

**A qualitative investigation into the intentions of older workers
on remaining in the Irish workforce past retirement age and the
use of flexible working arrangements as an incentive to facilitate
that.**

Jennifer Millman

Masters in Human Resource Management

National College of Ireland

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Abstract

Introduction: The current ageing workforce and skills shortage has led to an interest in retaining older workers. The limited research into the area of flexible working as an incentive for older workers to remain in the workforce meant that pursuing this line of study would build on the research previously carried out. This study looks at the definition of older worker and gives an overview of the current literature in the area of older workers and their intentions. The research into what motivates an older worker to consider remaining in the workforce was analysed and it was found that many of these motivating factors were commonly interlinked with each other. The motivational factors could both motivate an individual to remain or influence an individual to leave the workforce. Issues such as health, finance and work life balances are seen to be key influences around an individual's decision. These issues brought into consideration the possibility of flexible working arrangements being an incentive for remaining in the workforce. The study then proceeded to look at research carried out on flexible working arrangements in particular temporal flexible working and job flexibility when the changing role allowed for the individual to change their working hours.

Purpose: The purpose of this study is to investigate the intentions of older workers on remaining in the Irish workforce post retirement age and if the incentive of flexible working arrangements would impact their decision.

Methodology: An argument is made for the use of qualitative research methods over quantitative by looking at the research philosophy followed by the researcher. Eight semi-structured interviews were administered during the study. Open-ended questions were used to gain insight into the intentions of the older workers and their opinions on flexible working as an incentive to remain. All the participants were aged between 55 and 65.

Findings: The thematic analysis of the data showed that the participants have a mixed interest in remaining in the Irish workforce post retirement age, but many of them were constrained by a retirement age in their contract of employment. Flexible working was seen as an incentive that would allow older employees at retirement age continue with employment as it allowed the individual more time to spend at outside interests while still allowing the individual access to an income stream by large portion of the sample.

Limitations and implications: The main implication of this study is that older workers would like to remain in employment until they choose to retire and companies should reconsider their stance of contractual retirement ages. The study shows that of the sample within the older workers in the Irish workforce an interest in flexible working arrangements to incentivise remaining in the workforce past retirement age. A limitation of the study is the fact that this study is exploratory in nature and the findings are not generalizable to the public.

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Chapter 1: Introduction

1.1. Background Context

To understand the importance of the subject matter of this report, it is necessary first to consider the current challenges facing organisations and the socio economic factors affecting the State overall. Evidence suggests that one of the biggest issues facing employers is the ageing population and the dwindling population of younger generations (Taylor, 2014). The Baby Boomer generation started reaching retirement age in early 2011 (Barry, 2010). At the current time, Ireland is experiencing an optimal ratio of 2.1 in birth and death rates however the Central Statistics Office are expecting this to decline within the next decade (Central Statistics Office, 2013). To further exasperate the situation the Central Statistics Office (2013) additionally foresee the older population cohort of Ireland to increase by 1.4million by 2046 taking these workers out of the labour force. In turn, this will decrease the taxable income of the country and increase the state's costs of having a large retired population (Gruber and Wise, 1999; Raab and Gannon, 2014). As the potential pool of talent within the younger generations continues to decline employers will have to find alternative ways to retain older staff members past retirement age (Taylor, 2014).

In attempts to combat the economic challenges of an ageing population, governments have been raising the pension ages of their countries (Angeloni and Borgonovi, 2016) and these increases are expected to continue (Horner, 2014). However, the retirement age does not necessarily coincide with the pension age of the country. The gap between the two may force people of retirement age to continue in paid employment until their state pension commences. Other financial constraints may also require the individual to remain even after their state pension has started. With continued good health many people of post retirement age are capable of staying in their profession, and they can be a continued asset for their organisation both in terms of experience and knowledge (Ilmarinen, 2006 cited in Pundt, Wohrmann, Deller and Shultz, 2015).

Another argument for the inclusion of those of retirement age in the Irish workforce is the skills shortage that Ireland is currently experiencing (CIPD, 2017). This issue is causing employers to look at methods of employee retention as a means of addressing and preventing these skills gaps from affecting their organisation. These skills gaps mean that employees are in demand and the company needs to offer compensation packages that meet the needs of their employees to entice them to stay on. For an employer, it is important to find out and know what will motivate their older employees to remain both in the workforce and with their company (CIPD, 2017b). To address the challenges of an ageing labour force, the CIPD recommend organisation's policies toward their older employees include five necessary components. These include inclusive recruitment practices, age diversity training for managers, staff training to be based on merit not age, supportive practices and flexible working options made available as a method of retaining these employees and also to make the organisation enticing to potential older recruits (CIPD, 2017b). For this report, the focus will be on the component of flexible working arrangements and how older employees perceive them as an incentive to remain with an organisation past retirement age.

1.2. Overview of the 'older worker' and Flexible working

In this report, older workers are defined as an employee between the ages of 50 and 65. A review of the current research into older workers has shown that there is confusion as to when an employee becomes an older worker. The inconsistencies around the definition of an older worker are further discussed within the literature review. The potential motivators and factors which may curb an individual's incentive to remain in the workforce past retirement age such as health, finance, work-life balance, education, respect and attitudes towards older workers are all considered and discussed. Many of these factors interlink with each other. Interestingly gender differences play a significant role in many of these factors, especially when considering the financial aspect. Work-life balance is deemed to be finding a balance between an individual's home life

responsibilities and the work duties. Conflict arises when one begins to commandeer too much of a person's time that they are less able to carry out the obligations of the other. The human resources tool of flexible working allows the individual to find an alternative work schedule to better suit their lifestyle.

A flexible working arrangement is a term used to describe any abnormal working practices that allow an employee a degree of flexibility in regards their working times, the number of hours worked and working location. Flexible working options may allow individuals who are less capable of completing full time work the possibility of remaining in the workforce (N.C.C.P., 2005) as well as allow those who wish to achieve a better work life balance in their later years. For the purpose of this report, the focus will be on the flexible working arrangements that "benefit the employee" (Atkinson and Sandiford, 2016) in maintaining a healthy work life balance. This focus means there will be a greater focus on flexible working arrangements like part time working and flexitime working than on flexible arrangements such as zero hour contracts which can be of more benefit to the employer.

1.3. Why do the research?

The planned piece of research is important as it aims to fill a gap in the current literature as this study's objective is to investigate an older employees willingness to remain with their current employer post retirement age but on flexible working arrangements. Much of the current literature examines using flexible working as a method of retaining staff through their professional life. However, there is limited research on using flexible working arrangements as a means of keeping these employees past retirement age. This was iterated in Shacklock and Brunetto (2011) when they made note of the underdeveloped body of research on flexible working as an incentive for older workers to remain in employment. Much of the current research into flexible working arrangements are focused on working parents and doesn't account for the changing lifestyle and priorities of older workers. The obligations and desires of this age cohort

will differ vastly from the requirements and commitments of other age groups, as they will be reaching different stages in their personal life. The research that has been carried out to this point that looks at flexible working arrangements and older employees can be grouped into two main sections. The first area of research focuses on using a phased retirement process by which the older employee starts to reduce their hours over a period before they reach the retirement age of 65 or the retirement age stipulated in their contract of employment. The other fraction looks at the individual after post retirement finding new employment that is often on a part time basis. Another trend in the study retirement is to investigate the motivations surrounding an individual's intention to retire (Phillipson and Smith, 2005) and not consider why they may wish to stay in employment. However, it is important to note that the motivation that causes one person to retire may be the very reason why another chooses to remain in the workforce. One of the sub-objectives of this study looks at the conditions that would motivate an older individual to stay in the workforce. This objective means that the current study will build the existing body of research.

A study carried out by the Retirement Planning Council of Ireland (2014) provides a report, which considers the willingness of older workers to remain in the workforce after retirement age however the report does not explain how this study was carried out. The majority of research that cover similar themes to this piece of work is based data collected in America. As mentioned much of the research completed previously has had a geographical specific sample, which could mean that this data is potentially not transferable to other countries. Geographic samples can be affected by cultural differences and their views on older people and work that can be different from the opinion in other nations. Furthermore, countries have their own particular pension schemes and additional benefits attached to age. Angeloni and Borghonovi (2016) study looks specifically at the Italian population and Tang, Choi and Goode (2013) looks at the older American population. The research carried out by Shacklock, Brunetto and Nelson (2009) and Shacklock and Brunetto (2011) that investigated an older

worker's intention of remaining in the workforce focuses on an Australian sample.

Together these issues have combined and lead to limited research in the area of intentions to work past retirement with a focus on the Irish workforce. When carrying out the search for literature for this report, there was difficulty in finding prior research, which related to the topic of older workers working past retirement with the incentive of flexible working arrangements with the focus on the Irish workforce. When searching the term "encore careers" the results found no responses that had a focus on Ireland, and the majority of the results focused on non-profit work post retirement. When the terms 'Intention', 'work' and 'retirement' with a focus on the Ireland were searched for together the search engine provided 108 responses. Of these 108 responses none of the responses matched with the aimed objective of the current study. Similar results were found when the terms "attitudes and retirement' were searched for. When searching for the terms 'older workers and retirement intentions' with a focus on an Irish sample similar results were found. Even a search for the phrase 'extending work life' didn't yield any complementary results when focused on the Irish workforce. Extended work life is a term commonly used in policies looking at keeping older workers in employment.

1.4. Structure of study

The report is divided into multiple chapters with each section covering a different aspect of this study. The introduction goes into detail for why this research is necessary both for real world reasons such as the current ageing workforce and skills shortage faced by organisations and also to further develop the currently limited research that has been carried out in this area. The literature review analyses the current research in the field of the older worker, retirement, continued employment motivations and constraints and flexible working arrangements. This section considers what is meant by the term older worker and acknowledges the problem with the current broad understanding of

the phrase. It discusses the potential rationale for why the older workers may decide to remain past retirement age as well as their reasoning for not continuing. Additionally, this section looks at flexible working options as a potential incentive for older workers to remain in the workforce. This chapter also notes the limitations of the current literature. The research aims section states the research objectives for this study.

The methodology chapter gives a detailed look into the research process that took place. It explains the reasoning behind the choice of using qualitative semi structured interviews over other types of research as well as the limitations of using this method of the investigation. It considers the ethical implications of taking part in the study. The results chapter lays out the findings from the semi structured interviews and portrays them based on the themes discovered. In this section, each theme identified is supported by quotations from the interviews conducted. The discussion chapter considers the findings of the study and explores the results in relation to the other past research. The unexpected discovery of the social aspect of work and its impact on an older worker's decision was developed in this section. This segment examines the limitations of the study as a whole. The conclusions chapter gives an overview of the study as a whole. It reiterates the main findings of the study. It goes on to consider potential avenues for future research and supplies recommendations for organisations to consider based on the findings of this report.

