

**The Ageing Population: A qualitative study into the factors surrounding the retirement decisions of older workers and whether workplace employment policies are supporting employability at an older age.**

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# **The Ageing Population: A qualitative study into the factors surrounding the retirement decisions of older workers and whether workplace employment policies are supporting employability at an older age.**

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## **Abstract**

**Purpose:** This study aims to investigate what factors push a person to retire and what factors discourage retirement decisions to allow us to make an informed assessment on the needs of older workers and whether employment policies are accommodating these needs.

**Literature:** Literature suggests that the factors which push someone to retire are health and family commitments and the factors that discourage retirement are finances and attachment to career identity. However, further research outlines that the extent to which the organisation supports working at an older age can have an influence on retirement decisions.

**Methodology:** Exploratory qualitative based research was used to conduct this study. 9 semi-structured interviews were conducted with Irish males and females, aged between 50-63 in employment in Irish organisations both in the public and private sector. Thematic analysis was used to generate findings.

**Findings:** Following the thematic style of analysis, the findings suggested that the reasons why people chose to retire are consistent with the literature with only 2 minor new themes emerging following the qualitative research which were; spousal retirement decisions and having a lack of activities post retirement. However, the findings do show that Irish organisations are not proactive in preparing individuals for retirement or offering support to allow older workers to continue working past retirement.

**Contribution to the literature:** The researcher has identified a lack of knowledge and literature surrounding the push and pull factors that Irish citizens consider when retiring. The literature available from other countries suggest that retirement decisions can be influenced by government policy and socio-economic factors therefore this research conducted in Ireland is necessary to add to the geographic nature of the literature.

**Conclusion:** Employers are not yet ready to offer alternative working arrangements to sustain an older workforce, despite the participants outlining that they would choose to work past retirement if their organisation allowed them to do so. Employers are not fostering an age supportive workplace or offering incentives to working longer.

## Submission of Thesis and Dissertation

### National College of Ireland Research Students Declaration Form (Thesis/Author Declaration Form)

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**Title of Thesis:** The Ageing Population: A qualitative study into the factors surrounding the retirement decisions of older workers and whether workplace employment policies are supporting employability at an older age.

**Date:** 19<sup>th</sup> August 2020

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Signature of Researcher: *Grace Meehan*

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## Chapter 1: Introduction

### 1.1. The Ageing Population and Retirement

The 21<sup>st</sup> Century population ageing is a challenge facing many countries and this shift in demographics will bring social and financial consequences along with it such as the prevalence of older workers in the workplace and a strain on the economy's pension fund (Antoniou, Burke and Cooper, 2016). Today, we are seeing an unprecedented shift in the age structure of countries which has never been seen in history before. In their 2018 report, The Economic and Social Research Institute (ESRI) projected that the population aged between 80 or older would increase by between 89% and 94% per cent by the year 2030 (ESRI, 2018). Furthermore, the Central Statistics Office (CSO) project that the number of people aged 65 and above will increase from 629,800 in 2016 to an alarming 1.6 million by 2051 (CSO, 2018). Population ageing is happening due to people living longer as a result of advances in public health and medicine (Stevenson White, Burns and Acree Conlon, 2018) and a decrease in fertility rates (Moen, Kojola and Schaefer, 2015) following the baby boomer cohort (people born between 1940's-1960's).

Stevenson White, *et al.* (2018) outlined that the impact of global population ageing is factor pertaining to the prevalence of mature workers within the workforce. Antoniou *et al.* (2016) assert that because of population ageing, early retirement rates have decreased and more employees are working past their retirement age. The Organization for Economic Cooperation and Development (OECD) (2019) suggested that the reason for this change is primarily down to fewer people having children resulting in skills shortages and the possible postponement of retirement.

Moen, *et al.* (2015) shares a similar opinion and suggested that a decrease in fertility rates following the baby boomer cohort has had an impact on our populations demographic resulting in more people working longer. This change will alter the demographic of organisations and change the way people work. Organisations will become more reliant on older workers and will be forced to adopt a different approach in managing their people as mature workers may be motivated differently than a younger cohort in terms of rewards and working arrangements (Antoniou *et al.* 2016).

The question therefore arises; what provisions will employers need to make to manage an older workforce and make the years leading up to retirement physically and mentally sustainable? By gaining an insight into the push and pull factors surrounding retirement decisions it provides insight into whether current workplace practices are providing incentives and choices to someone nearing retirement or if employers need to do more to address this phenomenon.

Based on the literature, there is no common age that defines someone as 'an older worker'. Armstrong-Stassen (2008) defines an older worker as someone who is 50-63 years of age whereas in contrast Sousa and Ramos (2019) defined an older worker as anyone over the age of 45. The researcher has chosen to define an older worker as over the age of 50 as the normal retirement age in Ireland is 65 and Moseley and Dessinger (2007) believe that individuals begin thinking about retirement at the age of 40 which leads the researcher to believe that by the age of 50 individuals will have had ample time to think about what factors they will consider in the lead up to their retirement.

Retirement can raise feelings of anxiety and apprehension surrounding growing older, exiting a workforce, social isolation and financial pressures, therefore it is important to assess whether employers are providing guidance and structure to employees nearing retirement (Steyn, 2018). The question therefore arises; if an employer is accepting of the unprecedented shift in the populations age structure and the reality that it may be a necessity for some to work longer, are they more inclined to make the workplace more inclusive and provide employment policies such as flexible and part time work to foster the employment relationship?

The ageing population has generated a new landscape following demographical and economic changes in society and our country. Whilst full time employment and 40 hour working weeks remain the norm in our society, new non-traditional working patterns have emerged over the past 10 years to assist with family status, age and gender diversity. Whilst flexible working options and part time work were commonly available to Women in society for Family reasons, more and more individuals including males, older workers and disabled workers are reliant on non-traditional working arrangements to sustain a healthy work life balance.



## **Chapter 2: Literature Review**

### **2.1. Introduction**

This chapter will explore the literature available on the phenomena of the ageing population and retirement. It will further give readers an insight into what factors people consider when making their decision whether to retire or work longer. Finally, this chapter will assess alternative working arrangements to sustain employability at an older age.

### **2.2. Addressing skills shortages**

As the baby boom cohort approach retirement, employers will face a skills shortage as there is not enough labour to replace these retirees (Winkleman-Gleed, 2011). This is due to the decrease in fertility rates coupled with educational opportunities and the acceptance of free movement of labour throughout the EU (OECD, 2020). Similarly, the CIPD (2018) have reported that Ireland is seeing a severe skills shortage due to changing demographics and job mobility.

To address the skills shortage issue, Chisagiu (2015) outlines that life-long adult learning should be used as a means to respond to this change. In support of Chisagiu's theory on life-long learning, the OECD (2019) have reported that both the government and employers need to reform policies surrounding older workers and create an inclusive workplace whereby the older generation are provided with the same training and promotional opportunities as the younger cohort.

### **2.3. Retirement**

Retirement can be defined as a permanent exit from paid work to enter a life stage of recreational activities (Costa, 1998). Whilst not set out by law, the normal contractual retirement age for private workers in Ireland is 65 (Citizens Information, 2020).

Alternatively, some employees may not feel they wish to pay into any pension scheme and will rely on the state pension which is currently only available from the age of 66 in Ireland (Citizens Information, 2020). The continuous rise in the eligibility age for the state pension in Ireland has contributed to the prevalence of

older workers remaining in employment past the normal retirement age of 65 (Ng and Law, 2014).

#### **2.4. Retirement: A choice or a necessity?**

Rafalski, Noone, O'Loughlin and de Andrade (2017) assert that the process of retiring starts 10 years prior to the exit from paid work and contends that it is a five-point trajectory encompassing; considering retirement, planning for retirement, exiting the organisation, adjusting to a new normal and finding satisfaction in the decision.

Decisions surrounding retirement stem from environmental factors such as the job characteristics, personal life, health status, marital status and financial security (Thieme, Bruschi and Büsch, 2015). Rafalski *et al.* (2017) outline that the factors surrounding the decision to retire is a strong predictor of the retirement outcome. As such, Rafalski *et al.* (2017) is suggesting if someone's decision to retire is made through choice, they are more likely to be satisfied with their life in retirement and adjust better to the transition.

Winklemann-Gleed (2011) has suggested that factors in which employees assess when choosing to retire at any age are health and financial security however further suggested that motives can differ between gender. Choi and Yu (2015) suggest that individuals base their decision to retire primarily on health, age and access to funds post retirement however interestingly they make a further point which highlights that some individuals are forced to resign based on not being able to keep up with technological advances. A further interesting theory from Atkinson and Sandiford (2016) suggests that older workers can feel forced to retire based on workplace age discrimination the absence of any age supportive practices in organisations.

##### **2.4.1. Personal Health and the health of Family**

According to TILDA (2014) the most common reason for employees retiring is due to being eligible for the state pension followed by their health. Beehr (2014) has a similar view and outlines that the main noneconomic reason someone retires is due to their health.

Unfortunately, what coincides with ageing is ill health and the effects that come with it such as diminished mental capacity and physical strain (Władysława and Jabłońska-Porzuczek, 2015). Deteriorating health can make a work commute more difficult for people as well as worsening any physical health issues such as long-term back pain and arthritis for people whose job may be physical. When someone's health is deteriorating or they have been diagnosed with a long-term illness their mindset changes and it becomes important to them to spend time with Family.

Ching and Peng (2015) found that another factor relating an individual's decision regarding retirement is the health of a partner and the need to either care for them or continue working to financially support the Family. Should an individual be fit and healthy at their retirement age and have a healthy family that do not require long term care (for example a disabled spouse), one may be more inclined to continue working and therefore health may not be a deciding factor in one's decision to retire.

#### **2.4.2 Financial security**

Sousa and Ramos (2019) argue that financial insecurity, such as mortgage commitment, lack of pension income and cost of living is a pull factor for someone to continue working. As we have already learned, the state pension age in Ireland is now 66 and due to rise. However, the normal contractual age of retirement in Ireland is 65. Not only do individuals have to be concerned about bridging this gap, however Raab and Gannon (2014) outline that the state pension is below the average wage in Ireland therefore an older worker must consider that they may not be able to financially survive without a private pension. Yeatts *et al.* (2000) assert that commonly, individuals who retire are faced with typical experiences such as a loss of income resulting in them being unable to sustain their normal lifestyle. We can assert that this would bring about feelings of anxiety and disappointment relating to the retirement decision. To combat this, Legendre, Pedrant and Sabatier (2018) contend that if employers postpone contractual retirement ages or remove them completely, it essentially bridges the gap between the retirement age and state pension eligibility.

### **2.4.3 Technology**

Moseley and Dessinger (2007, p.312) explain that “*Technology is an integral, inevitable component of the 21<sup>st</sup> century workplace*”. Adapting to technology changes and advances can be difficult for an older worker who may have never experienced such an adjustment in their career and will find it difficult to deviate from traditional routines (Yeatts *et al.*, 2000). The extent to which training is provided is a major motivational factor in an older worker remaining in employment past retirement (Beehr, 2014). Similarly, in the absence of any training on new systems and technology, the decision of an older worker on whether to retire is compounded by not being provided with sufficient training and upskilling (Yeatts *et al.*, 2000). Yeatts *et al.*, (2000) suggest that preparation for changes in technology is key for an older worker to reduce the level of anxiety attached with advances in technology and they suggest that training an older worker far in advance of the change being implemented alleviates the pressure.

