to invest (Canduela et al. 2012, Chui et al. 2001, Henkens 2005, Van Dalen, Henkens and Schippers 2010, Karpinska, Henkens and Schippers

2011, Taylor and Walker 1998, De Vries, Gründemann and van Vuuren 2001). Also, employers will have specific expectations about the length of the pay-off period of training or whether an increase in productivity resulting from training can be achieved. Older workers clearly have a disadvantage compared to younger workers. First, older workers have a shorter pay-off period, because retirement is closer (Becker 1964, Bassanini et al. 2005). Second, as stated by human capital theory, the ability to acquire new skills shrinks with age and thus makes learning or training less beneficial (Becker 1964). Both due to stereotypical views of employers regarding older workers and cost-arguments, we hypothesize that *employers' willingness to provide training decreases with an increasing age of the worker* (H1).

In a simple investment model, employers are regarded as rational actors that aim at increasing the benefits of their organization (Kalleberg et al. 1996). To do so, they weigh the costs of specific actions or investments against the benefits and take a decision based on the highest expected returns. Generally, employers' investment in their workers is dependent on several factors, such as direct and indirect costs, as well as characteristics of the worker. The costs of the training are direct costs that are most visible to employers. The higher the costs are, the more insecurity is associated with the investment, because costs have to be counterbalanced by increases in productivity. Additionally, employers have opportunity costs when providing training to their workers. Those workers who participate in training cannot contribute to the daily business and thus, their workforce has to be replaced. With a longer duration of training, employers therefore have higher opportunity costs. We therefore expect that *employers' willingness to invest in their workers decreases with increasing costs of the training* (H2) and *with a longer duration of training* (H3).

Besides these traditional human capital and cost-efficiency related expectations,



employers' decision to invest in their workers might be affected by work-related characteristics. Workers who for example specifically indicate that they are interested to participate in training might have a higher motivation in their work, be more willing to invest in their firm-specific capital, and as such to have a higher level of productivity. Prior research has for example shown that workers with better work characteristics retire later (Blekesaune and Solem 2005, Hayward et al. 1989, Mein et al. 2010, Siegrist and Wahrendorf 2010) or that work motivation is important for satisfaction (Knoop 1994; van den Broeck et al, 2011). For employers, interest in receiving training might signal higher productivity and more bonding with the organization. For two reasons, employers might therefore provide more training to interested workers. First, employers might expect the pay-off from training to be higher for motivated workers. This is, because a higher motivation and intrinsic interest is a good work attitude that might also apply to the productivity of workers. Second, employers might use training to reward motivation, and at the same time to stimulate workers' productivity even more. Thus, we hypothesize that *employers' willingness to provide training is higher if workers specifically indicate their interest in training* (H4).

Last, not only are employers responsible for providing training, but also might the government or policy actors have an interest to stimulate life-long learning. In the recent years, life-long learning, and its pay-offs for society (longer participation) and employers (higher productivity), has become a highly debated topic (Goldberg 2000). Governments might cover part of the costs of training, in order to provide an incentive for employers to offer training. Monetary endorsements reduce the direct training costs for employers. We therefore expect that *employers' willingness to provide training is higher if the government is covering part of the costs* (H5).

## **Data and methods**

Employer-provided training, especially for older workers, might be a topic that is subject to social desirability. We therefore held a vignette study (factorial design), a method to study human behaviour (Alexander and Becker 1978, Ganong and Coleman 2006, Wallander 2009). In a vignette study, respondents read a short description of a hypothetical situation and are asked to answer one or several questions about their intended behaviour given that situation. In the description of the situation, the researcher can randomly vary characteristics. In the vignette applied in this study, we provided each respondent (i.e. the employers) with two descriptions of a worker who is considered to receive training. The vignettes were allocations of several worker/training characteristics. While in a factorial design all possible combinations of characteristics are used, a vignette study randomly provides combinations of these characteristics (Wallander, 2009). This way, not all possible combinations have to be included in a vignette, but instead, a sample of the possibilities is sufficient to yield research results (Wallander, 2009).