Chapter 2: Literature Review

2.1. Older workers

The term older worker is used to describe an individual who is heading towards retirement age. However, there is very little commonality within the literature as to when a person is actually considered an older worker. Some researchers take a much broader view in regards to what is seen as an acceptable age to start considering an employee an older worker. 45 years old has been noted in Kulik, Perera and Cregan (2016) as being on the lower end of the older worker age spectrum. Others like McCarthy, Heraty, Cross and Cleveland (2014) and Riach and Kelly (2013) would argue that it is after reaching the age of 50 that individuals should be considered an older worker. Others would suggest that it is after the age of 55 (Nilsson, Hydbom and Rylander, 2016) and some would go as far as 60 before they consider an employee to be old (Cutler, 2011). This broad age spectrum makes it difficult for researchers to hone in on an accurate understanding of older workers intentions. The motivations and expectations of individuals at each end of this age spectrum are unlikely to be similar when it is considered that they are in two very different stages of life. In this report, older workers are being defined as an individual between the ages of 55 and 65. This age range was chosen for this study as McCarthy, Heraty, Cross and Cleveland (2014) found that at age 56 employees start planning for retirement. This literature review focused on reviewing past research which also followed this definition of older workers.

Older employees have knowledge and skills that can be beneficial to the organisation. It is important to note that older workers are a heterogeneous group that differ in gender, race, sexual orientation (Riach, Rumens and Tyler, 2014), work experience and education (Atkinson and Sandiford, 2016). These differences are likely to impact differently on each individual's decision to remain on in employment. These are people who have gathered knowledge over the course of their working life in their given field and still have much to offer

their organisation. Some would argue that the human resource function within organisations can be inherently biased towards age and can be seen to favour younger workers as they can be considered easier to mould into the company culture (Lyon, Hallier and Glover, 1998; Loretto and White, 2006). These biases can lead to the organisation having policies that could be viewed as more favourable towards new younger employees instead of older employees. An example of these biases policies can be found in employment contracts where there is a set retirement age. The set retirement age doesn't mean that the employee wishes to leave the organisation just because they have reached the set age and have no option but to retire. The individual has come to an age where they are considered by the organisation unable to continue with their work. As pointed out in Riach and Loretto (2009, p.105) these policies give rise to the idea that 65 is the 'right time for people to retire'.

2.2. How “older” is viewed in the workplace?

There are negative connotations that come with ageing especially when it is within the workforce. Older men can find it harder to find employment post retirement as they are often identified with roles that require a higher level of skill by potential employers (Ainsworth, 2002). This view may be a reason why the older males do not wish to leave the role they currently hold when they reach retirement age. This idea of the older male as the manager is commonly embedded into a culture. While this is a viewpoint that is starting to change, it still affects the current stereotype of what is viewed as acceptable work or role for both men and women. In this case, the stereotype works against the older male population and in some ways works for the older female population when they are looking for roles post retirement. However, the shared acceptance of this view further limits what is expected of older individuals (Ainsworth, 2002). In a sense, it suggests that women are more likely to devalue the skills and experience they have acquired over a lifetime of work and that older males are punished for their unwillingness to do the same. While the older female may be more willing to take on a low pay, low skilled part time role this stereotype may

negatively affect those who wish to remain in the position they currently work at. However, it is more common over a lifetime for women to take on part time work and this may make it a more acceptable choice to them as they reach retirement age, whereas men in the same generation group were often regulated into the role of primary income provider and thus most commonly meant they worked full time.

Employees whom their colleagues and their organisation regularly class as being older and respond to that employee based on the stereotypes of older workers are likely to disengage from their work (Kulik, Perera and Cregan, 2016) and in turn, leave that employment when they reach retirement age.

Older workers can find themselves in the position where they are forced to retire from their employment because of contracts or organisational policies. It is often considered by employers that when an employee reaches the age of 65, they automatically wish to retire. However, this is not always the case, and there can be outside facts that require or motivate the individual to want or need to remain in the workforce. These types of policies promote the idea that there is an age where an employee is simply too old to continue with the role giving no consideration to each individual case. Older workers often do not like other employees knowing they are coming up to retirement age.

2.3. Intention of working in retirement and gender differences

Angeloni and Borghonovi (2016) study shows that individuals are willing to engage in either volunteer or paid work over the course of their retirement. This upholds the idea that older people are willing to remain in some form of employment past retirement age. This is also supported by a study carried out by the Retirement Planning Council of Ireland (2014) where over half of their participants said they still felt they had something to contribute to the workforce. However, some research would suggest that this willingness can be affected by gender and education levels. Previous data regarding gender

affecting the intention to working past retirement age has been inconclusive. Researchers such as Feldmen and Kim (2000) suggest females are more likely to remain as part of the workforce after retirement. This is supported by Friedberg (2007) who notes the steady decline of men in the work force after the age of 62 and a slight increase in females over the age of 65's participation in the workforce. Where as Armstrong-Strassen (2008) and Angeloni and Borgonovi (2016) found no difference between men and women remaining in the workforce after retirement. Others would argue that women are more likely to be forced to retire from employment to take on a caring role than male workers (Tang, Choi and Goode, 2013). The gender differences regularly interlink with other causal factors and because of this gender is unlikely to be a determinant of post retirement work alone.

Others such as Freeman (2006) proposed that the intention to remain in the workforce past retirement relates to the financial situation the individual finds himself or herself in and the social interaction that comes from working. Ruffenach (2017) puts forward that finance and health are the biggest concerns of individuals coming up to retirement. Shattuck (2010) proposed that education played a part in an individual's intention to remain in employment post retirement. However, Gibaldi (2013) argues that the reasons an individual chooses to retire or continue in employment are very 'individualised'.

2.4. What motivates the older worker to remain in employment post retirement??

As previously mentioned there is much debate around the potential influences on post retirement work. In this section the influences of finance, health, education level, work life balance and workplace respect are all discussed.

2.4.1. Finance

Pension schemes in Ireland operate on a voluntary basis unless the employee works in the public sector. Furthermore, companies are not obligated to offer pension plans to their employees. The Central Statistic Office (2008) estimate

that half the Irish workforce will be reliant on the state pension when they retire. The state pension in Ireland is well below the average wage of the country (Raab and Gannon, 2014). Riach, Loretto, Krekula and Grady (2015) suggest that in general women have fared worse than their male counterpart in final salary and pension contributions due to unequal pay and career breaks or alternative work arrangements due to family life. Consequently, this has the potential to mean that older women are less likely to hold a private pension and are more reliant on the state pension and therefore may find it necessary to remain in paid employment longer than their male counterparts. Shattuck (2010) notes that divorced women are more likely to stay in the labour force post retirement age and this can also be said for women who were single mothers during their lifetime. This is most probably because they were unable to amass enough savings and retirement funds over their working life due to the loss of a second income for their child's expenses and if they may have departed the workforce to mind their child. This may make it necessary for the individual to remain in employment if they wish to maintain their lifestyle.

However, some would argue that people hold incorrect information regarding their savings and future financial provisions (Hunt and Philips, 2010). This may mean that the individual will be influenced to leave their employment at retirement age because of inaccurate financial information and an inflated idea of their savings. There are some links between economic status and life expectancy as discussed in Ballantyne, Morrissey and Mishel (2010) where it was argued that higher income males had a longer life expectancy than those of a lower income. Interestingly Griffin and Beryl (2008) and Gibaldi (2013) suggest that income does not predict the likelihood of post retirement paid work.

A person's financial position may be a critical motivational factor in their decision to retire and so relates to this study. Deciding to retire can cause a substantial loss of income especially if the person is entirely reliant on the state pension. Other financial issues facing the older worker are mortgage payments and general living expenses. The individual needs to decide if it is financially

viable for them to retire or would the incentive of flexible working arrangements be a viable option for them depending on their future financial situation.

2.4.2. Health

Probably one of the biggest concerns individuals have regarding ageing is the consistent decreasing of the body's physical ability and mobility. Also as people age, there is the increased likelihood of illness as well as the potential possibility of age related deficits. Our health is probably the biggest impact on our work ability. Work ability is a term used to illustrate an employee's characteristics both physical and mental and how these characteristics match with the demands of the job (Thieme, Bruschi and Busch, 2015). Viotti, Guidetti, Loera, Martini, Sottimano and Converso (2017) point out that work ability in women decreases faster than in men after the age of 50 and that this may have to do with the physical changes starting to occur in women at this age. As a whole males with poor health were less likely to continue with employment (Tang, Choi and Goode, 2013). Interestingly Seitsamo and Klockars (1997) mention that individuals in their 50's consider themselves to have lower levels of good health when they are asked to self-assess their health. This impacts on an individual's attitude towards their willingness to remain in the work force past retirement age as found in Nilsson, Hydbom and Rylander (2016). Older workers who already have started to be affected by health issues related to age can be incentivised by their employer's policies. Jones, Rice and Roberts, (2010) found that the individual's partner's health played a part in their decision regarding their retirement. The health of the partner could affect the decision of the older employee as they may be required to take on a caring role for that individual or need to remain in employment if they have to pay for health care.

This idea that older workers perceive their health to be worse than it really is is related to the study in question, as the perceived state of health the participants view themselves as having, in addition to their current work ability will likely affect their considerations about their opinions of working past retirement.

2.4.3. Education Level

Current research into post retirement working has shown a trend of education levels being a predictor of individuals remaining in the workforce past retirement age (Griffin and Beryl, 2008). When considering the older worker, it is important to remember that they are coming from a different generation from today's generation X and Y. While there are individuals from these older generations who would have received a good education, it is important to remember that during the times that these individuals were growing up education was not always affordable especially if they came from a financial struggling family. It is not uncommon to hear that large groups of this cohort did not receive beyond a junior or leaving cert education level and this may have impacted on the financial savings over their lifetime. This theory is supported by research carried out by Tang, Choi and Goode (2013) where they suggest post retirement work intentions may link back to the individual's financial security coming up to retirement as higher educated individuals may have had access to better wage packets or have received other financial benefits over the course of their working life which lower skilled jobs may not have had access to. In contrast to this Shattuck (2010) maintained that older individuals with higher education levels were more likely to remain in employment post retirement age and that females of a higher education were more likely to continue than men of a higher education. Furthermore, an individual with higher education may operate in a less physically demanding job in comparison to those with lower education. This, in turn, links back to health becoming a motivation for an individual deciding to either remain or leave the labour force.

This idea of education levels affecting employee's intentions links back to the current study as it has ties with the type of roles an individual is employed in. The role the employee is currently working in could impact on their intentions to remain in the Irish workforce post retirement age. Their role may be more suitable to working past retirement where as others may not. This, in turn, links back to an employee's health and their capability to carry out the role as they get older and their health declines.

2.4.4. Workplace respect

There seems to be a link between how valued an employee feels they are by their employer and their willingness to remain in employment post retirement. However, some would argue that older employees are placed in positions where they have limited influence within the organisation (Riach, 2009). Studies have shown that employees are more likely to retire if they feel they have limited control over their work (Blekesaune and Solem, 2005). This would make it difficult for them to feel valued in their employment and potentially reduce their likelihood to remain within the workforce. This loss of value seems to affect males more than females. Evidence provided by Ainsworth (2002) showed that females were more flexible in the later stage roles and were more willing to take on roles that hold less responsibility. It is important to note that this may relate more to retirees who are re-entering the workforce after a period of retirement.