### **2.4.4 Attachment to work and career identity**

Thieme *et al.*, (2015) suggest that individuals who are motivated to work up until their retirement age or past this age can be broken into 2 groups, those motivated to do so based on enjoying their work and feeling a sense of career identity and those who have no other choice for financial reasons.

Those who choose to work longer for identity reasons need to be supported by workplace policies that encourage working longer and management need to adopt a good attitude toward these people by showing recognition (Thieme *et al.*, 2015). In a study carried out by Sewdas, de Wind, van der Zwaan, van der Borg, Steenbeek, van der Beek, Boot (2017) on reasons pertaining to someone’s decision to work past retirement, participants who were over the age of 65 indicated that they considered colleagues and clients when thinking about retiring and noted that the social interaction and the relationships they built with their colleagues and clients were important to them.

#### **2.4.5. Work-life balance**

A work-life balance refers to one's ability to balance their work with their personal life such as travelling, hobbies and family time (Davey, 2008). With labour shortages stemming from a decline in the younger cohort entering into the workforce, retaining older workers is imperative. To aid retention, Kraak, Russo and Jiménez (2018), suggest that if work life balance needs are fulfilled by an organisation, job satisfaction increases along with retention and commitment. Kraak et al. (2018) further asserts that by failing to meet the work life balance need of an older worker, the employer is risking the employee becoming disengaged from their work responsibilities.

#### **2.5. Differences in motives between genders**

Shacklock and Brunetto and Nelson (2009) argue that there is little research conducted into the area of different motives between men and women choosing to work past retirement and suggest that whilst women may enjoy getting back to work after raising families and be happy to work into their 60's, men at that age may feel as though they would like to start winding down. This leads us to consider that gender may have an impact on what age a person decides to leave employment.

Following a study carried out in New Zealand on retirement motives, Davey (2008) asserted that when considering retirement, females are more inclined to consider their health, family responsibilities and whether their other half is choosing to retire. Whereas, men are less likely to consider these factors and will continue working for personal satisfaction which is a marked antithesis to Shacklock and Brunetto and Nelson (2009) argument. Davey (2008) further noted that other than these small differences, there is no significant difference between influences by gender regarding retirement.

#### **2.6. Working Longer**

With the rise in the state pension age in Ireland and the increase in the cost of living people are postponing retirement which ultimately means they may choose to remain in employment until over the age of 65 (Moen *et al.* 2015).

Fertility rates have dropped significantly over the past ten years with the number of births dropping from 80,000 in 2009 to less than 59,000 in 2019 (CSO, 2020). According to the World Health Organisation (WHO) (2016) the number of people aged 65 and over in Europe will increase from 14% (2010 figure) to 25% in 2050. It is therefore predicted by the WHO (2016) that there will be more individuals of an older age group than there will be of a prime working age cohort. With less of the younger cohort entering into the workforce due to a decrease in fertility rates, employers are now faced with the task of encouraging people to postpone retirement to avoid skills shortages (Davey, 2008).

In order to accommodate older workers to remain in the workforce, organisations need to recognise that employees needs and interests change over the course of their life and they may require work practices to be altered to suit their life stage (Yeatts, Folts and Knapp, 2000). Antoniou *et al.* (2016) outline that common strategies that employers adopt to accommodate an older workforce is; health and safety workplace assessments, phased retirement and flexible working options. Yeatts *et al.* (2000) also assert that other common strategies to accommodate an older workforce are age discrimination awareness, policies on older workers and training opportunities.

Armstrong-Stassen and Schlosser (2005) argue that it is important for older workers to feel respected and acknowledged. If this is accomplished it leads to a more positive working environment for the worker as well as increased efficiency for the business (Armstrong-Stassen and Schlosser, 2005). Moen *et al.* 2015 outline that the main reason as to why employers may not be doing enough to accommodate an older workforce is because they do not yet know what is required and how to effectively manage this change. However, they further argued that several practices can be adopted to encourage an older workforce such as providing them with a feeling of belonging, treating them with respect and equality and ensuring that the organisation is trained on age discrimination and equal treatment for all.

## **2.7. The Irish Governments Code of Practice on Longer Working**

Under the Industrial Relations Act 1990 as amended, in 2017 the Irish Government compiled a Code of Practice for employers and employees on longer working. The code of practice was brought about to “*set out best industrial relations practice in managing the engagement between employers and employees in the run up to retirement age in the employment concerned*”. The government set out that the proportion of older workers that will opt to work past the traditional age of 65 is set to increase significantly. The code of practice deals with; managing requests from employees to work past their contractual retirement age, developing employment policies and practices to sustain an age diverse workforce and inform employers on their statutory obligations when it comes to pensions and retirement.

The Employment Equality Act 1998 as amended outlines that whilst having different ages for retirement in a contract of employment cannot constitute as discrimination, an employer must have an objective justification for fixing a retirement age such as health and safety, promotion of intergenerational fairness and succession planning.

With this legislation and code of practice in mind, employees need to be aware that whilst they may be contractually bound to a retirement age, they are entitled to request to work past their contractual retirement age should they feel that their employer has not objectively justified their contractual retirement age.

## **2.8. What can employers do?**

With the baby boomer cohort changing the landscapes of many institutions’ employers need to adapt different forms of retirement strategies as traditional retirement has changed forever (Tacchino, 2013). The attitudes of society toward older workers is another consideration one may have when they think about retiring. What can sometimes push people to retire is a poor workplace policy (or lack thereof) on older workers or a negative workplace environment embedded by tradition (Davey, 2008).

The following practices have been identified in a number of studies as strategies adopted by organisations to address the ageing population and the impact that it has on working longer.

### **2.8.1. Bridge Employment**

Bridge employment refers to any paid work undertaken after retirement from a long-term career but before full withdrawal from employment (Alcover, Topa, Parry, Fraccaroli and Depolo, 2014). The process of retiring can be a daunting experience for an individual who has moulded a career for themselves and worked in some cases, for over 40 years. As we have learned, contractual arrangements can incentivise someone to retire at the age of 65 however with the phenomenon of population ageing occurring rapidly, employees may be inclined to work after retirement. Kim and Feldman (2000) advance the point that good physical and mental health, a healthy spouse and dependent children were all attributes linked to pursuing bridge employment for individuals who exited their long-standing career after retirement. Salary and age were two other considering factors in someone's decision to accept bridge employment (Kim and Feldman, 2000).

Alcover *et al.* (2014) cite that bridge employment can be a planned process whereby an individual transitions into a new role following their retirement or unplanned whereby financial resources during retirement didn't meet the expectations of the individual and bridge employment is a necessity for them. Commonly, individuals take up bridge employment for lower pay than their previous post to have the benefit of less responsibility, personal autonomy and flexible/part time work assisting their transition into full retirement (Alcover *et al.*, 2014).

### **2.8.2. Phased retirement programmes**

Phased retirement refers to an individual undertaking scaling down their work commitments by taking on a different form of work or an alternative work schedule. This prepares the individual slowly for their exit from their career and allows them to adapt to their new regime (Purcell, 2005). Kozak (2018) asserts that phased retirement is beneficial as it reduces salary costs whilst being able to



retain key skills and allows for the transfer of knowledge to be passed down to younger less skilled workers.

Kozak (2018) noted that phased retirement should be available through formal means and be documented in company policies with set criteria in place to avoid any discriminatory claims from employees in the event their request for phased retirement is denied. However, this proposition is unsupported by Hutchens and Grace-Martin (2006) as they hold the opinion that phased retirement should be made available through informal means and assert that it should be at the employer's discretion which employees are eligible for phased retirement.

### **2.8.3 Flexible working options**

Flexible working refers to an employee having altered working arrangements with flexibility on hours, location and days. Flexible working arrangements can include; part-time work, job shares, term time work, teleworking and working from home (CIPD, 2020b). De Menezes and Kelliher (2017) assert that by offering flexible working options to employees nearing retirement it allows the employee to create a balance between their work and their personal life.

Referring back to the study carried out by *Sewdas, et al.* (2017), a number of participants outlined that flexible working options such as working from home and working part-time was a precondition to extending their working life. Although there is a high level of trust required from employers surrounding working from home, the CIPD (2020b) reports that flexible working arrangements have become the norm rather than the exception during the recent Covid-19 pandemic. More and more employers have been forced to allow their workforce to work from home and when the world overcomes this pandemic, working from home may become part of the contractual working arrangements. The CIPD (2020b) assert that if workplaces chose not to offer flexible working arrangements, they are limiting their recruitment pool as well as driving those nearing retirement out of the organisation. To overcome this, it has been suggested that educating management on positive attitudes toward flexible working is the way forward. Interestingly, De Menezes and Kelliher (2017) refer to a study carried out on the link between flexible working options and performance and assert that by implementing an

informal arrangement on flexible working (outside of a policy and not in writing) the employee may see this agreement as a “gift” and feel privileged to receive it above others and outside of any formal arrangement. Atkinson and Hall (2009) support this proposition and outline that an employee’s response to the granting of a flexible working arrangement will be in the form of “returning the gift” in the form of enhanced performance and commitment.

#### **2.8.4. Training**

Work ability refers to an individual’s physical and mental capacity to be able to meet the demands of the job. Work ability can decline with age resulting in the possibility of early retirement due to not being able to keep up with the required standard (Thieme *et al.*, 2015). However, as we know, organisations will face skills shortages in years to come due to emigration and a decrease in fertility rates therefore, employers cannot afford to lose the skills and knowledge that older workers possess (Moseley and Dessinger, 2007). Work ability can be important to some individuals who wish to further their career post retirement through bridge employment possibly in the form of self-employment. With the investment of training and upskilling, their work ability as well as their employability increases (Alcover *et al.*, 2014).

Despite some employers recognising the need for training and providing equal training opportunities across the workforce, Thieme *et al.*, (2015) found that older workers can sometimes display negative feelings toward training, seeing it as pointless in investing in their career at what they perceive as a ‘late stage’. It is crucial that an employer overcomes this by motivating older workers to realise the benefits of training. Training motivation is an important factor in getting older workers to engage in training. Training motivation can be dependent on a number of factors such as job commitment, personal circumstances, job involvement and self-efficiency (Thieme *et al.*, 2015). If an employee is not satisfied in their role and feel as though they are not provided with any autonomy or personal goals, they may be less likely to have any motivation to engage in training. Training motivation will therefore be dependent on job satisfaction and willingness to learn.

### **2.8.5. Workplace age discrimination policies**

A possible challenge that older workers may face is age discrimination whether it be from colleagues, employers, clients etc. (Antoniou *et al.* 2016). Age discrimination stems from the traditional concept of ageism which refers to displaying prejudice against one group of people based on their age (Butler, 1969). Age discrimination can be in the form of direct or indirect discrimination and manifests itself in an organisation in the form of overlooking certain age groups for promotional opportunities to making remarks about one's age. A common stereotype of older workers is that they can be more expensive, require more training and more of an emphasis needs to be placed on health and safety in the workplace (Antoniou *et al.* 2016).

Although it shouldn't be happening in contemporary organisations, age discrimination is very much alive and stems from institutional norms (Furunes and Mykletun, 2010). Zientara (2009) outlines that there is a stereotyped assumption that younger people are more flexible than their older colleagues as well as a typical stereotype that an older workforce are less adaptable to new technology and ways of working. Antoniou *et al.* (2016) allude that employers can sometimes view older workers as a hindrance rather than viewing their experience and value to the organisation in a positive light. Butler (1969) asserted that age discrimination in the workplace can lead to low self-esteem and feelings of worthlessness.