## ***Sample***

The vignette study was part of a larger corporate survey conducted in the Netherlands between April and June 2012. Due to the generally very low response rate in corporate studies, we sampled 8,000 organizations with 10 or more employees. To secure that enough large firms would participate in the questionnaire, they were oversampled. The questionnaires were sent to the department of human resources ('Afdeling Personeelszaken') of the organizations to ensure that it was filled in by a manager, the owner or the head of HR department (in the following 'employer') who is familiar with the human resource facts and policies of the organization. In

total, 983 employers participated in our survey. This response of 12.3 per cent is lower than the response rate in individual surveys, but comparable to other corporate studies in the U.S. and Europe, where the response rate is at most 20-30% (Kalleberg et al. 1996, Van Dalen et al. 2006; Henkens et al. 2008). Respondents had two possibilities to fill in the questionnaire: They could either fill in the paper questionnaire they received with the first post mail, or they could complete an online questionnaire. Both questionnaires included the same questions, but respondents who decided for the online version of the questionnaire got two additional questions that encompassed the two vignettes. In total about half of the respondents chose to fill in the online questionnaire, which means, for this subsample we collected the vignette study.

\*\*\* Table 1 about here \*\*\*

### ***Vignette design***

Each vignette included five characteristics of the hypothetical worker/training situation (see Table 1): the *age* of the fictitious worker (7 possibilities between 44 and 63 years), whether he showed *interest* in receiving training (yes/no), the *cost* (low, medium, high) and the *length* of the training (short or long), and whether the *government* would contribute to the training costs (yes/no). This means, in total there are 168 ( $7 \times 2 \times 3 \times 2 \times 2$ ) unique possible combinations of characteristics. Instead of providing respondents with all 168 possible combinations, we restricted the possibilities to 60 different vignettes that allocated to 30 pairs. When choosing the 60 vignettes, we took care that each possible characteristic, especially with regard to the age of the fictitious worker, was included about the same number of times in a vignette. When filling in the online questionnaires, vignettes were randomly attributed to employers. As each of the 477 employers

answered two vignettes, we have 954 individual vignettes. An example vignette is depicted below (see Figure 1).

\*\*\* Figure 1 about here \*\*\*

## ***Measures***

### *Dependent variable*

The *willingness to provide training* is the dependent variable, formulated by the question ‘Would you offer training to this person?’ that followed the vignette. Employers chose on an 11-point scale, reaching from zero (very unlikely) to 10 (very likely) how willing they were to offer training to the worker described in the vignette.

### *Independent variables*

The independent variables are the characteristics of the worker/ training described in the vignette. As described in Table 1, the *age* of the fictitious worker takes on seven different values between age 44 and 63; we treat it as a continuous variable. Due to the age range from 44 to 63, both ‘younger’ (generally, below the age of 50 or 55) and ‘older’ workers are considered.

If the hypothetical worker shows *interest* in training, this information was added in the vignette. The variable training is operationalized as a dummy variable, indicating whether the worker was interested in training (1) or did not deliberately state this interest (0).

The *cost* of the training is operationalized with two dummy variables; the variable high (3,000 Euro) training costs and medium (1,500 Euro) training costs. The reference category in both cases are low (500 Euro) training costs.

The *length* of the training is either 5 days (phrased as ‘five consecutive working days’) or 16 days (phrased as ‘for four months, one day a week’). We recode the length of training in a dummy variable indicating a long duration (1).

Last, we include the information whether the *government* is going to partly contribute to the expenses of the training if the training is completed successfully. Again, this variable is a dummy variable, indicating that the state will pay part of the expenses (1).

### ***Method***

The dependent variable is measured on an 11-point scale. We therefore implement Ordinary Least Squares (OLS) linear regression models. Each respondent read two vignettes and answered on each of them separately. So generally, the data are nested within respondents and we might account for this by estimating hierarchical linear models. Vignette studies, however, assume that answers provided to the vignette are solely based upon the information given in the hypothetical description, and not dependent on the respondent (Alexander and Becker 1978). The level of analysis is therefore the vignette, and not the respondent (Ganong and Coleman 2006). Thus, the variation between respondents should be comparable to the variation within a respondent, and the implementation of hierarchical models not necessary. We checked for this assumption by implementing hierarchical linear regression analyses and found that there is no variation between employers, indicating that the only variability exists between vignettes.