This relates to the current study as feelings of being undervalued as an employee because of their age and that their contribution is being undervalued will likely negatively impact on an individual's intention to remain with their current employer as they age.

2.4.5. Work/Life Balance

Work life balance is the term used to describe the need an individual has to find an equal balance between their personal life and their work life. In today's society where a lot of work is carried out using electronic means, it can be harder to separate the two. As an individual gets older, the responsibilities in their personal life are changing and maybe more demanding of the individual's time. These new responsibilities can stem from a new role that the individual has taken on, and the demands of this new role has created a burden on the older individual. On the other hand, some older individuals simply wish to make the most of their current good health and allow for time to engage in other activities and interests. Shacklock and Brunetto (2011) point out that there is often a view of retirement being a new start for the individual now that they have the time to

develop existing or commence new interests. Fine-Davis, McCarthy, O'Dwyer, Edge and O'Sullivan (2005) notes that unfortunately work life balance is often confused with family friendly and workers often assume that flexible working options are available only to working parents. Armstrong-Stassen (2008) and Masibigiri and Nienabar (2011) advise that human resource management practices are one of the key motivators for retirees to remain in the workforce. Evidence suggests that workplace flexibility is good as it allows employees to achieve a better work/life balance and good for business as it can lead to higher productivities levels (Whyman, Baimbridge, Buraimo and Petrescu, 2015).

This relates to the current study as flexible working arrangement will allow the individual a greater amount of time outside of work to take part in other activities and spend time with their family. The possibility of flexible working may provide the individual with enough incentive to consider the possibility of remaining their current role past the age of retirement.

2.5. Flexible working and Retirement

2.5.1. Phased retirement

Retirement is defined as the "permanent withdrawal from the formal labour market" (Rudman and Molke, 2009, p. 377). In recent time there has been an increase in the number of policies and practices that allow the pre-retiree to avail of a more declined retirement process than complete withdrawal from retirement. Phased retirement is the term used to describe using flexible working as a method for retaining eligible employees of retirement age. Phased retirement is the most similar human resources tool at the current time to the proposed study. This type of retirement can require the employee to retire and be rehired on a new contract or be rehired as a contractor (Purcell, 2010). Often it is used when an employee wishes to avail of early retirement or to decrease hours coming up to retirement. As pointed out in Purcell (2005) this can lead to a level of uncertainty on both sides as neither party is required to follow up on this arrangement. Phased retirement takes place before the employee has reached

normal retirement age as a transition stage between full-time employment and complete retirement. Phased retirement seems to be much more at the employer's discretion than a planned decision on the part of the employee (Purcell, 2005). As shown by the Office of Personnel Management (2014) there can be many conditions including the number of years service an employee must have achieved before they can avail of the phased retirement scheme. It is important to note that the Office of Personnel Management is a government department and they may have a more regulated approach to phased retirement than a public company.

Phased retirement relates to the current study as it shows there is an interest by older workers to take part in flexible working arrangements. While these phased retirement plans come into effect before the employee retires, the interest in these schemes by older workers show that they can offer the older worker something of value in regards their work life as they head towards retirement. They also offer the employee the option of becoming used to having more free time instead of just going from full-time work to no work at all. Similarly the proposed incentive of flexible working arrangements as a retention method does the same however the proposed study looks at the flexible working occurring after the employee reaches retirement age.

2.5.2. Flexible working

One theme emerging from the literature regarding staff retention is finding a work life balance (Taylor, 2014; Deery, 2008), and organisations have been adopting flexible working arrangements to encourage this. Tombari and Spinks (1999) study indicated that flexible working was viewed as important to staff and was a useful tool to aid in retention and re-engagement of employees. However, Arora (2012) found that an individual's willingness to consider flexible working could differ depending on age, education level and experience. Rose (2014), Hall and Atkinson (2006) and Taylor (2014) note that flexible working is an effective method of developing a good work life balance. As previously

mentioned flexible working is defined as “any policies and practices, formal or informal, which permit people to vary when and where work is carried out” (Maxwell, Rankine, Bell and MacVicar, 2007). However, this definition is limited as it does not account for flexible working arrangements that allow the employee and employer to alter the role of the employee has within the organisation. The recent trend of job flexibility has been employed by some firms to retain certain staff as they get older. This idea of job flexibility is when the individuals' role changes either to reduce the responsibility of the position and in turn allow the person greater flexibility in regards their working hours (Atkinson and Sandiford, 2016).

Research carried out by the EU Committee of Regions (2003) showed that flexible working arrangements are not commonplace. However, it is important to note that this study is based on UK companies. There is no legal right in Ireland for an individual to be able to access part time work arrangements (Russell, O'Connell, and McGinnity 2009). So there is the potential for flexible working arrangement also not being common in Ireland. The lack of a legal right means it is entirely up to the employer to decide whether they wish to allow an employee to the option of flexible working arrangements. The employee would need to argue their case to be allowed the possibility of flexible working arrangements, and this may depend on the size of the organisation. This is further discussed in a later section. The Equal Opportunities Commission (2006) show that part-time work is the most commonly used method of flexible working arrangements and that it is particularly popular among those who are working after the age of 65. Flexible working may also allow older individuals who are less physically capable remain in the workforce for longer should they wish to continue in employment.

This relates to the current study as it defines the term flexible working arrangements as well as show that flexible working arrangements while uncommon are popular among the labour force of retirees. For this study, it means that flexible working arrangements have the potential to be an incentive

for older workers to remain in their current role or current employment after they reach retirement age.

2.5.3. Temporal flexibility

Temporal flexibility is defined as flexibility regarding when people work (Taylor, 2014). This allows employees to have greater control over their working life (Rees and Smith, 2014). For this study, there will be a focus on flexibility focusing on time and hours and excluding flexibility to do with skills and location. The study will include role flexibility as it is a method where the employee can change their hours' work if their position has changed. This will include flexitime, annual hours contracts and term time working. The flexibility mentioned in this study will look at from the benefit of the employees rather than the benefit of the organisation. This means that the flexible working arrangements included in this study will not include flexible arrangements such as zero hour contracts as they are considered to be more for the benefit of the employer due to the irregularity in the number of hours that the employee can receive. Flexitime contracts allow the employee to vary their start and finish time once they achieve a certain number of hours. Annual hours contracts says the employee must work a certain number of hours over the period of the year, but they have control as to when they carry out these hours. Term time working contracts allow the employee to work only during the school term and then have the summer off. Role flexibility allows the individual to change their role and responsibilities and this, in turn, allows them to organise different hours of work. Role flexibility has the potential to allow individual's who feel that their role is too demanding change to a more suitable role for themselves.

There have been many studies looking at temporal flexibility (Taylor, 2014) and the retention of employees, however, there are fewer studies where the focus is on older employees. Most current studies look at flexible working and working parents. Flexibility is seen as one of the key reasons for employees to remain in work after retirement age according to Shacklock, Brunetto and Nelson (2009).

Flexible hours allow the individual to partake in activities and other outside interests while still maintain a level of social interaction and structured time keeping. However at the current time most flexible working contracts are arranged on individual bases in small business according to Atkinson and Sandiford (2016). This is in conflict with research carried out by Mayne, Tregaskis and Brewster (1996), Persaud, (2001) and Dex and Smith (2002) which would argue that flexible working options are more regularly in place in larger, public sector organisations or those in the service industry and in organisations that have an unionised workforce.

This section relates to the current study as it further defines flexible arrangements. The focus of the research paper is on flexible working arrangements that benefit the employee, not the employers. It also suggests how flexible working arrangements might match in with the influencing factor of work life balance that could motivate or hinder an older employee from remaining in the workforce past retirement age.

2.5.4. Attitudes to flexible working by employees

Attitudes to flexible working are changing earlier reports shows flexible working brought up feelings of uncertainty (Sarantinos, 2007). Creagh and Brewster (1998) study found women to be more open to flexible work hours as did Atkinson and Sandiford (2016). Origo and Pagani (2008) study found cultural differences in attitudes towards flexibility. However, this study focused on functional flexibility rather than temporal flexibility. Much of the research carried out in the area of flexible working has taken place in mainland Europe, UK or US. There is the possibility that this cultural difference may extend to temporal flexibility and the study of the Irish workforce may have different results. There is the potential for a generation difference in attitudes to flexible working between the Baby Boom generation and Generation X, as work life balance seems to be more highly regarded by Generation X than Baby Boomers (Bussin and vanRooy, 2014). Further more Generation X and Baby Boomers hold

different values regarding work (Lowe, Lewitt and Wilson, 2008) that could also impact their views regarding working post retirement age. As previously mentioned the Baby Boomer generation has begun to reach retirement age, and they fall within the age range of the current study.

Aida (2014) study shows that flexitime can be an effective method of retaining employees as it reduces the stresses of managing a work and home life. Research carried out in the UK showed that of those on part time work 80% of women wanted to be on part time work where as only 40% of men on part time work wanted to be in part time work (Richbell, 2001). These statistics may be affected by the “work culture” which would have, in the past, pushed for male employees to prioritise work over family life (Fine- Davis, McCarthy, O’Dwyer, Edge and O’Sullivan, 2005). Shattuck (2010) showed that older individuals in a rural setting were more likely to avail of part time work than those in urban areas. However, this may be affected by the nature of the work being carried out and the likelihood that the rural work is more physically demanding than the work being carried out in urban areas.

This section links to the study in question as it notes how the different generations have divergent views to work and flexible working arrangements. It also connects flexible working arrangements back to the work ability of older workers especially those in physically demanding roles.

2.5.5. Organisational culture and Flexible working

The higher the percentage of female managers within the organisation increases the likelihood of the organisation participating in flexible working arrangements with employees (Ingram and Simmons, 1995). Tombari and Spinks (1999), Kropf (1999) and Shabi (2002) emphasise that a supportive work culture with open lines of communication between employees and management is most likely to achieve a work culture where flexible working arrangements are endorsed. While managers can support flexible working arrangements, they can also

impede them. In larger organisations, limited training on HR policies and statutory requirements as well as limited communications with HR personnel can hinder flexible working arrangements from working. In smaller organisations where informal arrangements are more common the manager can be influenced by their own biases when deciding on flexible working arrangements (Loretto and White, 2006). There can also be an organisational cultural norm of working long hours, and this may make employees feel unable to access flexible working options as a fear of being viewed as less committed than other employees (Atkinson, 2011).

The theory that the organisational culture affects flexible working arrangements links back to the study in question as it affects how an individual will view the option of flexible working as well as the impact on the likelihood of the individual's employer allowing an employee to make use of flexible working arrangements.