Studies show that in fact, older workers are very important to an organisation as they usually have low absenteeism, show loyalty and bring experience and skills (Antoniou *et al.* 2016). Moreover, older workers exhibit traits such as maturity, wisdom and respect (Banai and Reisel, 1993). Interestingly, Furunes and Mykletun (2010) found a direct correlation between age discrimination and feelings of stress and low self-confidence leading to a decrease in job satisfaction which can lead us to consider that age discrimination can be a push factor in someone's decision to retire.

## **2.9. Conclusion**

From what we have seen, the reasons to either retire or continue to work are multi-faceted and based primarily on the individual's circumstances. However, where possible, encouraging older workers to remain in the workforce up to and past retirement is crucial for labour force participation and employers who will start to see skills shortages as the population continues to age. Moreover, older workers may choose themselves to remain working up to and past retirement for an array of reasons as discussed above and there are many practices that employers can introduce to accommodate this.

With the introduction of the codes of practice on longer working it is evident that the Irish government have been proactive in preparing for the phenomenon of the ageing population and it's important that this message gets out to employers and organisations.

## **Chapter 3: Research question and objectives**

### **3.1. Research Question**

The research question is to assess what factors drive retirement decisions among older workers and whether workplace employment policies are supporting employability at an older age.

### **3.2. Research objective**

The objective of this research is to assess what factors push a person to retire and what factors discourage retirement decisions to allow us to make an informed presumption on the needs of older workers. In addition, we want to identify what practices/policies employers need to implement to sustain an older worker and discourage early retirement.

Based on the analysis of secondary data for the literature review, it is worthy to note that there are many factors pertaining to an individual's decision to work past their contractual retirement age, however we can conclude that it is solely based on their personal circumstances. Moreover, it was established that there has been little research conducted into whether motives to retire differ among gender. It was also indicated that employers are not yet prepared to accommodate an older workforce and are failing to be proactive regarding the phenomenon of the ageing population. These themes need to be analysed further during the primary research phase.

Interestingly, two gaps in the research arose during the literature review. These gaps relate to whether technology and age discrimination/stereotyping are a push factor in someone's decision to retire. There was a lack of secondary information available on both considerations therefore it may be the case that this area of research is unexplored and will therefore become subobjectives of this study.

### **3.3. Sub-objective 1: To identify if some of the factors that influence retirement decisions differ by gender.**

The literature is abundant with indications as to what factors employees consider when thinking about their retirement and suggests that male employees may have different motives to continue working than their female counterparts. This is

something that is worthy of further exploration. The data may provide qualitative insights about any possible difference between males and females.

**3.4. Sub-objective 2: To assess whether technology and age discrimination/ stereotyping are push factors in someone's decision to retire.**

A second theme that was prevalent in the findings was the issue of age discrimination and how this can be a push factor in someone's decision to retire. Secondly, the research indicated that technology is also a factor pertaining to an individual's motive to retire. Based on researched found during the literature review process, there is a common perception that older workers are less productive and unable to keep up with changes. The researcher speculates that older workers may feel less superior than the younger cohort and may feel as though they are overlooked for certain promotions or training opportunities because of their age and technical ability.

## Chapter 4: Methodology

### 4.1. Introduction

This chapter will explain what methodology will be used to form a hypothesis to the research question and objectives. When analysing the overall aim of the study, the researcher was influenced by theoretical studies as well as practical considerations to assess what methodology will be best used for the purpose of this study. This chapter will detail the philosophical positioning of the study, the chosen research method, the research instrument and sample, the data collection method and the chosen data analysis method.

### 4.2. Research Philosophies

Research Philosophy is defined by Saunders, Lewis and Thornhill (2007) as “*the development of knowledge and the nature of that knowledge*”. In other words, by conducting research, you are developing a theory about a certain field. Saunders *et al.* (2007) further outlined that depending on what type of study you are doing; your method of research will vary and not the same type of research methodology will suit all research questions.

Two common types of research philosophies are epistemology and ontology. Ontology a field of study that relates to the nature of reality and being whereas epistemology is our perception of knowledge and the process through which it is created (Quinlan, 2011). Epistemology and Ontology are simply both viewpoints and the method of research philosophy chosen will be reflective of how the researcher views the world.

Within epistemology there are two main considerations; interpretivism and positivism. Critical to the interpretivist philosophy the researcher understands that there are differences between all humans and their outlook on the world. The positivist outlook is commonly linked with quantitative research and is concerned with reliability and objectivity rather than validity and subjectivism (Quinlan, 2011). Furthermore, the positivist outlook is concerned with the social reality and making generalisations from research (Saunders *et al.*, 2007).

The study into retirement perceptions and what workplace practices would support working longer, requires the researcher to ask the participants for reasons as to why they have answered the way they have and to prompt them for further insights into the topic, and for this reason an interpretivist view has been chosen for this research based on the ideology that reality is subjective and a “*matter of interpretation*” (Quinlan, 2011). Following the research philosophy being chosen, the researcher then investigated what research approach best suited this type of study.

### **4.3. Research Approach**

Both deductive and inductive research approaches were analysed for this study. A deductive research approach aims to test a theory whereas inductive research attempts to develop a theory (Bowles, 1994). When undertaking this research, the researcher was only familiar with secondary data and the extent to which literature outlined factors in which people consider when it is near to their retirement. However, when developing the research question, the researcher was unaware of what hypothesis would be generated from the primary data, leading us to conclude that a theory into the research question was undeveloped. This is conducive to inductive research.

It is common for research methods to be either qualitative, quantitative or a mixture of both. It has been suggested by Jones, Gwynn and Teeter (2019) that we should choose our research method wisely in order to generate credible evidence in which the researcher can evaluate to form a hypothesis.

#### **4.3.1. Quantitative analysis**

Quantitative analysis was described by Jones *at al.* (2019) as a method of statistical and numerical analysis usually in the form of surveys or questionnaires. The researcher considered this type of research method however when analysing the research aims, the researcher felt as though the participants may be forced to choose a specific answer in a questionnaire as they are limited to the options chosen by the researcher. Moreover, by administering surveys or questionnaires it prevents the researcher from seeing facial expressions and body language which is an important tool in assessing a participant’s feelings toward concepts. In



addition, Libarkin and Kurdziel (2002) outline that the methods for gathering and analysing qualitative data are usually carried out using pre-existing questionnaires or surveys meaning that the subjects may be wrongly forced into different set categories of the study as they only have a limited number of answers in which they can chose. We can assume that everyone has different feelings and their feeling on a certain matter may not fall under the multiple-choice options in a questionnaire or survey. From this, the researcher gathers that quantitative data is more rigid and provides less scope for the individuals subjective views on the matter and for this reason, quantitative research, has been ruled out for this study.

#### **4.3.2. Qualitative analysis**

Oliver (2012) suggests that qualitative analysis best suits a research area that relates to human motives and cognitive process of the individual. Human motives are critical to this research project as it relates to individuals' personal perceptions of retirement. Jones *et al.* (2019) insist that it is important to choose a research method that will provide the most meaningful result. This research project has an aim of knowledge sharing and educating employers therefore an impactful result for the researcher would be practical tools for employers to adopt in order to sustain an older workforce rather than numerical data which would be generated by quantitative analysis.

Qualitative researchers tend to gravitate toward results that relate to personal feels or interpretations that will capture the practical experience of individuals (Jones *et al.*,2019). Based on this assumption, qualitative analysis was chosen for this research given the nature of this study. The reason as to why qualitative analysis was chosen for this research topic is because this research involves interviews with individuals over the age of 50 who are currently in employment, on their perspectives on their retirement decisions as well as questioning them on their perspectives of the ageing population and what employers should do to accommodate an older workforce. Hence, qualitative analysis is best suited to this type of research as it allows for the interview questions to be open ended to gain a better insight into the perceptions of the participants.

#### **4.4. Research Sample**

To conduct this study, the researcher felt as though the sub-section of the population chosen needed to be nearing retirement in order to answer the research questions. From what we have learned during the literature review, there is no set definition of what constitutes an 'older worker' and so, for this study the researcher chose to identify an 'older worker' as anyone over the age of 50. The researcher felt it important to attempt to have an equal mix of genders to identify any qualitative insights emerging relating to differences in motives between genders. As this study was based on retirement decisions, the researcher felt as though the age bracket of 50 – 65 years of age was appropriate. It was important that the participants were employees rather than self-employed. The reason for this was because the research question refers to what employers can do to support employability at an older age. If self-employed participants were chosen, this research aim wouldn't apply to their positions.

9 participants were recruited and interviewed for this study, 4 of whom were male and 5 females to provide gender diverse responses. The participant profile can be viewed in Table 1 below.

Non-probability sampling was chosen for this research. Quinlan (2011) explains that non-probability sampling is normally used when the researcher is unable to engage in probability sampling which is a type of sampling that is representative of the entire population of the study. Non-probability sampling was chosen to capture a selected number of people's opinions to represent their population.

To select the participants, the researcher approached family, family friends and colleagues over the age of 50 who were living in Ireland and were currently in employment. This style of sampling is said to be judgemental or convenience sampling. The judgemental sampling technique refers to the researcher making a judgement on someone's circumstances and assessing whether they fit in with the aim of the study. Convenience sampling is similar in the sense that the researcher chooses who is convenient for them to get access to.

<b>Participant</b>	<b>Sex</b>	<b>Age</b>	<b>Title</b>	<b>Sector</b>
1	F	55	Accounts Assistant	Private
2	M	57	Caretaker	Public
3	F	59	Early childhood Practitioner	Private
4	F	58	Administrative Assistant	Public
5	F	63	Senior Medical Secretary	Private
6	F	50	Service Fulfilment Manager	Private
7	M	56	Commercial Sales Manager	Private
8	M	59	Financial Director	Private
9	M	61	Recruitment Manager	Private

**Table 1: Profile of the participants**

#### **4.5. Data Collection Method**

To conduct qualitative research, it is common for the researcher to choose to conduct focus groups or interviews with participants as data gathering methods (Quinlan, 2011). Whilst the researcher did consider focus groups which involves getting a group of people from your sample together and asking questions to the group this method was ruled out based on the Covid-19 pandemic and the restrictions placed on gatherings. Furthermore, when the researcher decided upon the interview schedule, it was concluded that the participants were not closely connected in any way in terms of their locations or their workplaces, therefore agreeing a time and place would have been an issue. With this in mind, the researcher chose to conduct 9 semi-structured interviews with individuals in over the age of 50 who are employed in an array of different positions from office work to more physical roles such as caretaking in a school. The reason as to why a broad range of job positions were chosen was to gain insight into the perceptions of individuals in different sectors and whether the job requirements affected perceptions of retirement. The questions posed to the subjects related to their perception of the ageing population, their intentions to continue working or to retire and what considerations they feel employers should have when providing for an older workforce.