### **Results**

#### *Descriptive*

Figure 1 provides a general indication whether the willingness of employers to provide training is

related to the age of the worker. The overall mean willingness to provide training on a scale from zero to ten is 6.6 (see Figure 1, horizontal line). The bars signify the mean willingness of employers to provide training for each age category included in the vignettes. For the youngest fictitious workers (age 44) employers' willingness is highest with 7.4 and for the oldest workers (age 63) it is lowest with 5.4. Clearly, this picture shows that employers are on average 2 points less willing to provide training for the oldest worker (age 63) compared to the youngest (age 44). In the following, we investigate whether employers base their decision mainly on the age of the worker, whether cost-related characteristics of the worker, such as the costs and length of training, also play a role. We are especially interested whether the workers' interest and governmental aid affect employers' training investments.

\*\*\* Figure 2 about here \*\*\*

#### *Multivariate results (OLS linear regression)*

In Table 1 we depict the result from the OLS linear regression. The first model (Model 0) only includes a linear effect for age, while the second model (Model 1) additionally estimates a squared effect of the workers' age and includes the costs and length of the training. Additionally, in Model 2 we add the interest in the training and whether the government would cover part of the costs.

Moreover, we estimated separate regressions including dummy variables for the age of the hypothetical worker. We do so in order to depict graphically the association between employers' willingness to provide training and age when the other characteristics of the vignette are not included (Model 0) and when they are included (Model 1, Model 2) in the regression. These

results are found in Figure 2.

\*\*\* Table 1 about here\*\*\*

In Model 0 we find a significant negative association between age of the worker and the employers' willingness to award training. In Model 1, we add a quadratic coefficient for age, because it already appeared in Figure 2 that the relation between age and willingness to provide training is not perfectly linear. We find a negative squared coefficient, which remains stable after including the other characteristics of the training decision (Model 2). This means, the older the hypothetical worker is, the less willing is the employer to provide training. However, this decrease is curvilinear, indicating that the willingness is especially low for older workers. Our findings are in line with hypothesis H1.

Regarding the costs of the training, our results show that employers are less willing to award training if the costs are higher. Employers' willingness to offer training with medium costs and high costs (in comparison to trainings with low costs) is lower. Also for the length of the training we find a negative coefficient. Employers' willingness to provide training is lower when the costs are higher, compared to when they are lower (Model 1, 2). The results for costs and length of training suggest that employers take the direct costs and opportunity costs into account when deciding about whether providing workers with training. We find support for H2 and H3.

In Model 3, we additionally include the two variables that are not accounted for in a strict cost-efficiency framework; the interest of the hypothetical worker and whether the government would cover part of the costs. Our results show that employers are significantly more willing to award training for workers who explicitly mention their interest in training. This clearly indicates

that workers who phrase their interest in training have a higher chance to be trained, when controlling for the other variables. This finding provides support for H4.

Last, we included the information whether or not the state would contribute to part of the training costs. We do not find a significant association between governmental contributions and employers' willingness. Hypothesis H5 can therefore not be supported.

## **Discussion & Conclusion**

This article set out with the question whether employers are willing to invest in the training of older workers. This question is relevant from a social scientific perspective, as it sheds light on the investment decisions of employers under different circumstances. Additionally, it is also increasingly interesting for policy makers given that the workforce is ageing and many governments aim at prolonging the career of workers. Hence, from a policy perspective, the question how to sustain workers and investments in training by employers may play a crucial role in that respect, apart from the investments by workers and governments. Based on a vignette study across a large number of employers, we derive several conclusions, insights for practice, and suggestions for future research.