2.5.6. Organisation size and Flexible working

Smaller businesses are considered to be firms that employ less than 250 people however the Commission of European Communities (2003) would further break down this definition by suggesting that smaller business can be divided into three groups; medium business with between 50 and 250 employees, a small business with between 10 and 49 employees and a micro business with less than 10 employees.

There is some evidence that suggests that smaller firms are more likely to accommodate their older employees requests for flexible working. This can depend on the number of older workers in the organisation as well (Armstrong-Stassen, 2008). However, Maxwell et al. (2007) and Kotey (2017) would suggest that these accommodations may make it harder for the smaller organisations to remain operational. Atkinson and Sandiford (2016) indicate that the other employees within these smaller organisations are happy to make these

accommodations and pick up the additional costs that can arise from allowing the flexible working. These accommodations within smaller organisations tend to be negotiated on individual bases and the accommodations are more likely to be an informal arrangement. Interestingly it was found that companies were more inclined to offer flexible working arrangement to older female workers than to older male workers (Atkinson and Sandiford, 2016).

Larger organisations tend to have human resource policies that promote and regulate the flexible working arrangements available in the organisation. This means that the older worker may have more flexible working options available when organising with the company. However Woodland, Simmonds, Thornby, Fitzgerald and McGee (2003) would argue that flexible working arrangements are more widely available in the public sector than the private sector. However as it has already been mentioned and that Ireland has no legal right for employees to be guaranteed flexible working arrangements it is still likely that an older employee who is seen as more valuable to the organisation either in skills or experience is more likely to be in a better position to bargain for flexible arrangements (Kotey, 2017).

This relates to the current study as participants who come from a smaller organisation may feel they have more bargaining power when it comes to their retirement and their decisions regarding flexible working than those who come from a larger organisation. It will also affect the method to which the employee goes about arranging the flexible working option.

2.5.7. Potential Negative impact of Flexible working arrangements

There is evidence that flexible working arrangements can have possible negative effects on employees. Smith and Wedderburn (1998) point out that there can be problems with communication and continuity when employees are on a compressed workweek. Others suggest that the compressed working week can lead to same amount work needed to be completed in a shorter space of time

that can cause extra stress on the employee (Russell et al., 2009). In turn, this can lead to the employee doing the work when they are not contractually meant to be working (Hyman, Baldry, Scholarios and Bunzel, 2003). An increase in work pressure is more common when the flexible working arrangements are more informal as they have generally not been thoroughly planned and the ratio of work hours to work load have not been fully considered (Russell et al., 2009).

This relates to the current study as a negative view of flexible working arrangements may prevent participants from considering the flexible working enough of an incentive to remain past retirement age. An individual who has had a bad experience with flexible working arrangements is less likely to be willing to try it out again.

2.6. Limitations of current research

Much of the current research looks at using flexible work contracts as a method of retaining employees with small children (Atkinson and Sandiford, 2016). There is limited research currently using flexible working hours to keep employees past retirement age. Although there does seem to be a recent interest in the area of flexible working arrangements and older workers. Most of the current research looks at using a jobs bridge between full time and retirement. A jobs bridge occurs when an individual retires their job and then looks for another role after a short period of time. This new position is generally unskilled and part time.

This study aims to investigate retiring individuals remaining in full-time employment but having a degree of flexibility with their working hours and times to entice them to stay with their current organisation. Most of the research within this study looks at samples taken from other geographical locations, and these results may not be transferable to an Irish sample. This is especially important when considering the financial motivations and health motivations for an employee either deciding to stay or deciding to retire. Most pension schemes

are unique to each country, and the consistency and availability of free health care can differ between countries. As Cutler (2011) points out, there is a decline in employer provided retiree health care in America.

2.7. Conclusion

In conclusion, the literature review has shown that there are differences among researchers as to what the definition of an older worker is. This study has taken the view that an older worker is an employee from the age of 55 until retirement age. This decision was made based on research carried out by McCarthy, Heraty, Cross and Cleveland (2014). The literature review showed that intentions to remain in employment past retirement age were affected by gender, financial situation, health, education, workplace respect and work life balance. Evidence has shown that flexible working arrangements are a useful tool in providing a better work life balance for employees. Phased retirement is also considered, as it is a similar human resources tool to the proposed study. Flexible working was examined in relation to the organisational culture, organisation size, attitudes by employees to flexible working and the negative impacts that can occur if flexible working arrangements are not managed correctly.

Chapter 3: Research questions and aims of study

Research question: What are the intentions of older office workers on remaining in the Irish workforce post retirement age?

Based on the limited research into this area it is not possible to formulate an expected result for this question about the Irish labour force. However, the single report (Retirement Planning Council of Ireland, 2014) that looks at the intentions of workers in the Irish workforce did show that there was an interest among those surveyed to remain past retirement age.

Sub objective: to investigate the conditions that would cause older workers to remain in the workforce past retirement age.

Based on the current research (Gibaldi, 2013) it is likely that the responses to these questions will probably be similar and it will simply be the participant's opinion that will make the conditions either an incentive or a de-motivator to remaining in their current employment post retirement age. This question was developed as there are many different factors that can lead to older workers wanting to continue in employment past retirement age or to retire. As much of the current research has been developed from samples from other countries, it would be of interest for this area of study to see what conditions would lead to an individual remaining in employment past retirement age from an Irish workforce view point.

Sub objective: to investigate the attitudes of older workers to the potential use of flexible working hours to entice older office workers to remain with their current organisation post retirement age.

Based on the previous research by the Equal Opportunities Commission (2006) into retirement work and the findings that retirees that choose to return to some form of occupation be it paid or voluntary during their retirement tend to look for work on a more part time basis. There is potential for the participants to find

the idea of flexible working arrangements a potential incentive to remain in their current employment after they retire

Sub objective: to investigate if there are different views held of older men and older females on flexible working hours.

This question was developed based on the research that suggested that females were more likely to receive flexible working arrangements than men and the research that suggested that managers could be biased when giving out informal flexible working arrangements (Loretto and White, 2006; Atkinson and Sandiford, 2016).

Chapter 4: Methodology

4.1. Research Philosophy

The research philosophy can be defined as the beliefs and worldview that sets up the framework that directs how research should be carried out (Collis and Hussey, 2014). The two main philosophical stances are epistemology and ontology. While both these philosophical positions have shared assumptions the implications of these assumptions are very different (Mkansi and Acheampong, 2012). On one side of the argument is ontology. With this type of research philosophy, the research is related to the study of the nature of being (Quinlan, 2011, p. 95). On the other side of the argument is epistemology. Epistemology relates to our assumptions about knowledge and how that can affect how we perceive knowledge and the "processes through which new knowledge is created" (Quinlan, 2011, p.96). The most efficient method of deciding which outlook to select is to consider what the research aims to achieve and objectives of the research as a guide according to Saunders, Lewis, and Thornhill, (2009). The chosen philosophy can help the researcher justify their choice of research strategy (Rubin and Rubin, 2012) as the research question is influenced by the philosophy the researcher has chosen to adopt (Bryman and Bell, 2011). Considering the research aims and objectives of this study the most appropriate philosophy to be followed is the epistemology approach.

There are three different epistemological outlooks; positivism, constructionism and interpretivism. Constructionism is defined as a social phenomenon that is developed through social contexts held by individuals and groups (Quinlan, 2011). However this outlook is very similar to interpretivism and constructionism is often discussed in the same terms as interpretivism (Creswell and Poth, 2017). For this research, study constructionism will be looked at under interpretivism. Collis and Hussey (2014, p. 43) define positivism as a paradigm that "rests on the assumption that social reality is singular and objective, and is not affected by the act of investigating it". Positivism is most often linked with

quantitative research. However, it can be argued that not all quantitative researchers are positivists (Silverman, 2014). Similarly not all qualitative research is on the interpretivism side of the paradigm. Interpretivism is defined by Collis and Hussey (2014, p.44) as "the assumption that social reality is in our minds, and is subjective and multiple". Interpretivism tends to produce data, which has a low reliability and a high validity (Collis and Hussey, 2014). When using the interpretivism outlook, the researcher applies general and sweeping questions as to allow the participant to "construct the meaning of the situation" (Creswell and Poth, 2017). The researcher must understand and accept that the individual will interpret the question and their response to the question will be affected by the individual's past experiences and their worldview. Further more the researcher must accept that their interpretation of the data collected will be affected by the researcher's worldview and past experiences (Creswell and Poth, 2017). The researcher of this study has adopted an interpretivism view of the research; following the ideology that all knowledge is open to each individual's interpretation. The concept of retirement and working past retirement will be affected by each individual's experiences of work, their values and their background. Once the researcher has identified with a philosophy and paradigm, the researcher must then chose a research approach to use to investigate the research aims.

4.2. Research Approach

4.2.1. Quantitative Research

Quantitative research is carried out through the use of closed questions that are formed based on current theories in the subject area (Mayer, 2015). Quantitative research methods are used when the researcher wishes to investigate the relationship between two or more variables. Quantitative data is collected from a large sample in numeric form and analysed through the use of mathematical models. The large sample size can take time to obtain. After the hypothesis has been tested, quantitative research can be generalised to the larger population, as the sample should be representative of the population. The researcher is seen as

being objective partly as they have limited involvement with the participants (Graue, 2015). Quantitative research aims to remove bias from the study. There are four main types of quantitative research; experimental design, observational design, cross-sectional design and longitudinal design. The researcher only considered an experimental design which looks at the cause and effect between two variables and a cross sectional design which looks at the amount to which a group of variables are related to each other if they are collected and analysed at the same time. With quantitative research, it is expected for the researcher to have a hypothesis that is then tested as part of the study (Silverman, 2014) where as with qualitative research the hypothesis is formulated after the data has been analysed. But considering the limited research in the area of older workers intention to remain in the workforce, it was decided that more exploratory approach was needed which lead the researcher to consider a qualitative approach.

4.2.2. Qualitative Research

Qualitative research is carried out to gain knowledge and insight into a topic further. The researcher is more involved during qualitative research (Graue, 2015). A qualitative researcher examines subjects "in their natural settings, attempting to make sense of or to interpret, phenomena in terms of the meanings people bring to them" (Mayer, 2015, p.56). Bryman and Bell (2011) would recommend that the researcher draft research questions early in the research process as a method of guiding the research and avert the possibility of the research becoming unfocused. One of the key characteristics of qualitative research is its flexible nature. Qualitative research is most commonly inductive (Mayer, 2015; Graue, 2015). The researcher uses inductive research to develop theories through the observation of empirical reality (Collis and Hussey, 2014). These theories are shaped by the responses given by the participants. Considering that the study in question would only take place over a short time period and the limited previous research available on the subject area this study will be following the inductive only approach. Qualitative research is exploratory

in nature, and this allows the researcher to develop theories despite limited previous research on a topic or population. There are limitations when choosing a qualitative research design, and these limitations will be discussed further in the methodology.