#### **4.6. Interview Style**

The interviews were done one to one and semi-structured. One to one interviews are helpful if your research topic is in any way sensitive in nature and the researcher felt as though the prospect of retirement can raise upset and anxiousness therefore one to one interviews allowed for privacy and comfort. The interviews were semi-structured and exploratory in nature as Stebbins (2011) defined exploratory research as a form of discovery used to investigate and examine a topic in order to develop a theory from the data, which is the aim of this research. Semi-structured interviews refer to interviews which are not completely unstructured and maintain some level of structure whilst allowing for flexibility in terms of the schedule. *Sewdas, et al. (2017)* conducted semi-structured interviews during their research into '*Why older workers work beyond the retirement age*' and they asserted that it was a useful data collection method in allowing certain themes to arise which may not have formed part of the initial research objective.

#### **4.7. Interview Process**

Due to the ongoing Covid-19 pandemic and the social distancing guidelines in place as well as restrictions on non-essential travel, 6 of the interviews were conducted via Skype and the remainder were conducted face to face in the researchers place of work, whilst complying with social distancing. All of the interviews took place over a period of 1.5 weeks in June 2020. Facilitating part of the interviews via Skype made it easier on both the researcher and the participant to find time to engage in the study.

Prior to the interviews taking place, the participants were provided with an information sheet and consent form which was emailed to them 2-3 days prior to the interview. For the face to face interviews, the researcher chose a meeting room within her own place of work and ensured that the location and timing of the interview suited the participant. For the Skype interviews, the researcher ensured the time of the interview was suitable for the participant and ensured to ask whether the audio and video looked and sounded acceptable for the participant.

Prior to the commencement of each of the interviews the researcher asked the participant whether they had read the information sheet and signed the consent

form before participating. The researcher then explained the purpose of the study again and how the interview would proceed. The researcher further reminded the participant of the ethical considerations involved in this research.

#### **4.8. Interview Schedule**

The interview schedule was generated based on the literature review and the researchers own curiosity on the study. 18 questions were created in an aim to form a hypothesis to the research question. A summary of the interview schedule has been outlined below;

##### **Questions 1 - 4**

These questions were to settle the interviewee into the process and for the researcher to be reassured that this person was in the correct sub-section of the population for this study (i.e. over the age of 50 and an employee).

##### **Question 5**

This question was posed to assess whether the employee would have to fund their life for any amount of time after retiring but before receiving the state pension.

##### **Questions 6-8**

These questions were asked to decipher the motives of the individual regarding working longer and whether they would need to engage in bridge employment.

##### **Question 9**

This question was of particular interest to the researcher as it aims to discover whether the individual feels as though they would be unemployable at an older age.

##### **Question 10**

This question was posed to answer the main aspect of the research question which was the individual's perception on their impending exit from the organisation and the push and pull factors in which they are considering.

### **Questions 11-12**

The purpose of these questions was to get the participant thinking about working longer and the impact that it may have on them, their families and their employer.

### **Questions 13-14**

The aim of these questions was to assess what employment practices would support an individual in working longer.

### **Questions 15-17**

These questions were included as part of the interview schedule to assess whether age discrimination was happening to older people and to decipher whether it was being addressed in organisations.

### **Questions 18-19**

A common theme that arose during the literature review was technology as a push factor when employees considered retirement. These questions were asked to discover whether technology had an impact on the persons working life.

## **4.9. Data analysis**

To analyse the data, the interviews were recorded and transcribed using transcription software. The transcripts were then reviewed by the author to amend any errors in the transcribing and remove identifying information such as the names of organisations. The researcher then began analysing the data for qualitative insights. In order to do this, a thematic style of analysis was conducted based on Vaismoradi and Snelgrove (2019) assertion that by conducting thematic analysis it allows for the researcher to obtain more descriptive insights into social phenomena rather than abstract or interpretive content.

Thematic analysis is referred to as a method of organising data into different themes (Braun and Clark, 2018) which the researcher felt was best suited to an exploratory study. The rationale for this style of analysis stems from the literature review conducted for this proposal. It was apparent to the researcher that many themes arose from carrying out research on the ageing population hence the

rational for a thematic style of analysis. The researcher believes that by grouping interview questions into themes however whilst still maintaining semi-structured, open ended questions it allowed for easier analysis of the data as the subject's answers surrounded certain themes whilst allowing for new themes to emerge that the researcher may not have considered.

The researcher created hard copies of all of the transcribed interviews and reviewed each of them in-depth to identify similarities that corresponded to the research objective. The method of data analysis used was in accordance with Braun and Clark's (2018) process of data analysis whereby they grouped the analysis of the data into steps; becoming familiar with the data by reading it thoroughly, coding the data by themes, comparing the data to see if the same themes arose, reviewing the themes to see if they emerged throughout the full data set, categorising themes and producing findings in accordance with the research objective.

#### **4.10. Pilot Study**

Kezar (2000) asserted that a pilot interview increases the success of the actual research project by identifying strengths and weaknesses in the qualitative research method and outlines any practical issues that may arise such as setting, recording device and time constraints. Based on this assertion, the researcher felt as though a pilot interview was extremely important to test the practical issues related to the recording of the interview.

The researcher conducted a pilot study with 2 individuals separate to the 9 chosen participants. A pilot study is an important tool in evaluating the research method and gathering feedback from individuals on the phrasing of the questions and their reactions (Quinlan 2011). Retirement can raise feelings of anxiety and apprehension surrounding growing older, exiting a workforce, social isolation and financial pressures therefore a pilot interview allowed the researcher to gauge the reaction of the interviewee. By conducting two pilot interviews the researcher found that some of the questions in the study overlapped and caused the participants some confusion. Following this discrepancy being identified, the

researcher was able to identify what needed to be changed in the research questions.

#### **4.11. Ethical Considerations**

Hesse, Glenna, Hinrichs, Chiles and Sachs (2019) argue that a researcher has a responsibility to their subjects to conduct their research ethically and manage the data collected from the study with ethical awareness. Prior to conducting interviews with participants, the researcher submitted an ethics form to the National College of Ireland for consideration. In addition, the researcher provided the participants with an information sheet on the purpose and aims of the study as well as a consent form to ensure that the subject has agreed to their information being included in the dissertation.

The subjects were informed that the information they provide will be anonymous throughout the dissertation. The researcher recognised that the questions posed would be directly linked to the subject's personal circumstances in terms of retirement, financial circumstances (which may encourage them to continue working past retirement) and their health. With this in mind, the researcher endeavoured to structure the questions sensitively and was prepared for any upset that may arise from questions that ultimately refer to someone growing older.

The researcher recognised that there are ethical issues surrounding obtaining, processing and storing personal data and reassured the participant that all information gathered would be in line with GDPR and the National College of Ireland's Ethical guidelines. The researcher ensured not to use the participants names on the recording during the interview.

The researcher stored the recordings on a password protected file on a laptop until the data was transcribed and until exams board have marked the dissertation. At which point the recordings will be deleted. The researcher ensured to remind the participants that their consent form and transcribed notes would be held for a period of 2 years in accordance with GDPR and the National College of Ireland's Ethical guidelines, at which point they would be then destroyed.



To protect the identity of the participants they were provided with participant numbers and their consent forms, recordings and transcripts were saved using this participant number. To support the participants following the interview, the researcher informed the participants of a website called 'Active Retirement Ireland' which was set up to build a support network for retirees, promote positive ageing and encourage/suggest retirement activities.

## Chapter 5: Findings and Results

### 5.1. Introduction

This chapter will detail my findings of the primary data obtained in relation to the research question. Exploratory research was conducted using 9 semi-structured interviews with participants aged between 50-63 and employed in Ireland. As detailed in chapter 3, the interview questions were open-ended to encourage the participant to expand on the topic if required and allow for further themes to emerge. The findings in the primary research were categorised into 6 themes which all relate to the main objectives of the research question.

### 5.2. Thematic analysis

#### 5.2.1. Theme 1: Retirement ages and state pension eligibility

There were mixed results on contractual retirement ages which the researcher expected as there is no legal retirement age in Ireland. Two participants outlined that they do not have a contractual retirement age that they know of. One participant outlined that his retirement age is 68 and another confirmed their retirement age was 66, whilst the remainder of the participants (5) outlined that their contractual retirement age is 65.

Participant 1: *"I have to retire at 65".*

Participant 9: *"I actually checked my contract yesterday and its 66. I think it used to be 65 though. Its slowly coming up to meet the state pension age".*

Participant 5: *"We don't seem to have a contractual retirement age; it is not outlined in my contract".*

When the participants were asked about their opinion on the gap between the normal retirement age of 65 and the eligibility age for the state pension, participants all seemed surprised about this concept and in general they confirmed they hadn't really considered it. When the researcher explained the possibility of a gap between their retirement and their eligibility for the state pension all of the participants outlined that you would need to bridge this gap with continuing to work in your current role, take up a new role or use savings/private pension.

Participant 5: *"It seems very unfair...I feel you would need savings to bridge this gap"*.

Participant 1: *"the way I feel now I would work on until I can get the state pension if there was going to be a gap"*.

Participant 7: *"you would hope people have private pensions and savings"*

Participant 8: *"I don't feel there would be many professionals in Ireland that are reliant on the state pension. Maybe the less educated people would have no private pension scheme and if that is the case then they would have to work to bridge this gap"*.

Participant 2: *"I have my own pension anyway so I would probably be ok if there was a gap. However, someone else that doesn't have a pension would probably need to get a job for those couple of years. Even part time or something"*.

Interestingly, all participants did not seem reliant on the state pension. The researcher chose to interview a mix of highly educated employees as well as those who are less skilled and may not have a pension programme whereby their employer contributes. The reason as to why employees at different ends of the scale were chosen was to highlight whether the state pension eligibility age had a greater impact on those who are less skilled and in less professional roles. However, there was no prevalent findings in this question and the general consensus was that individuals have savings and private pension schemes.

### **5.2.2. Theme 2: Working past retirement and employability at an older age**

When asked about being aware of anyone in their organization who has been permitted to work past their contractual retirement age, three participants noted that they are aware of people who have availed of this option and all three participants confirmed that the nature of the role after retirement has always been part time.

Participant 5: *"he's 76, and he's working three days a week"*

Participant 7: *"Yes. Where I am at the moment there is people working past retirement. They were given 1-year fixed term contracts on a 4-day week"*.

Participant 8: *“There is one person who was permitted to work past retirement. She works 3 days per week”.*

The further six participants confirmed that they do not believe anyone in the organisation has been permitted to work past their contractual retirement age some of whom noted:

Participant 9: *“No, it’s once you hit 66 you are waved goodbye. They want to allow for age diversity and new ideas / skills etc”.*

Participant 6: *“No. There isn’t anyone that I know of over the age of 65, its unheard of”*

When participants were asked whether they would be interested in working past their contractual retirement age in their current job, two noted that they would not one of which outlined that her role was too physically demanding and the second confirmed that travel to and from work was too much. The other seven participants confirmed that they would definitely work past retirement. However, one of the seven further participants noted that she would only do so if she financially needed to.