The analyses show that the hypotheses derived from both stereotypical views about older workers, as well as from the cost-efficiency framework were supported in our analyses. This might indicate that employers consider older workers less productive, either because of stereotypes they have or because the time-frame to pay off the investment is not large enough. Furthermore, employers are less willing to offer training when the direct and indirect costs are higher. We added to this strict cost-efficiency framework expectations about the context in which the decision to invest is made. First, we investigated the role of workers, arguing that employers



would invest more likely if workers state their interest in training explicitly, because this might indicate extra motivation. This expectation was supported; employers are more willing to invest if workers mention their interest. This finding can be interpreted using social exchange theory. While earlier accounts of the decision to invest in older workers focused mostly on the employer, this outcome clearly shows that taking into account both sides of the employee relation provides additional insights into how such decisions come about. It also seems to suggest that employer do not simply provide training to everyone, but give this selectively to those workers who indicate that they need or want the training.

A second feature of the social context in which the decision to invest in older workers takes place concerns the government, because it can cover a part of the costs of training. Governments are increasingly concerned about life-long training and the participation of older workers, and in order to increase training and participation, governments might decide to contribute by covering the costs. We expected that this might decrease employers' costs and thereby increase their willingness to provide training. This hypothesis was however not supported. A possible explanation may be that this vignette condition was not formulated strong enough to have an impact on the training decision of employers. In the vignette the condition was framed saying that the government would 'cover *part* of the costs' and was restricted 'if the training is completed *successfully*'. Perhaps employers would have seen monetary governmental contributions as an incentive to offer training if we defined the contribution more explicitly, for example in per cent of the training costs or the precise amount. Whether this is true, requires an additional study. Nevertheless, a different interpretation that cannot be disregarded beforehand is that subsidies from the government may have little effect on the decision to invest in the training of older workers. While this may be disappointing from the perspective of social policy, it is also

valuable information as it warns against too high hopes when applying policies like government subsidies. Furthermore, it shows that governments need to think about the strategies they choose if they want to support the age-specific human resource management practices that employers use. Again, what is effective and under which circumstances requires further research.

A possible drawback of our study is related to the definition of ‘older workers’. This definition is varying between studies, and is often left to the researcher. It ranges from ‘those older than 45’, over ‘those aged 50 and more’, to ‘those above age 55’. Thus, no clear cut point is defined. In our vignette, we included workers aged 44 to 63, and might thus be investigating whether ‘older old workers’, i.e. those aged 55 and older, receive less training than ‘younger old workers’, i.e. those between 44 and 54 years. On the one hand, considering these differences in the definition of older workers might affect our results, because we are only comparing ‘older old workers’ to ‘younger old workers’ and thus be missing that those aged between 44 and 54 years might already have a reduced chance to receive training compared to their even younger colleagues. On the other hand, this might provide even more support for our hypotheses, because older workers’ disadvantage in receiving training is in our study underestimated when compared to colleagues below age 44.

While this study shows that investments in training of older workers decrease with age and that employers do weigh costs and benefits and may also be prone to stereotypes, it also provides evidence that these aspects do not entirely cover the decision to invest in training. Taking into account the exchange relationship between workers and employers, emphasizes that training (and more widely employability or sustainability of older workers), may be regarded as a shared responsibility of workers and employers. As the ageing of the workforce continues and as the pension age increases further, this shared responsibility may become even more relevant in

the near future.

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## Tables

*Table 1: Characteristics of the worker and training included in the vignette study.*

Variable		Operationalization
Age	0	44 years
	5	49 years
	9	53 years
	11	55 years
	13	57 years
	16	60 years
	19	63 years
Interest	1	Interested in training
	0	No information provided (reference)
Cost	1	1500 Euro, medium costs
	2	3000 Euro, high costs
	0	500 Euro, low costs (reference)
Duration	1	16 days, long duration
	0	5 days, short duration (reference)
Government contribution	1	Governmental contribution
	0	No information provided (reference)

Table 2: OLS linear regression analysis of employers' willingness to provide training.