Of the previous research carried out into the area of older workers' intentions to remain in the workforce past retirement age researchers have utilised both qualitative approaches (Loretto and Vickerstaff, 2015) and quantitative methods (Lu, 2012). A qualitative approach was chosen, as there is limited research on the topic of older worker's perceptions of flexible working as a retention strategy past the age of retirement with a focus on the Irish workforce. The qualitative approach offered a more efficient approach to investigating this topic and providing results that are rich in information. The chosen approach matched better with the researcher's philosophy and research outlook. The next issue for consideration was what type of qualitative research to pursue. The researcher considered using either a focus group or a one on one interviews as the method of data collection.

4.2.3. Focus Groups

A focus group is when the data is collected from a group of people (Collis and Hussey, 2014). One advantage of focus groups is that it allows participants to build on each other's opinions and debate their responses to the questions raised by the researcher. Guest, Namey and McKenna (2017) suggest that it can take up to three focus groups before the majority of pertaining themes are brought up. One disadvantage of using focus groups is that one individual may take over and lead the group in the direction they think is correct and some individuals may not feel comfortable enough to express their feelings around retirement and ageing in a group setting (Krueger and Casey, 2015). A more practical disadvantage with this type of method of data collection is getting the group together and finding a time and date that suits the participants. For these reasons, this style of data collection was decided against.

4.2.4. Semi Structured Interviews

This is the most commonly adopted method of qualitative research by some previous researchers when investigating the topic of retirement. The flexible nature of the semi-structured interviews offered a more effective approach than structured interviews while still providing a level of direction that gave it an advantage over unstructured interviews. Easterby-Smith, Thorpe and Jackson (2012) recommend a more flexible approach to the interviewer structure when the aim of the research is to understand the personal ideas of the participants. This type of interview would allow the interviewer to probe certain responses further (Collis and Hussey, 2014). This would allow the researcher to gain a more insightful view into the understandings held by older workers on post retirement work. The interview included open-ended questions with some closed ended questions. This approach was chosen as the semi structured approach would allow the interviewee to express their opinions and allow the interviewer to adapt the questions and structure of the interview based on the responses given by the interviewee. The questions were developed based on the current research in the area of flexible working and older workers. The researcher decided that semi structured interviews would provide the best and most valuable data. The interviews are recorded for later analysis.

4.2.5. Reliability and Validity of Qualitative Interviews

Reliability and validity are key concepts when discussing the credibility of a research design. Reliability refers to the stability of the data collected and how replicable the results of the study are. Moisander and Valtonen (2006) would suggest that when dealing with qualitative research there are two courses of action that allows the study to be considered reliable. These options are by ensuring the research process is transparent and ensuring the findings and discussion thoroughly explains the theoretical reasons that have caused the interpretation and why the interpretation produced the result in question and the excluded others. On the other hand Silverman (2014) points out that for reliability the interviewee needs to understand each interview question the same

as the all the other participants and that the findings can be coded without any uncertainty. To ensure that the data collected in the qualitative study is considered credible it is important that the qualitative study carries out as many of these checks as possible. By following these steps the study can be considered reliable.

Validity refers to the extent to which the questions accurately represent the construct they are meant to be investigating. Validity in qualitative research is difficult to measure. However, Creswell and Miller (2000) propose that validity in qualitative research is affected by how the researcher perceives validity in relation to their study and the research philosophy they follow. Golafshani (2003, p. 602) proposes that validity in qualitative research can be broken down into the terms “quality, rigor and trustworthiness”. Testing for these items can be difficult due to the nature of qualitative research being exploratory and the more flexible nature of semi structured interviews. The methods of testing validity in qualitative research are triangulation and respondent validation. As there is limited research in this subject area, this study was unable to check for triangulation as it requires the collected data to be corroborated against other collected data from other research approaches (Silverman, 2014). For this study some of the participants were asked to read over the findings of the study to verify the results (Silverman, 2014). This is considered to be respondent validity. The participants did agree with the study’s findings. For this reason the current study is said to have a level of validity.

4.3. Pilot Sample

A pilot study was carried out before the commencement of the interviews. The pilot study was carried out to test and get feedback from an outside individual on the phrasing and order of the base questions. As a result of the pilot study some of the base questions were restructured. For the pilot study the interview was held in a slightly noisy location and this did affect the quality of the audio recording. One of the biggest issues noticed by the researcher from the pilot

study was that the participant in the pilot study did not feel as comfortable discussing some topics in their place of work. For this reason the researcher did their utmost to insure that none of the following interviews took place in the participant's place of work. Through the pilot study it was also discovered that the recording device did not work optimally on a soft surfaces. This meant for the later interviews the interviews were held in much quieter locations and the recording device was placed on more sturdy surfaces.

4.4. Participants

Using snowball sampling 8 participants were found to take part in the study. The researcher made contact with two individuals, who fit within the sample criteria and used those individuals to make contact with other potential participants. This method of sampling was used as it allowed the researcher to access a group which the researcher had limited contact with. This type of sampling technique is considered to be non-probability sampling as each participant was chosen based on the researchers opinion that they fit the sample criteria. This type of sampling was chosen over other types such as random sampling as there was a time and cost constraint on this study. The criteria for being part of the sample was the participants had to be between the ages of 55 and 65 which is the classification for an older worker and all the participants had to be employed within the Irish workforce.

Participant	Sex	Age	Position	Company type
1	Female	60	Supervisor	Public sector
2	Female	62	Line manager	Public sector
3	Female	60	Line manager	Private sector
4	Male	57	Sales officer	Private sector
5	Female	56	Line Manager	Private sector
6	Female	58	Clerical officer	Public sector
7	Male	59	Supervisor	Private sector
8	Male	60	Supervisor	Private sector

(Table 1: Participant profile)

4.5. The Interview Process

Once the participants had agreed to take part in the study a date and time of the interview was arranged. The interviews were all held in quiet locations where ambient noise could not affect the recording. At this point the researcher gave the participant the information booklet, consent form and contact information sheet to read over and sign. The researcher then verbally explained the purpose of the study to the participant. This is further discussed in the ethical considerations section of this chapter. The interview started with the researcher using a set of easy questions that allowed the interviewee to start talking. After that the researcher started to ask the previously developed questions but allowing for adjustments of the schedule of the questions and probing for extra information if the researcher felt it was of significant value. Upon completion of the interview the researcher checked to ensure the device recorded the interview and made written notes of the physical responses the interviewee made to the interview questions as this might offer further insight into the interviewees thinking of the topic.

4.6. Interview Schedule

In this section the interview questions are broken down and it is explained how these questions were derived. Furthermore they are linked back to the aims and objectives of the study.

- 1) We hear a lot now about how 70 is the new 60 and so forth. What are your opinions on this?

This question was formulated based on research carried out by Cutler (2011).

This question was used more as an introductory question to the study. It was used to gauge what the participant's opinions on their later life and what are the key issues that they consider make up old age.

2) What are your opinions on working past retirement age?

This question was put to investigate the intentions and attitudes the participants had to working past retirement age.

3) What is the retirement policy in your organisation? Is there a set retirement age?

This question was put in as the majority of Irish organisation have a retirement age in their employment contracts or in some company literature.

4) What conditions would make you want to stay on in work past retirement age?

5) Would financial considerations play a large role when deciding to remain in employment past retirement?

6) Would your health or the health of your partner have an impact on your decision?

7) Would you remain with your current employer if you chose to work past retirement with your current working conditions? Why?

These four questions were put in to see what would motivate the participants to remain in work post retirement age and what considerations would they would take into account before deciding. The question of health and partner's health was put in as health is considered to be a key motivator for an individual's decision and the partner's health was put in based on Jones, Rice and Roberts (2010).

8) What do you understand flexible working arrangements to mean?

9) What are your opinions on flexible working arrangements?

10)What would be your biggest concerns about flexible working arrangement if you chose to avail of them?

These three questions were put in to investigate the participants' views about flexible working and what they considered to be the good and bad points about it. Past research suggested that there were good aspects as flexible working would allow for a better work life balance (Taylor, 2014). On the other hand

some research suggests flexible working could cause more stress (Russell et al, 2009).

11) Would you feel there are different connotations between men and women when on flexible working hours? Why?

This question was put in as previous research had shown that females could more easily access flexible working arrangements and that in smaller business those approving the flexible working arrangements could be affected by biased stereotypes (Atkinson and Sandiford, 2016; Loretto and White, 2006).

12) Are flexible working arrangements available in your organisation? If so what options are available?

13) Would flexible working arrangements enable you to stay in paid employment after the retirement age?

14) If your organisation made the option of flexible working hours available to you after reaching retirement age would you avail of it?

These three questions were put into the study to investigate the aim of the study to investigate if flexible working arrangements would in fact be an incentive for older workers to remain in their current employment past the age of retirement.

4.7. Data Analysis: Thematic Analysis

The data was collected using semi-structured interviews. The interviews were recorded using audio recording device. The recordings were then transcribed verbatim and all identifying information, such as names and company information, was removed from the transcriptions. Thematic analysis was chosen as the method of “identifying, analysing and reporting patterns” within the collected data (Braun and Clarke, 2006). The analysis took place in six stages. The thematic analysis of the collected data followed the steps laid out in Braun and Clarke (2006).

- 1) The first requires the researcher to become very familiar with the data and some rough notes were taken which linked to research aim (Braun and Clarke, 2006).
- 2) The next step is to code the data in which each transcript was then analysed individually as method of identifying common themes and ideas within each transcript.
- 3) Then the transcripts were cross-referenced with each other. The developed codes were then looked at together to develop themes.
- 4) These themes then have to be reviewed and considered against the full data set.
- 5) The final step is to define these themes.
- 6) At this point the write up of findings commenced.

4.8. Limitations of qualitative research design

There are some limitations to using qualitative research. Qualitative research has the potential to be influenced by researcher bias as qualitative research is much more based on the researcher's interpretation of the data collected.

The use of interviews can have some limitations as a method of data collection. As pointed out by Saunders et al. (2009) interviews have the potential to be influenced by interviewer bias. There is the potential for the interviewer to lead the responses of the interviewee by utilizing leading questions.

The findings from qualitative research are not generalisable to the general public. There are two reasons for this. This study was carried out using a non-probability method of sampling. Non-probability sampling means that not all the population had the possibility of being included in the sample. This means that there is the potential for parts of the population to have been omitted by the sample that was chosen. The second reason is the small sample size. The studies carried out by Fugard and Potts (2015) argue that for qualitative research to have power the study needs to have at least two participants per theme however

this number of participants increases depending on the unlikelihood of certain themes from arising. Due to the small sample size there is the possibility that more unusual themes have been missed out.

The reliability of qualitative interviews even after following the checklists provided by Moisander and Valtonen (2006) and Silverman (2014) can be questionable. It is up to the researcher to decide if the checklist has been followed and the extent to which it is followed is entirely subjective to each researcher. Similarly with testing the validity of the study, respondent validation is subjective to the participants agreeing that the findings match with their experiences and understanding. The fact there is limited research into the area prevents triangulation validation from occurring and this would be a better test for validity.