Participant 5: *“I would continue on if they are happy to have me but still on the part time basis”*

Participant 8: *“I probably would work up to 67 maybe. My wife is self-employed and I can’t see her finishing up at 65”*

Participant 9: *“Yes, if I was allowed to do that here I might work until 67 or 68 depending on when my wife was retiring”.*

Participant 2: *“Oh yes definitely, work is rewarding”*

However, interestingly when asked if they would look at taking up bridge employment in another organisation if their own organisation didn’t permit them to work past retirement, two participants confirmed they would be interested in this however the further seven participants were against this idea, some of whom commented the following:

Participant 1: *"No I don't think so. If I was happy where I was at the time I don't think so for the sake of a year or 2".*

Participant 8: *"No. I would be worried about who would actually want me and whether my capabilities at that age would be questioned".*

Participant 9: *"No, it would be too big of a change for me".*

Participant 6: *"I think at that age it too difficult going into a new organisation, everyone would have more of an education than you and you would be like the older worker you know".*

A prevalent theme that emerged from the question regarding taking up bridge employment was that the change would be too big. This indicates that employees are comfortable in working past retirement in their current roles however they would be discouraged by bridge employment in a new role. Albeit, two participants noted the following;

Participant 9: *"My wife is a little further away from retirement than I am. Maybe if I got to 66 and she still had a few years of work ahead of her and I was healthy I might consider taking on a 1 or 2 year contract elsewhere to tide me over".*

Participant 5: *"Yeah. I definitely would find it interesting. Work is more than just the work its being part of the working community meeting the other people in work. But I wouldn't look for a five-day week, I would look for another part time job".*

When participants were posed with the question as to whether they would consider at the moment changing your job or did they feel that their age, and the fact that they may be nearing retirement would that discourage them from ever changing jobs, three of the participants confirmed they would change jobs whereas the other six participants confirmed their age and their current job security would deter them from changing jobs.

Participant 5: *"I do think that would discourage you from changing jobs because if you're relatively happy in the job you're in it would be hard to move"*

Participant 3: *"I don't see it as a big risk, I can see how some would but I think you get more confident with age and are not as worried about settling in somewhere else".*

Participant 8: *"No I am not considering it. I do feel as though you want security at an older age, it's very important. You want to be sure of your salary every month and your pension so I feel its best at an older age to stick to what you know"*

Participant 9: *"I would 100% say my age would discourage me. Moving jobs at 61 would be tough. Companies would be thinking well we would only get 4 years out of him. And then they think of things like sickness and health and safety etc, all that comes with ageing"*

Participant 7: *"It's a possibility, employers want knowledge and experience. That's more important to them than analysing how long you would get out of an employee who is older"*

### **5.2.3. Theme 3: Push and pull factors surrounding one's decision to retire**

This theme is important in answering the research objective as the researcher wants to assess what factors employees consider when they are choosing whether to retire. The main considerations that arose were; Financial security, health and the health of loved ones, attachment to the social aspect of work and colleagues, flexible work arrangements, their spouse's retirement and activities after retirement to replace work.

#### **5.2.3.1. Financial Security**

Each of the nine participants noted that financial security would be a consideration when they are choosing whether to retire. Financial insecurity was a main pull factor in remaining in the workforce past retirement. Some supporting answers are outlined below;

Participant 5: *"Well, I have to be honest and say finances would be the first reason not to retire".*

Participant 8: *"Finances are something I would also think about. I do have a private pension and she has her savings and I do think we would be able to live a happy life"*

*on that but you never know what expenses are around the corner you know, especially with COVID setting us all back”.*

Participant 3: *“Maintaining in the same life that I have when I am working and earning money. You would worry that you will not be able to do that”.*

### **5.2.3.2. Health**

The second most prevalent factor pertaining to one’s decision to retire was health. Five of the 9 chosen participants cited health as a push factor that they would consider when they reach retirement age.

Participant 5: *“My health would be something I would consider. If I am as healthy as I am now at 65 then I may choose to work longer”.*

Participant 2: *“My health and my finances. Yeah, those are two main things”.*

Participant 8: *“Definitely health would be a major consideration. My health and the health of my wife. I could be forced to retire for my own health or to care for her”*

Participant 4: *“My health and the health of my family”*

Not all participants cited health as a push factor in their decision to retire which we can suggest may be due to the age bracket of the participants interviewed as those at the younger end of the age bracket chosen for this research may not yet have any health considerations yet. From the literature reviewed we can digest that health among our older generation has improved due to regular cancer screening programmes and vaccinations.

### **5.2.3.3. Attachment to the social aspect of work and colleagues**

Two of the nine participants outlined that they like being part of a social circle in work and engaging with colleagues. Participant 5 cited that she enjoys learning and feels that she would stop learning and developing if she retired.

Participant 5: *“Also, if I retired, I wouldn't be part of a bigger picture I wouldn't be mixing with as many people and meeting as many people learning things because you learn a little bit every day”.*

Participant 1: *“It depends I suppose, who I was working with, if I was enjoying what I was doing and I had kind of close friends there. Also, if I hadn’t much going on in life really. I may want to stay for the social aspect of it”.*

The two participants that outlined the importance of the social aspect of work were both female. With qualitative analysis it’s impossible to draw out definitive patterns however, the researcher was expecting that females may be more reliant on social circles rather than males based on personal experience as it’s more common for women in organisations to develop personal relationships with other women.

#### **5.2.3.4. Flexible Work Arrangements**

Similar to the previous consideration, two participants noted that as they are on flexible working arrangements already, it is a pull factor pertaining to their decision to want to remain in the organisation past retirement as they felt as though their work and their home life was balanced. They also noted that flexible working arrangements allowed them to have less travel to and from work every day. These two participants were the only participants on flexible working arrangements and we will see in theme 5 that further participants noted that if they received flexible working arrangements they would be enticed to continue to work past retirement.

Participant 5: *“I’m kind of lucky because I have the three-day week would be totally different entirely if I was forced to do a five-day week”.*

Participant 4: *“Because I am on the 4 days per week now, that’s a great incentive to carry on working past retirement”.*

#### **5.2.3.5. Spouses Retirement**

Three participants confirmed that their spouse’s retirement age would be a consideration in their decision to retire. Interestingly, all three participants in this category were male. No further participants noted their spouse’s retirement age as a factor they would consider when choosing to retire.



Participant 8: *“However, if we were both healthy, I would definitely consider what age she chooses to retire at and I would retire around the same so we could enjoy our time together”.*

#### **5.2.3.6. Activities after retirement to replace work**

Three of the participants outlined that they would worry about having a lack of routine and commitments post retirement. Each of the three participants were female.

Participant 4: *“I also feel I would be discouraged about retiring due to having a lack of things to do”.*

Participant 6: *“Also, if I thought I wouldn’t have anything to do like no hobbies or anything it would probably entice me to stay working for longer”.*

Participant 3: *“Work definitely provides you with a purpose. I would worry about having a fulfilled life post retirement. You spend more time at work than at home therefore it would be hard to fill approximately 40 hours per week with leisure activities”.*

Retirement removes any structure to an individual’s day and without structure one can become demotivated and lonely. The respondents noted this and voiced their concerns regarding how to fill their days post retirement. This can be particularly difficult for those without children or a Partner. Participant 1 suggested having a post retirement plan. This could entail taking up a new hobby, moving abroad etc.

#### **5.2.4. Theme 4: The impact of the ageing population on employers and employees**

The participants were asked whether they thought employees would need to work longer. All participants agreed that employees will have to work longer in the years to come.

Participant 5: *“I think people need to work longer. Absolutely”.*

Participant 8: *“Well yes but I don’t think it will be a matter of being forced to work longer, I think people will want to”.*

Participant 9: *"I do. I think they will have no other choice. I am 61 and still paying a mortgage on a second home. In addition, it's great that we are all healthier as we can work longer if we wish to".*

Participant 6: *"Yes they will have to, to fund their lives. People are getting mortgages later in life and having children later and they have to have the money for 3<sup>rd</sup> level education and weddings etc. Employers need to extend the retirement age or else the government need to decrease the state pension age".*

Participant 2: *"Yes, if they are healthy, they will. Probably for financial reasons. You see now with the cost of houses; younger people can't afford to get a mortgage until they are into their 30's and a huge mortgage at that so they will be paying that mortgage well into their 60's".*

When asked what impact they felt the ageing population will have on employers only one participant noted that this will have a positive impact on employers.

Participant 7: *"I think it will have a positive impact on employers to be honest. Older people have the knowledge to mentor younger people. A lot of companies will actually use their long-standing workers to train the younger ones".*

Others cited negative impacts such as health and safety, training, sickness and increased demand for alternative working arrangements. The following responses were received;

Participant 5: *"It depends on their profession, and where they are, with regards to their salaries, if they're at the very top end of their salaries, they might not be able to afford that, because they might feel when we can get somebody in at the other end, and they won't do the same job but they'll do something similar. I think also, if they were obliged to keep people on who were not fit for the purpose, beyond a certain age there would be issues with productivity and age diversity in the workplace. It wouldn't allow for as much inter-generational diversity if older people were all kept on".*

Participant 8: *"They will have to ensure that the workplace is satisfactory for older workers. They will have to think about health and safety more and working hours".*

Participant 4: *“It's a lot more training that's going to be required for older people. Plus, you have to look the kind of sick leave as well. Are they going to have such an impact on their company if they are going to be out sick a lot?”*

Participant 9: *“They will need to do their best to assist us older folk in remaining in the workplace past retirement. This means providing healthcare packages, maybe vouchers toward keep fit or strength classes, healthy food in the canteen etc. Any little incentives that older people would like and would allow them to work longer”.*

#### **5.4.5. Theme 5: Workplace practices or policies that would assist people nearing retirement**

When questioned about whether they were aware of any workplace practices or policies in their organization that would assist people in nearing retirement. Such as flexible work, phased retirement shorter working days a common theme was a lack of knowledge or information on this. There was no participant who had been made aware of any specific arrangements available to those in the lead up to their retirement. The following responses were noted;

Participant 6: *“If there are, they are not advertised”.*

Participant 7: *“I only know of a shorter working week available for those who have past retirement already. My employer has never come to me and addressed my plans in the lead up to my retirement which is surprising”.*

Participant 6: *“It's funny I don't actually. It's very rare that anyone is allowed to work from home. Definitely I never see any part timers. Even young parents etc. It's as if it's just not heard of where I am”.*

Participant 9: *“No, it's a very much 9 – 5.30 style organisation where your boss wants you in front of them working in an office setting, doing what they refer to as standard hours”.*

Participant 3: *“We are not prepared for retirement at all nor are any requests for altered working arrangements welcomed”.*

The responses to this theme were quite negative and indicated that organisations may not be putting the required resources into the workplace to address our

ageing society. However, the researcher did expect to find some examples of flexible working options or working from home as incentives for older workers however none of the participants highlighted any flexible working arrangements open to them as they grow older. It may be a possibility that the participants are simply not yet aware of any alternative working arrangements available in their organisations that would assist them in nearing retirement. However, participant 5 noted on numerous occasions that she feels she would not be able to work past retirement if she was on full time hours allowing us to consider that flexible and part time work should be considered by employers should they wish to retain key skills within the business.

Participant 5: *"I feel that I am very privileged to be doing part time at the moment because I feel that I wouldn't be able to get up at 8am, 5 mornings a week and work 8.5-hour days. If I didn't have this, I don't believe I would still be working. Maybe I would work in a shop part-time or something"*.

When the participants were asked what workplace practices or policies assist them personally in their decision making regarding working up to your contractual retirement age or even past it a common theme was part-time / flexible working arrangements and working from home. Participant 5 is already on part time working hours and she outlined that money may be an incentive to work longer.

Participant 1: *"Part time work or phased retirement"*.

Participant 7: *"Working from home is something that would assist me. Less travel as I am in a sales role"*.

Participant 8: *"Working from home would be great to cut the travel down and definitely part time or shorter days"*.