	Model 0	Model 1	Model 2
	Coef. (SE)	Coef. (SE)	Coef. (SE)
Age	-0.100 <sup>***</sup> (0.013)	0.023 (0.040)	0.063 (0.041)
Age squared		-0.006 <sup>**</sup> (0.002)	-0.008 <sup>***</sup> (0.002)
<i>Costs training (ref=low)</i>			
medium		-0.618 <sup>***</sup> (0.182)	-0.610 <sup>***</sup> (0.181)
high		-0.785 <sup>***</sup> (0.189)	-0.999 <sup>***</sup> (0.196)
Long training (0/1)		-0.382 <sup>*</sup> (0.152)	-0.415 <sup>**</sup> (0.152)
Interest (0/1)			0.654 <sup>***</sup> (0.160)
Contribution state (0/1)			0.024 (0.151)
Constant	7.668 <sup>***</sup> (0.152)	7.957 <sup>***</sup> (0.219)	7.571 <sup>***</sup> (0.259)
<i>N</i>	954	954	954
<i>R</i> <sup>2</sup>	0.063	0.103	0.119

Standard errors in parentheses

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$



## Figures

Version 7, vignette 1

It is often noticed that training is important for the employability of workers. Below you find two descriptions of workers. Could you indicate for each of these persons whether you would offer them training?

Mr. Bakker is aged 57. He indicates that he would like to participate in some training to increase his work-related skills. The training that applies to him costs 1500 Euro and has a duration of five consecutive working days. If he successfully completes the training, part of the training costs will be covered by the government.

***Would you offer training to this person?***

Very unlikely very likely

0	1	2	3	4	5	6	7	8	9	10
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Figure 1: *Example of one vignette provided to Dutch employers.*

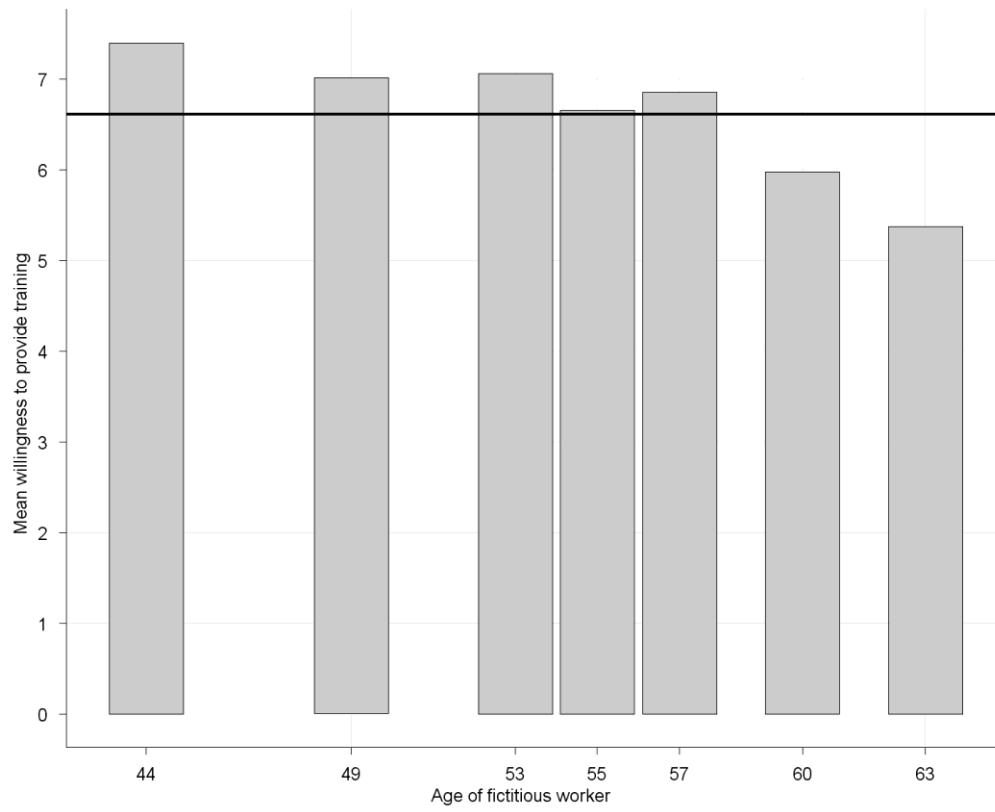


Figure 2: *Mean willingness to provide training for different workers' age.*