However it was decided that the limitations of this research design did not outweigh the strengths and suitability of this type of design, which is why the researcher decided to continue with the qualitative research design.

4.9. Ethical considerations

For this study there were some ethical considerations that needed to take place before starting the interview process. As pointed out in Brinkmann (2007) ethical considerations must take place as researchers have the ability to cause harm to participants through lack of consideration of human vulnerabilities and lack of thought to the dignity of the participant and emotional consequences of participating (Gatrell, 2009).

As this study will be carried out using human participants there is always the potential for distress to occur during the study. Retirement and the idea of growing old has the potential to bring up feelings of anxiety as individuals have to face up to their own mortality and aging. Also they may feel that working life is over and much of an individual self-image and identity is tied to their job.

Retiring from employment is a massive life change and can have a social and economical impact on the individual (Burr, Santo and Pushkar, 2011). To combat this the researcher provided each participant with an information sheet with the contact information of various helplines and supportive organisations (Appendix 3). This provided the participant with the option of contacting an outside agency for support and information should they feel it necessary.

A further cause of concern for other participants may arise in relation to the storage and reporting of the research. To address this, it was explained to the participant both verbally and in the information booklet that the researcher would abide by the Data Protection Act and the National College of Ireland's Ethical guidelines. It was explained to the participant that there was a possibility of the researcher using direct quotes but that this information would be in no way linked back to them.

The participants were informed that participation is completely voluntary and the option to remove themselves from the study at any time is open to them. The contact information of the researcher was given to each participant should they have any further questions about the study. The contact information to an appointed advocate was given to participants should the participant not wish to bring their issues to the researcher themselves. Each participant was fully informed of what the study would entail before they started in the interviews and they were given the appropriate time to consider their involvement in the study.

The researcher was aware that there was a power imbalance between the researcher and the participant (Brinkmann and Kvale, 2005; Kvale, 2006). It was verbally explained to each participant that they did not have to feel obligated to answer all of the questions should they feel uncomfortable divulging certain formation. It was further explained that one of the questions in the study would ask them to consider their financial position regarding their retirement but that the researcher didn't need to know any figures or pension lump sum figures only

that if money would be a consideration for them remaining in the workforce past retirement age and only general terms would be required of them if they did wish to further discuss it.

Each participant was given an information sheet and a consent form to keep. The information sheet explained the nature of the study in written form to the participant.

Chapter 5: Results

5.1. Research question:

What are the intentions of older office workers on remaining in the Irish workforce post retirement age?

5.1.1. Theme: Intention to work past retirement age

There were mixed results around the participant's intentions to remain in the workforce. The participants either wished to remain in employment or wished to leave at retirement age.

"I don't want to work past 65, I want to retire then". (Participant 2)

"in my opinion, I wouldn't do it personally". (Participant 4)

"in my head at the moment I would like to retire at 65". (Participant 8)

"Yes, I think it is generally a good idea. I hope to work on for a few years".
(Participant 3)

"Yeah, I would like to stay on, once I'm healthy enough it do so". (Participant 6)

"I would want to keep working, or keep involved in something anyway. Maybe not in a full time capacity". (Participant 7)

"I'd like to stay on if the hours allowed my to spend more time with my family"
(Participant 1)

"I'd like to stay on once I was well enough to continue to do my job". (Participant 5)

5.1.2. Theme: Retirement Ages in Organisations

Almost all the participants spoke of the contractual retirement their organisation has in place either in the their of employment or in company policies. Though there were differences as it when the retirement age was set as, the most common response was a retirement age of 65.

“It is the Friday before your 66th birthday they’re like please go... yeah its in your contract, it in the manuals, its in everything else.” (Participant 1)

“The retirement policy is that people retire at 65 and if they are on a short term contract that runs beyond that date then when their contract cesses they retire”.

(Participant 2)

“I think it’s fairly standard, retire at 65. Yes as far as I know its 65”. (Participant 6)

“Yes it’s 65. The day before you’re 65. Yes. It’s in our contract that we have to go at 65”. (Participant 7)

Only two participants said they had some flexibility in regards their retirement age.

“My company will allow me to work to 68 but that’s the absolute max. Yeah, that’s the absolute max”. (Participant 8)

“There used to be on at age 65. Ehh and mmm over the years I remember so often being at retirement presentations with the usual gold watch and seeing people being more or less forced to go..... Now however my company has seen the light and allows staff the option of staying on up to the age of 70”. (Participant 3)

5.1.3. Theme: Retirement age or pension age

Interestingly there was some confusion between retirement age and pensionable age. Two of the participants made reference to their pension age bracket as their retirement age.

"I'm not sure. I'm sure its the standard retirement age which I think for my age bracket is 67. But other then that I'm not sure what the policy is about it in the company". (Participant 4)

"There is yeah. Well it depends on which way the new ehh which bracket you come under. I mm would come under the 67 bracket that you'd have to retire and that's it whether you like it or not". (Participant 5)

5.1.4. Theme: Allowed to remain past retirement age

However there was a general consensus that they should be allowed to remain in their organisations if they wished to do so.

"... totally beyond 65. Mmm definitely until I decided to give up'. (Participant 1)

"I think yes if you want to, why not. Even if people are older they are no less capable than young people". (Participant 6)

"It's perfectly alright for people to work past retirement age.... If they wan to stay on they should be allowed". (Participant 4)

"You should be able to work until whatever age you want to work until. So long you are capable of working I don't see why you shouldn't be entitled to stay in your employment cause even 70 now is young I think you should be able it. So long as you are fit and healthy to do the job. Well then why shouldn't you be entitled to do the job and stay on. I think it should be at the discretion of you and your employer". (Participant 5)

5.2. Sub objective: to investigate the conditions that would cause older workers to remain in the workforce post retirement age.

The main themes that reoccurred during the data analysis that would influence the participants' decision to remain in their current jobs past retirement age were health of participant and health of partner, financial situation as a deciding

factor to remain or leave at retirement age, work life balance and the social aspect of work preventing loneliness.

5.2.1. Theme: Health of participant and health of partner as a constraint to remaining in the workforce

From the data it was shown that the participants consider their own health and the health of their partner to be a reason to leave employment at retirement age

“my husband had a stroke but he is well and truly over it but if he was to have another one ... mmm... it would be caring for him vs going and paying someone to come and do the caring. That would have to be looked at. But that would possibly be the only time I would seriously consider it”. (Participant 1)

“If either of use became ill I would like to be at home. Or ehh at the very least be able to spend more time at the home. I suppose it would depend on how sick either of us were. So long we both remain in good health I think staying in employment”. (Participant 3)

“Obviously if he were to become ill or redundant then I might have to continue work beyond 65. Or if he became ill I might have to be at home to look after him”. (Participant 2)

“if the health of my wife was such that she is not well then I would mmm retire. I would like to help a member of the family”. (Participant 4)

“My health would, yeah. If I felt I wasn't able to work or that working would be too much for me I don't think I would be able to seriously consider staying on after retirement unless it was absolutely necessary”. (Participant 6)

“Yes definitely. If my health wasn't great then I don't think I would continue working. Certainty not doing what I am now. There is a lot of responsibility and I wouldn't want to keep that up if I wasn't 100%”. (Participant 7)

5.2.2: Theme: Financial situation as a deciding factor to remain or leave at retirement age

Nearly all of the participants mentioned finance as a reason to remain in employment after retirement age or to leave at retirement age.

“The state pension isn’t very much and something might come up that could be expensive but mmm I am lucky to have a private pension as well”. (Participant 3)

“Financial reasons would be most important to me... As a single woman, I feel I would like the security of extending my income... you need to be able to pay the bills and the pension might not be enough to cover everything. So even just working two or three days when I retire would add to my income.”. (Participant 6)

“Mmm financial possibly would make me stay on after retirement. I would have to consider the expenses we have at the time and what we could actually afford”.
(Participant 4)

Of those that didn’t it was because they mentioned that their financial situation was substantial enough to leave retirement at 65.

“I have a small private pension and with that combined with the state pension and living modestly I hope will enable me to have a much better work life balance were I give up work which is the best balance”. (Participant 2)

“I’ll have a good pension at 65 so that wouldn’t be the main reason I would stay. Money wouldn’t make any difference to me 5000 euro 10000 euro that’s not important that money would be for my family but the incentive nowadays, there is no incentive. I think you’d be hit both ways, they aren’t giving you any more money and they are loading you up with a lot more. So it’s a difficult decision what you are going to make a decision. Will you stay or go?”. (Participant 8)

5.2.3. Theme: Work life balance

Finding a new work life balance during retirement was important to the participants.

“well I suppose when you have time you can go out and shop but if you are going out to shop and you aren’t working then you have no money to go out to shop. So mmm there has to be a happy medium somewhere were you can do some work and mm still have quality time off as well.... I suppose it’s being able to go (on holidays) for longer rather than just the two weeks and then have to come home I’d like some money but I also enjoy my time off”. (Participant 1)

*“When I retire I want to be able to spend more time with my family and have the time to do things I want to do. If I was to stay on I would like my employer to allow me the time I needed to do those things as well as staying in the job I’m in”.
(Participant 6)*

“...when I retire I want to be able to do things and have the time to actually enjoy doing them not just try and fit them in at the weekend”. (Participant 3)

“On a personal level and for people I think it’s great. And the reason why is people have lives outside of work and they need to be flexible enough that they can go and mind their children, have families to look after, maybe a sick mothers and fathers and things like that”. (Participant 8)

5.2.4. Theme: Social Aspect of work preventing loneliness

One theme that was developed from the data collected was the social aspect of work that would incentivise the participants to remain with their current employer past retirement age.

“I would stay with this organisation indefinitely because we were all friends before I became an employee”. (Participant 1)

“If I lived alone, I think that would also encourage me to stay on for the routine and companionship. I’ve made some good friend here in the company and they are often the people you spend most of your time with. Especially if you work full time”.

(Participant 3)

“I like to have company. So it would totally be around not wanting to be in the house on my own and I don’t think there is enough out there for the elderly in some communities It just gets you outta the house, it gets you meeting people, and if something happened then they would follow up with a call”. (Participant 5)

“Or if I was a widower at the time I probably would like to be at work in some capacity to make my time up and such. Like I said I’ve been working with this group for a long time and we all get on so if I was on my own it would be a good way of having I guess contact with other people”. (Participant 4)

“These are people you end up seeing almost everyday. So when you get on its great and you can make some good friends through your job. And there are outings that you do through work, Christmas dinners and parties and such. I like the group of people that I work with. We all get on really well. There is almost a family like atmosphere here. There are only a small number of us in the office and we all seem to get on. There is relaxed atmosphere”. (Participant 6)

5.3. Sub objective: to investigate the attitudes of older workers to the potential use of flexible working hours to entice older office workers to remain with their current organisation post retirement age.

The data collected showed that the participants found flexible working arrangements both an incentive and as a possible factor for increasing stress or pressure of work.

5.3.1. Theme: Temporal flexible working is good incentive

Most of the participants only considered flexible working arrangements such as part time, job sharing and flexitime.