Participant 9: *"I feel part time would be great. I could test the waters as such and see if I enjoyed being off. I do also think that getting into some clubs like golfing etc would prepare you more for retirement and give you an idea of what hobbies you could take up"*.

The general consensus among the further 8 participants was that working from home or working part time would assist them in nearing retirement as it would

alleviate the physical strain of traveling to and from work 5 days per week. Participant 5 outlined that as she works 3 days per week, she maintains a better work life balance and can schedule her appointments mid-week to take the stress out of trying to get medical or beauty appointments on Saturdays. She noted that as you grow older you have a lot more things to look after and get checked and it's very important to be able to have the time to have these consultations.

**5.2.6. Sub-objective (Theme 6): To assess whether technology and age discrimination/ stereotyping are push factors in someone's decision to retire.**

**5.2.6.1. Age discrimination as a push factor to retire**

Seven participants confirmed that they have never witnessed age discrimination in the workplace or been subject to it themselves and indicated that they feel they are offered the same opportunities in terms of training and promotions as the younger cohort. All nine participants confirmed that they have never been given training or received written correspondence regarding workplace age diversity and age discrimination. Two of the participants confirmed that they have witnessed age discrimination in the workplace;

Participant 1: *"Yes. Younger people treat me differently than they do the colleagues the same age as them. I've often been in the canteen and I might be flicking through Instagram and they would look at me and say oh my god are you actually on Instagram like? But the organisation don't. They give me the same opportunities as younger people in terms of training courses".*

Participant 9: *"I have heard some remarks yes, mainly regarding technology and that. I ignore it though".*

**5.2.6.2. Technology as a push factor to retire**

The participants were asked whether they received training on technology and new systems and all of them noted that they would receive informal training from a Manager is a new small change was brought in. Two participants further noted that if a large change was introduced such as a new system, formal board room

training would be provided from the training department or system administrators.

When questioned as to whether they find they become overwhelmed with technology and gets more difficult with age there were mixed feelings. Three participants confirmed that they felt as though technology overwhelms them as they grow older. The following responses were noted;

Participant 8: *"I feel this is something that would push me to retire. As technology expands our jobs get more difficult".*

Participant 9: *"I do, definitely. As I mentioned earlier. It's all so different now. You have these tech savvy people coming into work and you feel as though you can't work to their standard".*

Participant 4: *"You do feel overwhelmed definitely. I feel stupid at times. The younger people I ask for help would have learned computers in work whereas I just had to pick it up as computers came into the job".*

Participant 5: *"No, never. I like to learn more stuff because it helps me in my day to day life".*

## **Chapter 6: Discussion**

### **6.1. Introduction**

The aim of this study was to assess what factors drive retirement decisions among older workers and whether workplace employment policies are supporting employability at an older age. The questions posed to the participants were aimed at obtaining an insight into what employment practices are currently available in their organisation to support working past retirement and what measures would assist them personally in working up to or past their retirement age. This chapter will provide an overall summary, specifically structured around the research aims and questions of this study.

### **6.2. Contractual retirement ages**

We are aware from the literature studied that the normal contractual age for retirement in Ireland is 65 which is consistent with the findings as over 50% of the participants noted 65 as their contractual retirement age. This is also the mandatory retirement age for civil servants. The researcher expected to see mixed results from this question given that employers are hesitant to avoid putting a retirement age into contracts as it can create a situation whereby employees work on past 65 and may have health issues or be less productive causing problems for employers.

Overall, the researcher does believe it is best to outline a contractual retirement age, however 65 years of age is relatively young in an ageing society. By raising contractual retirement ages to 67 or 68 it will maintain key skills within the organisation and come up to meet the state pension age, bridging the gap between retirement and state pension eligibility however only one participant cited his retirement age as 68.

### **6.3. Factors pertaining to one's decision to retire**

During the literature review stage, the considerations that arose as to why people retire were: health, finance, technology, attachment to work and career identity and work-life balance. During the primary research with participants the following considerations arose: health, finance, attachment to the social aspect of work,

flexible working arrangements, spousal retirement and activities after retirement to replace working.

We can conclude from primary and secondary data analysed that health and the health of one's family as well as finance are two major factors pertaining to one's decision to retire. This is consistent with Winklemann-Gleed's (2011) assertion that health and finance are two major factors that employees consider when deciding to retire. The participants all confirmed that financial security would be a factor they would consider when assessing whether to retire as they were all keen to maintain the same standard of life that they currently hold. Health as a factor was not as common as finances among the participants however this can be expected when the participants are all currently healthy, they may choose not to think negatively about their health in the future.

During the literature review it was found that Yu (2015) asserted that studies in Australia have shown that job-satisfaction plays an important role people's decision leading us to believe that, job satisfaction can entice an individual to remain in employment however interestingly, not one participant cited job satisfaction as a factor they would consider when choosing whether to retire.

The only notable differences in the factors that arose during the primary and secondary data was spousal retirement and activities after retirement to replace working as these themes were not majorly prevalent in the literature reviewed. However, following qualitative research, these new themes emerged from the participants perceptions of retirement. Consistent with Yeatts *et al.* (2000) theory that individuals who retire are faced with typical experiences such as a loss of income resulting in them being unable to sustain their normal lifestyle, a number of participants noted that they would worry about having a lack of activities after retirement to replace working. Eismann, Verbeij and Henkens (2019) asserts that studies relating to retirement planning often focus on financial considerations in retirement and less studies address the non-financial characteristics of retirement like the psychological aspect of having to plan activities. Notwithstanding this, Eismann *et al.*, (2019) advocate that retirement planning and goal setting is an important tool in preparing for retirement and adjusting to fully exiting employment.



The second new emergent theme was spousal retirement. Interestingly, this consideration was raised only by males and will be discussed in further detail in the 'Gender' section of this chapter.

#### **6.4. Working longer and bridge employment**

In a study carried out by the CIPD (2020a), 1600 individuals were surveyed and 49% of employees in this study were over the age of 55 and they outlined that they feel they will have to work up until the age of 70. 27% of individuals confirmed that they feel they will need to work past retirement if they wish to uphold the same standard of life as they currently have, such as going on holidays each year. 32% of those surveyed confirmed that it would be their decision to work past retirement to keep them cognitively healthy.

These statistics are consistent with the primary data collected from this study. The majority of participants confirmed that they see themselves working longer for financial reasons in order to sustain their current lifestyle. Furthermore, one participant noted that they find work rewarding and outlined that as their reason to want to continue working. However, the majority of the participants were only comfortable working longer in their current roles and were not interested in bridge employment. Interestingly, none of the participants were aware of what bridge employment was however when explained the concept of bridge employment a number of participants conveyed their reluctance to start new employment at an older age. Some commented that it would be too much of a challenge going into a new organisation. The feelings of anxiety raised by individuals regarding taking up new employment is consistent with the literature reviewed for this study as Moen *et al.* 2015 asserted that older workers need to feel respected and secure in their roles and if employers create this nurturing environment, older workers are more encouraged to remain in employment. Similarly, if employees were aware that a new environment would provide them with the same level of dignity, security and respect that they hold in their current organisations, they may feel less worried about changing jobs.

As outlined previously, employers are hesitant to allow someone to work past retirement for legal reasons such as discrimination cases. However, retirement

ages are normally set in contracts to allow for generational diversity and to avoid productivity and absence issues.

The findings in this question portray that employees are interested in working beyond retirement which is an extremely important finding. Their perception of the ageing population and their impending exit from the organisation is focused on maintaining their employment beyond retirement whether it be on different working patterns or not. It is evident that these employees have considered the impact that the ageing population will have on society and they are encouraged to work longer because they feel fit and able however, the majority only felt comfortable in doing this in their current role. Referring back to the literature review, Armstrong-Stassen and Schlosser (2005) noted that it is important for older workers to feel respected, recognised and acknowledged within the workplace. If this is accomplished it leads to a more positive working environment for the worker as well as increased efficiency for the business. From the findings analysed for this question, employees are hesitant about moving jobs at their current age due for fearing the unknown and wanting to feel secure. It could be suggested that by changing jobs at a later stage in life, you would worry about how your relationship would be with your boss (who may be younger) and colleagues and whether you would be held in the same regard as your previous role.

### **6.5. Workplace Practices to support longer working**

Unfortunately, the majority of employees were unaware of any workplace practices or altered working arrangements available to older workers in their organisation. Yet, this may not be cause for concern as employers may be reluctant to publicise this information due to a surge in uptake of different working arrangements or the creation of a sense of entitlement. Those who did know of people who were permitted to work past retirement all done so on a part time basis. This indicates that employees are able to work after the age of 65 and maintain productivity however they require shorter working weeks. In this case, the employer is able to gradually prepare for the employees' full retirement in terms of succession planning whilst keeping the employee possibly in a mentoring role for the successor.

One participant who is aged 63 currently already works part time and she commented that most likely this was an incentive provided by the employer to keep her from retiring early. The participants may be more aware of different working arrangements available to them should they approach their employer and ask.

The most common workplace practices that arose from the participants views was flexible working arrangements / part time and working from home. The majority of the participants confirmed that these type of practices would assist them in the lead up to their retirement and would play as an incentive to work past retirement which is an extremely important finding in this body of research as it provides us with insight as to how employers can become practicably ready to assist employees in working longer. Interestingly, one participant noted that as retirement is a substantial life change, they felt that employers should run retirement courses that consist of introducing employees to retirement groups such as golfing societies and other social clubs.

The CIPD (2020b) cite that organisations are reluctant to provide employees with the option of flexible working for a number of reasons including; trust issues, a lack of support from senior management, the effect that flexible working has on colleagues who operate in the office every day and meeting customer's needs. However, if organisations were educated on the impact that the ageing population will have on their future recruitment and succession planning in the long term, they may be more enticed to offer different working patterns or arrangements to foster employability at an older age.

#### **6.6. The Ageing Population: How will this impact employers and employees?**

This theme generated the most conversation from the participants. A common answer was that the ageing population will negatively impact employers as they will need to put time, money and resources into adapting the workplace to sustain an older workforce. The majority of the participants viewed this negatively even as older workers themselves, they felt as though employers would not welcome this feature and would be uncomfortable with the thoughts of having to alter working arrangements and place more emphasis on health and safety.

None of the participants outlined that their employer was already fostering employability at an older age by introducing older worker policies or retirement courses, increasing health and safety or providing any additional supports to older workers. Essentially, nearly all participants felt that employers need to do more which is a very significant finding.

Notwithstanding this, when we consider industries such as aviation and hospitality who commonly employ younger workers, leaders in these industries will have no other choice but to introduce measures to foster employability at an older age in order to skills and knowledge as they will have less access to younger job seekers. The CIPD (2019) report that due to skills shortages and a lack of young job seekers, employers will be forced to support older workers with flexible working arrangements to avoid early exit from work.

Based on our findings, there was mixed feelings on the reasons as to why the participants feel employees will need to work longer a general theme that arose was that it will be necessary for people to work longer for financial reasons. Contradictory to these findings, the literature suggests that it will be by choice that employees work longer due to health improvements over the years, people are looking after themselves and have a better standard of life which encourages them to work longer. Participants noted that people are having children later in life and parents are forced to cover education costs, weddings and their own mortgage causing them to need to work longer. Albeit, participant 8 noted that participants may want to work longer for reasons other than finances and argued that when you are fit and healthy it may not be a strain on your physical or mental attending work therefore you may chose to remain in employment because you still feel young.

One participant felt that having older workers remaining in the workforce past retirement will positively impact employers as they may use older workers as mentors and coaches for succession planning. It was found during the literature review process that Kozak (2018) raised this point also when he discussed phased retirement and outlined that by having older workers remaining in employment up to or after retirement age it retains key skills and assists with the transfer of knowledge by means of mentorship programmes.

Another interesting point that one participant raised was the aspect of generational diversity and the importance of opening positions up to younger people. This participant noted that employers may leave retirement ages in contracts of employment to ensure that succession planning does take place and the organisation is replenished with new skills over couple of years.

### **6.7. Gender differences**

A subobjective of this study was to identify if some of the factors that influence retirement decisions differ by gender. During the literature review it was found that Davey (2008) asserted that females are more inclined to consider whether their other half is choosing to retire when they thought about their retirement. Whereas, men are less likely to consider this factor and will continue working for personal satisfaction

From the primary data collected, 3 of the 4 males made reference to their Partner's retirement age and mentioned that they would not retire before their Partner. This finding is a marked antithesis to Davey's (2008) research as none of the female participants noted this factor as a consideration pertaining to their retirement decision.

The 3 male participants who noted their Partner's retirement age as a factor they would consider when choosing whether to retire outlined that they felt there would be no point in retiring without their Partner as they wanted to be able to enjoy retirement together. This finding is consistent with a study carried out by Legendre *et al.* (2018) who found that normally individuals marry someone who has similar personal preferences and socio-economic characteristics, commonly leading to a coordination of joint retirement for leisure activities and quality time in the latter years of life.

### **6.8. Age Discrimination and technology**

A further subobjective of this study was to investigate whether workplace age discrimination and technology would be a reason for leaving employment at retirement age or remaining in employment.

From studies conducted, we are aware that age discrimination is very prevalent in today's society and two participants out of a small sample (9) noted that they have been subject to age discrimination in the workplace. Alarming, all 9 participants noted that they have not been provided with workshops or literature on age discrimination in the workplace leading us to consider whether employers are placing any resources into ensuring older workers feel protected and supported in their environment. Interestingly, the two participants who have been subject to age discrimination confirmed it was made against them by younger workers therefore without any age discrimination policy, the younger cohort are not being educated on the area of age discrimination and in some cases may not even know their actions or comments are discriminatory. With the increase in older workers in organisations and less younger workers entering into the workforce, the researcher expected to see more emphasis being placed by employers on promoting positive relationships between the young and older cohort in organisations by educating the workforce on age discrimination.

As we know, Zientara (2009) outlined that age discrimination and technology are connected in the sense that there is a stereotyped assumption that an older workforce are less adaptable to new technology and ways of working. We can digest from this ideology that technology can cause age discrimination in the workplace especially as the years go on as technology becomes even more prevalent in organisations with working from home and communicating through video calls. Notwithstanding this, when the participants were posed with the question of whether technology was a push factor pertaining to their decision to leave employment at their retirement age only a small number of participants (3) noted that it was. However, should the correct resources be placed on training older workers on technology and giving them additional training time to younger workers they may not feel pushed to retire.

The majority of the participants mentioned that they are satisfied with the training they receive on technology and that they are interested in learning about new technologies as they are aware of their requirement to do so if they wish to maintain the ability to execute their role.

Participants from the study mentioned that most training on technology is informal and done by Management. However, the literature suggests that more emphasis should be placed on formal training for older workers as technology brings about feelings of pressure and anxiety. If most training on technology is done informally during working hours, we must consider whether employees feel they are able to request additional time for training or if they feel comfortable in being shown how to do something again. By carrying out informal training it creates an environment whereby the trainee is reliant on having a good relationship with their Manager and being comfortable to ask questions.

### **6.9. Limitations**

The researcher is aware that there is limitations to the methodology chosen. The methodology chosen for this research was qualitative which means that the insights gathered on the topic of the ageing population and retirement were subjective in nature. In this instance, the researcher had to be conscious about bias when interviewing the participants and analysing the data. Furthermore, the researcher was conscious that some of the participants were under 60 years of age and therefore may not have been in the mind-set of retirement yet.

Finally, the sample size of 9 participants is not generalisable to the overall population of older workers nor is the insights obtained about organisations in Ireland generalisable to all organisations. It can be suggested that some of the themes found in relation to factors individuals consider when choosing whether to retire may be transferable across different countries however, we must consider that different countries will have different policies on retirement which will influence decisions differently.

## **Chapter 7: Conclusion and Recommendations**

### **7.1 Conclusion**

The aim of this study was to assess what factors drive retirement decisions among older workers and whether workplace employment policies are supporting employability at an older age. There were two sub-objectives to this study, one was to assess whether retirement decisions differ between gender and whether age discrimination and technology are push factors that encourage older workers to retire. The research aim was achieved with the use of qualitative interviews with 9 employees between the ages of 55 – 63 who are currently working in Ireland.

The researcher was encouraged to study this research question based on the phenomenon of the ageing population throughout Europe. The previous research carried out paid limited attention to the role that organisations play in retirement decisions especially in an era of ageing populations. However, the findings indicate that retirement decisions are sometimes influenced by the availability of alternate working arrangements. The literature available mainly related to countries outside of Ireland and the researcher found little literature available relating to the perceptions of Irish employees, hence this research was required in order to develop the literature already available on this phenomenon.

The most noteworthy findings from this study was the fact that the majority of the sample do wish to work past retirement not only for financial reasons but to ensure that their life is fulfilled with purpose. Those participants who indicated that they wished to continue working for financial reasons is an indication of the world we live in today whereby living standard are high, people are getting mortgages later in life and paying for education for children is costly. However, a significant finding of this study was the anxiety that was found to be attached to retirement and the idea of not having activities to fill the days post retirement. This finding advances the idea that individuals should be provided with phased retirement options in an attempt to alleviate the anxiety attached to retirement and slowly allow them to become involved in activities post retirement.

It is worthy to note that those in physically demanding roles confirmed that they would not be interested in working past retirement which indicates that their



health may be a factor in their decision to retire. Those in less physically demanding roles such as an office environment are more likely to work longer. In addition, the participants were not interested in bridge employment opportunities due to a common ideology that it would be too big of a challenge for them entering into a new workplace. Albeit, this conclusion was not prevalent in the literature reviewed. These findings suggest that the contractual retirement age that employers place on employees need to be reviewed and employers should be flexible with retirement ages.

A further prevalent finding of this study was the limited availability of alternative working arrangements in organisations as well as they lack of resources available in preparing employees for retirement. In conclusion, the participants felt as though they had little or no information on any supportive workplace practices available to them in the lead up to their retirement. The findings indicate that employers in Ireland are unwilling to introduce policies and practices to address the ageing population and are failing to recognise the importance of supporting older workers to maintain key skills within the business. This finding links back to the literature found on impending skills shortages in Ireland. Employers may not be practicably ready to introduce working from home incentives, part time work or phased retirement as they are not yet educated on the ageing population phenomenon. The ageing population may not yet have impacted their organisation and for this reason employers want to continue as 'normal'. However, as evidenced from the findings, employees are more encouraged to remain in employment past retirement should they be provided with accommodation to do so such as working from home or part-time hours.

The lack of accommodations available for older workers within organisations is a very significant finding in this body of research. We have seen that it is common for spouses to want to retire together. However, if employers are not providing any age supportive workplace practices, employees are more likely to exit the workforce earlier which will leave employers will skills shortages in the long term.

A sub-objective of this research was to assess whether age discrimination and technology pushed older workers to retire. In conclusion, age discrimination in organisations is prevalent and whilst the participants did not specifically state

whether it would push them to resign, their accounts of age discrimination in the workplace were upsetting. In the long term, if age discrimination continued indefinitely in organisations the researcher believes that it would have an impact on one's decision to retire. Technology seemed to overwhelm some of the participants however, again it did not have a great enough impact to push them to retire.

## **7.2 Recommendations for businesses and implications of findings**

By extending the contractual retirement age for employees it incites them to remain in the workforce for longer and positively impacts the organisation as their key skills and knowledge remain in the business. This will also combat the issue of skills shortages developed by the ageing population. However, from the literature reviewed we are aware that older workers need to feel valued within the organisation, therefore if they are overlooked for training and promotional opportunities in the latter years of their employment, they will not be enticed to stay, regardless of their contractual retirement age. Employers should initiate a programme for raising contractual retirement ages in line with the Governments Code of Practice on Longer Working and implement training and development opportunities for older workers to support them as they age and come to the end of their employment with the organisation. Positive age-related policies are an important aspect of employer branding for organisations. During the primary data collection stage, we identified that the participants were reluctant to want to change jobs at an older age and outlined that they would be worried about going into a new environment and culture, however, if positive age related policies became part of the employers branding programme, employees may feel more encouraged to change positions.

Regarding the implications of the findings, raising the contractual retirement age would be the main priority for employers to consider. The reason for this being a priority is because ageing population is currently a worldwide issue and in order for employers to combat the skills shortage issue that coincides with the ageing population, they must allow their older employees to work longer. This will have a financial impact on employers as older workers are commonly on older contracts and cost the employer more in pension and healthcare contributions as well as

their salaries. Employers know that they will be able to get graduates in for less money and provide training to them however, maintaining skills within the business and being able to retain years of knowledge and experience should outweigh the financial costs for employers. In terms of implementing this change, as its priority, the researcher suggests that employers should look at implementing this by early 2022 following a cost analysis.

However, as we know, in order to maintain older workers when employers do raise the contractual retirement age, the findings indicate that flexible working arrangements assist them in working longer. If employers want to be able to manage and take advantage of this unprecedented shift in the age structure of our population, they need to educate themselves on different types of workplace practices and look at introducing them into their organisation at the same time as raising the retirement age to meet the state pension age. This will of course have resource and financial implications for employers however if employers are clever about what alternate work arrangements they offer, such as working from home, they can possibly still maintain the same productivity. This is in line with Atkinson and Hall's (2009) assertion that an employee's response to the granting of a flexible working arrangement will be in the form of "*returning the gift*" in the form of enhanced performance and commitment. The researcher suggests implanting this change over the next 1-3 years as it should be a slow monitored process.

A third priority for employers should be combatting age discrimination and stereotyping. To do this, the culture of the organisation needs to be altered and employees and management need to be educated on age discrimination. Most organisations will have a policy on workplace discrimination in general however normally this is there to address gender, race and sexual orientation discrimination. It's rare that organisations will have a specific policy on age discrimination as it's a topic that not enough emphasis is placed on. We have learned that age discrimination is a relatively recent challenge given that population ageing is a new phenomenon across OECD countries and workplaces have not yet shifted their culture to accommodate this change.

Changing the culture of an organisation and introducing workshops is relatively cost-free for employers. However, what is not cost-free is age discrimination and

harassment litigation cases. To avoid any litigation issues, the researcher suggests implementing such a change over the next 12 months given that it is a low-cost change.

### **7.3. Recommendations for Policy Makers**

Age Discrimination in Employment Act of 1967 was introduced in the US to combat age discrimination in hiring and firing practices as well as in mandatory retirement ages. Mandatory retirement ages are banned in the US under this act with limited exemptions. As a recommendation for the Irish Government and policy makers, introducing a similar act in Ireland to include verbal and non-verbal age victimisation laws, employees would have more protection in the workplace and employers would have no choice but to address age discrimination effectively.