"Yes, I definitely would like to be on flexible working if I was able to stay on after 65". (Participant 1)

"It would allow me to remain with my friends and the company has been good to me over the years and I certainly wouldn't be against the money and with less hours I could spend time at home with my family". (Participant 3)

"I think it would be a great idea, I think if more people had that opportunity I think there would be less sick leave in work. It would be less stressful; People would be able to spend more time with their family. Work around their families, their children and even at this stage maybe their grandchildren as well". (Participant 6)

Participant 7 suggested that flexible working would only work for some roles.

"I think it depends on your job. It can work well in particular environments. I work in I.T. there's a possibility I would be able to do stuff from home. Other people wouldn't be able to do that. For certain jobs it would work better". (Participant 7)

One of the participants made note that there was little that could incentivise them to remain in their current role post retirement age as the pressure and stress of their role was too much to consider remaining in that role.

"Mmm I suppose mmm nothing really. I really want to retire when I get to 65. As I said I have worked long and hard in challenging and exhausting role with many family commitments at the same time.... Its just too hard. It involves a lot of stress. It involves a lot of emotion because you are giving support to people all the time. It involves a lot of travelling around as well". (Participant 2)

5.3.2. Theme: Flexible working has negative side affects with reduced hours

"well in our company you could say we have flexible working arrangements in that some people are part time but the problem with that is you are expected to do a full weeks work on part time hours. So my experience with my current employer in regards part time working isn't good". (Participant 2)

“My biggest concern about flexible working especially if it was less hours would be that would they expect me to be putting the same output of work in that shorter period of time and would that then become more stressful because I would be leaving work because lets say I was only working three days would I still be expected to do five days work in three days”. (Participant 4)

“I do think there can be a downside too and it is important that people are watchful that flexible working does not lead to a dis-improvement in working conditions ... I think I would be most worried that I would be working less days or hours but that I would be expected to deliver all I had delivered in full time hours.”. (Participant 3)

“There are times you need to be there, you can call it flexible, you can call it what you like, but realistically there are times when you need to be on site and there is no flexible, it’s just not possible. They talk about flexible and they talk about child friendly and all that sort of stuff but in reality the policies aren’t implemented. When it comes down to it it’s not the case.” (Participant 7)

Participant 6 didn’t consider there to be any negative outcomes of flexible working.

“I can’t think of any particular concerns at the moment. At least for my point of view I cant think of any. A manager might have issues with it I guess”.

(Participant 6)

5.3.3. Theme: Loss of status due to flexible arrangements

“I would be concerned at a perceived loss of status that might go with flexible working /less hours. I wouldn’t like people to think I’m not pulling my weight in the role”. (Participant 3)

5.3.4. Theme: Role flexibility as an incentive

However there was some willingness to consider role flexibility as an incentive to remaining in employment post retirement age.

“if I was perhaps offered something that was a much more traditional office job, coming in at 9 and leaving at mm maybe 3 o clock. And my responsibilities ending at that time I might at that point consider staying on but not the role I have now where I am working outside of hours and mmm really the job never finishes”.

(Participant 2)

“I would like some reduction in my responsibilities...I'd like to keep my current role but it does require a lot of attention and time so mmm maybe if I could cut down my responsibilites and maybe my hours I would be able to remain in my current work palce”. (Participant 3)

5.4. Sub objective: to investigate if there are different views held of older men and older females on flexible working hours.

Some of the results showed that there was different views regarding men and women on flexible working.

5.4.1. Theme: Flexible working arrangements for women in caring role or men with outside interests

“The main difference I would think is men tend to take part time working to either prepare for retirement or to pursue a hobby or other interest. Women take part time to look after their children or to look after a sick relative... That's not to say men don't do that too but it is more common to see a women take part time work to do these things”. (Participant 2)

“when I was small men were generally the ehh bread winner as they say and the women looked after the house and might not be allowed to work at all never mind

flexible working. I do think that this is changing now'er days though and maybe it is seen as differently now". (Participant 3)

"There shouldn't be but in practise it is. Women seem to get more concessions, or understanding which is probably not the way it should be looked at. I think that sometimes have more leeway when it comes to arranging some kind of flexible working. I've seen men apply for things like parental leave and getting turned down". (Participant 7)

5.4.2. Theme: men and women equal when on flexible working arrangements

Others felt that times had changed and this was no longer the case.

"I would say just taking my company into account there is more women on flexible than men at the moment, but things are changing as 2 people have to work to make a living. And there is some men that have looked for flexible time as well. And the company has to facilitate them as well they can't discriminate like its working both ways". (Participant 8)

"I don't think so, no, I've never come across any that now. I know at one time it would have been but no I've never come across that now". (Participant 6)

"if you've got where you are and the women has a higher class job then her husband or partner well then why cant he go flexi and why should he be looked on badly. I don't think now'er days that they are looked upon as bad as they used to be with the women getting more educated. Men are well capable of staying home and minding the kids". (Participant 5)

Chapter 6: Discussion

6.1. Discussion of findings

The aim of this study was to investigate the intentions of older workers regarding their intentions of continuing to work post retirement age. The study did investigate this aim through the use of qualitative interviews. The participants in the current study had mixed intentions regarding their intentions about working past retirement. These results differs from the study by Retirement Planning Council of Ireland (2014) who suggest a larger number wish to remain than those who don't wish to continue on working past retirement. Though it should be noted that the collection of data for the Retirement Planning Council of Ireland (2014) study took place during the height of the financial crisis and this may have impact on older workers retirement funds and their potential to pay off mortgages before retirement. These reasons may have impacted on their results. Different financial times and an improving economy may have led to the differences in opinion. However, the Retirement Planning Council of Ireland (2014) study doesn't include a clear break down of their sample beyond the age ranges within the sample. The differences may link back to the fact that the participants of this study all come from a narrower socio-economical background then the much larger sample in the Retirement Planning Council of Ireland (2014). The current study also differs from the findings in Angeloni and Borgonovi (2016). It is worth mentioning that the study carried out by Angeloni and Borgonovi (2016) looks at the Italian population and the differences between the Irish culture and the Italian culture may have caused some of the difference in the results. The limited research in this area makes it difficult to relate this study to other research.

The results also showed that all the participants had a retirement age in either their contract of employment or their company's retirement policies. This is in keeping with previous data that stated that many of the labour force had a contractual retirement age (Riach and Loretto 2009). Companies who operate in the public service have a fixed retirement age of 65 despite the new regulations

around pension ages. There has been some mention of the potential of the removal of a retirement age from the public sector over the next number of years under the present government (Coyle, 2017). However, the current research shows that the large proportions of the private sector also have set retirement ages. Despite this the participants of this study feel that the option of working past retirement should be made available to them. One interesting finding from the current study showed that there was some confusion about the differences between retirement age and pensionable age. The retirement age is when the individual gives up working and pensionable age is when the individual starts receiving their state pension from the government. The pensionable age is set to continue increasing over the next few years (Horner, 2014). This common misunderstanding could lead to problems considering the large proportion of the Irish workforce has no private pension to rely on, if they are forced to retire from their organisation before their state pension commences. On the wider scale this has practical implications for the government.

Another aim of the study was to investigate the conditions that would make an individual consider remaining in the workforce past retirement age. This objective was investigated by the current study. The considerations that arose in the study were financial situation, health (although this generally was considered in light of a constraint to remaining in employment past retirement age), work life balance and the social aspect of work preventing loneliness. The themes that arose from the study were similar to the reasons given by other studies that considered why workers retired, and studies that considered why workers wished to remain in employment, despite the fact these studies mainly took place in other countries. This leads to the potential conclusion that some of the motivation for remaining in the workforce are transferable across countries. However, it is important to note that the findings of these study are not generalizable to the older worker population. The degree to which these findings affect the decision to remain in the workforce is potentially different in each country due to difference in financial state benefits for older people.

Most of the participants made reference to their own health as being a big reason as to why they would not be able to remain in the workforce past retirement age. Their concerns were about the capability to adequately perform the tasks that come with their roles. This is in keeping with much of the previous research by Tang, Choi and Goode (2013) and Nilsson, Hydbom and Rylander (2016). There is much agreement that good health would promote remaining in the workforce and poorer health would prevent the individual from remaining. The health of a partner was also viewed as a constraint to remaining in the workforce as some of the participants noted that they would like to remain to take on a caring role to this individual. Jones, Rice and Roberts (2010) would support this view. One participant mentioned that the health of their partner would keep them in work past retirement age if their partner required assistance they had to pay for and they could not adequately afford it.

Finance was also shown to play a role in whether the participants would decide to remain in employment or retire at 65. This is supported by research carried out by Ruffenach (2017). As expected, finance could both be a reason for leaving employment at 65 or remaining past the retirement age. Based on research carried out by Hunt and Philips (2010) there is the potential that those who consider themselves to be financially able to retire have incorrect information about their future financial requirements.

Work life balance was another factor that the participants considered when they were considering the factors that would make them stay or leave employment at 65. Some have aspirations to travel and find new interests. This is supported by research carried out by the Retirement Planning Council of Ireland (2014) as they note the key goals a retiree hopes to achieve during retirement. This fits in with the more traditional view of retirement where the individual starts a new phase of their life (Shacklock and Brunetto, 2011). The so called golden years.

One motivation for remaining in the workforce that had not been considered before it became evident in the findings was the social aspect of work that would

motivate older employees to continue in their employment post retirement age. A number of the participants made reference to the fact that if they were on their own they would consider remaining in employment as a way of keeping up social interaction as they got older. This finding is a contradiction to research which said that widowed individuals were one of the smallest groups of older workers to remain in work past retirement age and that widowed men were smaller again (Shattuck, 2010). Shattuck (2010) also has shown that older women who were lone parent and divorced older females were more likely to remain in the workforce post retirement. Though much of the research would suggest that these two groups remain because of financial reasons there is the potential that it may have been exasperated by the aim to not lose social connections. Mor Barak, Scharlach, Birba and Sokolov (1992) acknowledges that retirement causes a big change to the social network an individual has built up for themselves over a lifetime of work. This is evident in fact that the retiree will no longer see their colleagues regularly and while they have work the retiree would have free time and it can take time to build new friendships.

The study aimed to investigate the use of flexible working arrangements as an incentive for older employees to consider remaining with their current employer in the Irish workforce past retirement age. There was mixed findings about the use of temporal flexible arrangements as an incentive to remaining in employment past retirement age. Some of the participants said flexible working arrangements would allow them to take part in other activities and this links in with research carried out on flexible working and work life balance (Taylor, 2014; Rose, 2014). However, some suggested that flexible working would not be suitable for some roles. Though it may link in with role flexibility, as this would allow the individual to change roles and then access temporal flexible arrangements. Other participants suggested role flexibility would be a better suit for them and the changing role would allow them greater flexibility. Some of the participants suggested that temporal flexibility could have drawbacks if they were still expected to carry out a full weeks work on fewer days. This is supported by previous research by Russell et al. (2009) and Hyman et al. (2003).