### **7.4. Recommendations for future research**

Overall this study has provided the researcher and readers with an insight into how people make retirement decisions and what factors influence these decisions. Whilst there is already literature available on push and pull factors surrounding retirement decisions, there is little attention paid to these decisions in the context of the ageing population. In general, people make retirement decisions based on health, finance and family. However, when retirement decisions were researched in an era whereby populations are ageing rapidly, a whole new concept of retirement decisions has been uncovered as older workers are wanting to work past retirement for a number of reasons, yet the findings show that they do not feel able to do so without supportive workplace practices.

In hindsight this research would have been developed even further should HR professionals and business owners have been included in the research to obtain insight into the position of employers in terms of offering alternative working arrangements to older workers. From the research undertaken it is evident that organisations are reluctant to offer part-time or working from home arrangements however, if employers were interviewed on this topic, we would be educated on the underlying reasons as to why organisations may not offer these options.

The researcher suggests that if further research was to be conducted into the topic of retirement and the ageing population, it would be interesting to conduct this research on organisations to assess exactly what workplace practices are available for older workers as this research only obtained this information from the opinion of employees.

A further area of research that would potentially be interesting would be on the topic of bridge employment. By conducting qualitative or quantitative research into the area of bridge employment, it would complement this research as these findings suggested that the participants were hesitant about perusing bridge employment for security reasons and a fear of a new challenge. If research was conducted on the motives of individuals who have chosen to peruse bridge employment and how that has worked for them, it would further develop the literature and possibly provide an insight as to whether bridge employment is a positive experience for individuals.

## **Personal Learning Statement**

I undertook the Masters in HRM programme to broaden my HR knowledge and be able to better understand how HR can strategically align with an organisation's goals and objectives. Prior to commencing this Master's programme, I saw HR as a completely separate entity to the business and interpreted HR's function as 'the problem solvers'. However, after completing the different modules I came to realise that HR is much more than problem solvers. HR are an important component of business and in order for a business to meet their strategic objectives, HR need to play their part in managing the people aspect of the business to ensure that every department in the organisation are directed toward the same objectives.

The modules in the Masters in HRM programme prepared me to undertake this body of research by teaching me how to write and think academically in my assignments and exams. I personally learned how to read lengthy research papers with a critical eye and draw out the important points that related to my research question.

This dissertation has allowed me to grow and develop professionally as a HR specialist as I have broadened my knowledge extensively in the areas of retirement and alternative working arrangements as well as educating myself on the phenomenon of the ageing population, which as a HR professional is a challenge that I will be faced with in my career.

Albeit, this body of research was challenging and I was forced to overcome these challenges by being organised and proactive. I came up against challenges such as participants moving interview dates and understanding how time-consuming analysing data is. Furthermore, I had to really learn how to extract themes from my data and recognise contradictions between the primary and secondary data. However, perseverance and educating myself with research papers assisted me in learning this technique. Overall, this dissertation has enticed me to want to continue to learn about different HR topics in more depth such as compensation and benefits, which overall I feel is a major accomplishment and will allow me to grow further professionally.

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## Appendix

### 1. Consent Form

#### **Participant Consent form**

*The Ageing Population: A qualitative study into the perceptions that employees nearing retirement have on their impending exit from the organisation and if current employment policies are supporting employability at an older age.*

Consent to take part in research

- I..... voluntarily agree to participate in this research study.
- I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.
- I understand that I can withdraw permission to use data from my interview within two weeks after the interview, in which case the material will be deleted.
- I have had the purpose and nature of the study explained to me in writing and I have had the opportunity to ask questions about the study.
- I understand that participation involves being interviewed about my perceptions of retirement as an individual who is nearing retirement and offering my personal opinion on what organisations could do to support people in their decision to retire or to continue working.
- I understand that I will not benefit directly from participating in this research.
- I agree to my interview being audio-recorded.
- I understand that all information I provide for this study will be treated confidentially.
- I understand that in any report on the results of this research my identity will remain anonymous. This will be done by changing my name and disguising any details of my interview which may reveal my identity or the identity of people I speak about.

- I understand that disguised extracts from my interview may be quoted in the dissertation itself and may be used in further published papers with my prior consent.
- I understand that if I inform the researcher that myself or someone else is at risk of harm they may have to report this to the relevant authorities - they will discuss this with me first but may be required to report with or without my permission.
- I understand that the original audio recordings will be transcribed and retained in a secure, password protected location until the exam board confirms the results of the dissertation at which point it will be destroyed securely. I understand that the researcher, as well as her supervisor will only have access to my interview notes/audio recording. These practices will be in line with the NCI ethical guidelines and GDPR.
- I understand that a transcript of my interview in which all identifying information has been removed along with my consent form will be retained for 2 years after the researcher finishes the masters programme in accordance with NCI policy.
- I understand that under freedom of information legalisation I am entitled to access the information I have provided at any time while it is in storage as specified above.
- I understand that I am free to contact any of the people involved in the research to seek further clarification and information.

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Signature of participant

Date

I believe the participant is giving informed consent to participate in this study

-----

Signature of researcher

Date

## **2. Information Sheet**

I would like to invite you to take part in a research study. Before you decide you need to understand why the research is being done and what it would involve for you. Please take time to read the following information carefully. Ask questions if anything you read is not clear or if you would like more information. Take time to decide whether or not to take part.

The research topic I am investigating is as follows;

*The Ageing Population: A qualitative study into the perceptions that employees nearing retirement have on their impending exit from the organisation and if current employment policies are supporting employability at an older age.*

### **WHO I AM AND WHAT THIS STUDY IS ABOUT**

My name is Grace Meehan and I am conducting a study into the ageing population, retirement perceptions and organisational practices to support retirement. This project is part of my Masters in Human Resource Management.

Population ageing is happening around the globe as a result of advances in public health/medicine and a decrease in fertility due to people having smaller families. People are working longer before retirement as early retirement rates have decreased dramatically, more employees are working up to their retirement age, and in some instances past their retirement age.

The aim of this study is to investigate peoples motives to retire or to continue working and if organisational practices are in place to support these decisions. The broader aim of the study is to educate organisations on what work supportive arrangements they can adopt to support older workers nearing retirement.

### **WHY HAVE YOU BEEN INVITED TO TAKE PART?**

You have been invited to take part because you are over the age of 50 and are currently employed.

### **WHAT WILL TAKING PART INVOLVE?**

During this interview I will ask you a number of questions regarding your perceptions of retirement and the ageing population and what employment practices would support an individual in working longer.

I expect that the interview will last 30 minutes and will be conducted in a location that is suitable and comfortable for you and I. I will take some notes during the interview and I will also take an audio recording of the interview on my personal mobile phone. I will then transcribe the audio following the interview.

You will be fully anonymous in the dissertation itself. I may quote you in my dissertation however your identity will be disguised by calling you participant a,b,c etc. Only your position, age and sex will be disclosed in the dissertation.



### **DO YOU HAVE TO TAKE PART?**

Participation is completely voluntary and you have the right to refuse participation, refuse any question and withdraw at any time without any consequence whatsoever.

### **WHAT ARE THE POSSIBLE RISKS AND BENEFITS OF TAKING PART?**

By participating in this interview you may find it beneficial to you as it may encourage you to consider what employment practices would help you to make the decision to continue working or to retire. It may entice you to think about work life balance, your health, your finances and whether you are in a position to retire.

Notwithstanding the benefits of the study, retirement can raise feelings of anxiety and apprehension surrounding growing older, exiting a workforce, social isolation and financial pressures, therefore it is important to be aware of these feelings also.

Should you feel that you need a break from the interview at any stage or do not wish to answer any questions please just tell me. This will not be a problem.

### **WILL TAKING PART BE CONFIDENTIAL?**

The interview will be completely confidential and your consent form and the audio recording both of which identify you will not be shared with anyone. Anonymised data such as the transcript from your interview may be shared with my dissertation supervisor and quotes from your interview will be used in the dissertation however your identity will not be disclosed.

### **HOW WILL INFORMATION YOU PROVIDE BE RECORDED, STORED AND PROTECTED?**

The interview will be audio recorded and stored on my mobile phone in a password protected file. This will be stored until the examinations board mark my dissertation and at that point it will then be deleted. Your consent form and the transcribed interview will be held for a period of 2 years (only accessible by me) after my masters has been conferred, in a password protected file on my laptop. Your transcribed interview notes will be named as your unique identifier code which will be made available to you during your interview. Under freedom of information legalisation, you are entitled to access the information you have provided at any time. If you wish to access your information from me in the future, please ensure you retain this unique identifier code. The storing of your consent form and transcribed interview notes will be held in accordance with the ethics committee of the National College of Ireland and GDPR.

### **WHAT WILL HAPPEN TO THE RESULTS OF THE STUDY?**

My dissertation will be provided to NCI and will be available on their TRAP website and in their library. I will not be publishing my dissertation or using it for any other purpose other than to obtain my Masters.

### **WHO SHOULD YOU CONTACT FOR FURTHER INFORMATION?**

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**Thank you for participating in this study.**

### 3. Interview Schedule

*The Ageing Population: A qualitative study into the perceptions that employees nearing retirement have on their impending exit from the organisation and if current employment policies are supporting employability at an older age.*

#### **Part 1: To gather the participant's perceptions on retirement and the ageing population**

1. In what industry are you currently employed and what is your job title?
2. How long have you been in your current role?
3. What age are you?
4. What is your contractual retirement age?
5. What is your opinion on the gap between your contractual age and the state pension age (if applicable)?
6. Are you aware of anyone in your organisation who has been permitted to work past their contractual retirement age? If so, do you know the specific arrangements.
7. If permitted, would you be interested in working past your contractual retirement age in your current job?

If yes, why would you want to work past retirement age?

If no, why?

8. *Bridge employment* refers to any paid work that is undertaken after retirement and before receiving a pension whether it be as an employee or self-employed.

*Have you heard of bridge employment?*

*Yes*

*No*

If your current job didn't permit you to work past retirement, would you look at taking up bridge employment in another organisation? If yes, why?

If no, why?

9. Have you ever or are you considering at the moment changing your job, or do you feel that your age and the fact that you are nearing retirement would discourage you from changing jobs?
10. When you think about your retirement, what factors do you think you would consider when making your decision? Which factors would encourage you to retire and which factors would discourage you from retiring?
11. If you think about how Ireland is becoming an ageing population due to a number of reasons including better healthcare systems, vaccines, smaller families etc, what impact do you think this will have on individuals? Do you think they will need to work longer?
12. How do you think this will impact employers?

**Part 2: What employment practices would support an individual in working longer.**

**Workplace practices**

- 13. Are you aware of any practices or policies in your organisation that would assist people nearing retirement? Such as flexible working, phased retirement, shorter working days, part time.
- 14. What workplace practices or advice services would assist you personally in your decision making regarding working up to your contractual retirement age or even past retirement?

**Age discrimination**

- 15. Do you feel you are treated any differently than younger people in your organisation?
- 16. Have you witnessed age discrimination in any form in your organisation?
- 17. Have you ever been given training or received written correspondence regarding workplace age diversity?

**Technology**

**Research indicates that advances in technology and artificial intelligence (AI) can have an impact on retirement decisions as some older workers feel as though they are unable to keep up with the technological advances. With this in mind;**

- 18. Do you receive training on technology – new systems etc? (If applicable to your job).
- 19. Do you ever feel overwhelmed with changes in technology and does this become worse with age?