It is recommended that anyone entering into flexible working arrangements ensures that the workload reflect their new hours (Russell et al, 2009). Others suggested that they wouldn't be interested in flexible working as an incentive to remaining in their current employment post retirement age but both of these referenced work stress caused this. Interestingly one participant noted that they would be afraid they would lose their status in work if they went on flexible work hours and this supports the research carried out by Atkinson (2011).

There was another split in opinions about if men on flexible working arrangements were viewed differently to women on flexible working arrangements. Some argued that women went on flexible working arrangements to take on a caring role either minding children, grandchildren or family member and the other participants argued that this was an out dated thought process and this view had changed over the past number of years. However, previous research suggests that females do have easier access then males to flexible working arrangements (Atkinson and Sandiford, 2016). This would suggest support for the view that there are differences between the two gender and their ability to access flexible working arrangements.

6.2. Limitations of the current study

Potentially the largest limitation of this study is that it is not generalizable to the workforce as whole. This study focuses on the Irish workforce and due to difference between countries both in regards culture and financial supports for older workers and retirees the findings of the study would not be transferable to intentions of older workers in other countries about remaining in employment post retirement with their current employer. While some of the themes found during the course of this investigation may also affect older workers in other geographical locations this study cannot say to what degree these issues affect those individuals. As these findings are based on the experiences of these participants which are not a random sample which means that the sample is unlikely to represent the Irish older workers population as a whole there is the

potential that the findings are not generalisable to the Irish population as whole either. This study is more exploratory in nature and the findings show that.

Chapter 7: Conclusions

7.1. Conclusion

In conclusion, the aim of this study was to investigate the intentions of older workers on remaining in the Irish workforce past retirement age. A sub objective of the study was to investigate the conditions that would cause older workers to remain in the workforce post retirement age. These two aims of this study were achieved through the use of qualitative interviews. This study was prompted by the current ageing population faced by many countries and the limited previous research into the subject. The literature review defined an older worker as between 55 and 65 based on research carried out by McCarthy et al, (2014). The intentions of the older worker were broken down into the motivational factors and constraints that could impact on individual's decision to remain in the Irish labour force past retirement age. The literature review suggested that gender was interlinked with these motivations and constraints. It was found that what motivated one individual could prevent another individual from remaining in the workforce past retirement age.

The main factors investigated during the literature review was the impact of the individual's financial situation, the impact of health on the individual's decision, how education level can play a role in the decision, the effect poor workplace respect could impact on the intentions of the older worker and good work life balance allowed the older worker to take part in outside activities and the aided in the retention of older workers. The findings from the current study fitted in with the previous research in regards health and finance playing a role into the older worker's decision. The findings of this study also noted the importance of the social aspect of work and how it has the potential to play a role in the intentions of older worker when considering whether to retire or not. The current research also further develops the topic of intentions of older worker regarding retirement as there was very few studies that investigated the topic.

A sub objective of the study was to investigate the use of flexible working arrangements as an incentive for these individuals to remain in their current organisation past retirement age. Another sub objective was to investigate if there are different views held of older men and older females on flexible working hours. These two sub objectives were also achieved during the course of this study. The literature review also explained the meaning of temporal flexible working arrangements in relation to the study and how these types of arrangements are beneficial to the employee. Previous research by Creagh and Brewster (1998) showed that females were more open to flexible working arrangements but the current study also noted that much of the research into flexible working focused on working parents. The literature review showed how workplace culture could affect the attitudes towards flexible working arrangements (Atkinson, 2011). It also noted how gender could play a role in an individual being approved for flexible working arrangements (Atkinson and Sandiford, 2016). The literature review considered the negative impact flexible working arrangements could have on the employee. The findings of the study showed that there was mixed responses to flexible working arrangements being used as an incentive to remaining in their current role past retirement age. This fits in with the previous research into the area as it develops a limited subject area, Most of the previous research looks at using a jobs bridge or phased retirement. There was also mixed opinions about how men and women were viewed on flexible working arrangements. The previous research would suggest that men on flexible working are viewed differently than women on flexible working.

7.2. Future Research

Based on the study carried out there are a number of recommendations for future research into this area. A recommendation for future research is that this study is replicated again but using larger sample size. As argued in Fugard and Potts (2015) small sample sizes can prevent the recurrence of certain themes, which can be essential to the overall construct even if with the smaller sample size it is only mentioned once. Replicating the study will further develop the

literature on older workers and their intentions regarding post retirement work in the Irish workforce, which at the current time is limited.

Another area for future research would be to investigate the policies and practices older workers would consider to be the most valuable to them when choosing where to work post retirement age be that with their current employer or with another employer. This research would be of particular interest in the area of health as shown in the present study the some of the participants had concerns about their ability to keep up with the demands of their role if they chose to continue past retirement age. Furthermore, an ageing workforce means there is an increased need for policies that focus on the older workers, as the needs of older workers are different from the needs of younger workers.

Another area for future research would be to investigate if there are gender difference between those who had the intention of staying and those who had the intention of retiring at 65. There is little consensus in previous literature around the impact of gender on an individual's decision to retire or continue working. Research carried out by Feldmen and Kim (2000) and Friedberg (2007) would suggest older females were more likely to remain past retirement age and other research carried out by Armstrong-Strassen (2008) and Angeloni and Borgonovi (2016) found no difference between the genders.

7.3. Recommendations for businesses

Organisations should consider clarifying their retirement age policy with employees so as to reduce the confusion between retirement age and pensionable age. Also, companies should consider changing their retirement policy when they are considering putting in a set retirement age into contracts and business documents. The present study shows evidence that suggests some older workers would like to continue working past retirement age and all the participants felt that it should be an option made available to them even if they did not wish to avail of it. The financial costs of this would depend on the size of the company in question. However, the company should consider the salary

differences between a more experienced worker in comparison to a new employee. On the other hand, the experience might be more valuable than lower salaries if the experience leads to better business opportunities for the firm. The potential for having older workers may also result in the organisation having to consider more policies focused on older workers. These plans would likely take a longer time to implement in larger firms as they often have more formal proceedings to be followed. A smaller organisation would be able to apply the changes faster as they would be following a more informal approach.

As noted in the current study while discrimination shouldn't be happening in today's workplace a number of the participants acknowledged that females have an easier time accessing flexible working arrangements than male colleagues. The current research supports the findings of the study carried out by Atkinson and Sandiford (2016) where they note that female workers have better access to flexible working arrangements. It is imperative that organisations' ensure that this is not occurring in their work environment. A recommendation would be for those within the organisation who approve the flexible working arrangements should receive training into age and gender diversity. It may also be useful for the organisation to consider running a diversity campaign within the organisation to make employees aware of the importance of age diversity. From a financial perspective and a legal point of view, it is vital that companies are not found to be gender biased when approving flexible working arrangements. It is illegal to discriminate against workers because of gender under the Employment Equality Act, and there are financial implications if a company is found to be in breach of the Act. The time scale for this will depend on how serious the organisation is about removing gender biases from their company.

Personal Learning Statement

As part of my Masters in Human Resource Management, I had to carry out a research study on a topic of my own choice provided that it related back to HR related issues. I chose to focus my research on the area of retention and the views held by older workers on working past retirement on flexible working arrangements. The topic of older workers remaining in the workforce past retirement age has become a subject of interest and necessity in recent times due to the current ageing population of some countries. The dissertation has been one of the most challenging aspects of Master's degree.

To complete this research study I needed to be able to critically analyse research carried out by others. However, it could be difficult to find research that related to the topic at hand despite the sheer volume of articles and research available. This obstacle meant that over the course of the dissertation I had to develop and improve my skills in rapidly analysing an article's relevance based on their abstracts so as not to waste time on unnecessary information. While this was a skill I had used previously during my degree, I feel that because the amount of reading required for the Master's dissertation that this was a skill that was improved significantly during the process. Further more synthesising the information I found and linking relevant themes together as well as discussing contrasting and antithetical arguments could be challenging and time-consuming.

I decided to carry out a qualitative study to collect data for my study. Before this, I had never completed this type of research. In the beginning, I found the interview process quite challenging. However, I gradually became more confident with the interview process as I carried out more and more interviews. As I was conducting interviews, I had to find a time that suited both the interviewee and myself to hold the discussion. Finding an appropriate time could be quite difficult as I was carrying out this research over the summer and the

interviewees had holidays booked, and they had to find time for the interview between their work and home life. Time constraints meant it was important for me to stick to my timetable and try to keep the meetings within the three-week time frame I had allotted them.

One of the biggest constraints of this project is the time allotted for the study. Keeping yourself within the given time can be very difficult. It would be effortless to leave it all to the last minute and end up having to race to finish it. One of my strengths during this research project has been my time management. I have done my best throughout the study to manage my time efficiently and in the most productive manner. By setting myself deadlines and prioritising certain tasks I was able to complete this dissertation promptly.

Through writing this dissertation, I have learnt how to enhance my writing skills and conduct qualitative research.

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Appendix

Appendix 1: Consent Form

Consent form

I _____ have read the information sheet provided by the researcher and I have agreed to participate in the following study.

The study is looking to investigate the perceptions held by older office workers on working past retirement and their views on the use of flexible working hours as a Human Resource Management practice at enticing them to remain within the Irish workforce past retirement age.

I am participating in this study voluntarily. I understand that I can withdraw from the study, without repercussions, at any time, whether before it starts or while I am participating.

I understand that the interview is being recorded and that there is the potential for direct quotes to be taken from the interview. The data will be securely stored for 5 years and will then be destroyed in a secure manner in accordance with the National College of Ireland ethical guidelines and Data Protection guidelines.

I understand that the data I provide will be used in the dissertation “An investigating into the perceptions held by older workers on working past retirement age and the use of flexible working arrangements to enticing them to remain within the Irish workforce past retirement age” which will be used on the NCI dissertation repository.

The contact information for the researcher: Email: x15038637@student.ncirl.ie

Tel: [REDACTED]

Signed _____ Date _____

Appendix 2: Information Sheet

Information Sheet

As part of my post graduate degree at the National College of Ireland I am carrying out a research study into the perceptions held by older workers (between the ages of 50 and 65) on working past retirement age and their views on the use of flexible working options as a Human Resource Management practice at enticing them to remain within the Irish workforce past retirement age. By participating in this study you will be aiding in providing knowledge into older workers and their views.

During the course of the interview you will be asked a series of questions which aim to get your views and opinions on flexible working and post retirement work. There will also be some demographic questions that will provide the researcher on basic information about the study group. Overall the interview should take between 30 and 45mins.

The interview will be recorded using audio software. All information procured during the interview will be treated in confidence and stored securely in keeping with both Data Protection Act 2003 and the NCI ethical guidelines. All participants will be kept anonymous and any identifying information will be removed from the written transcripts of the audio files. The participant has the right to opt out of the study at any point of time and have all their information removed from the study. The data collected during this study will be published in a report when study is completed. This report will be kept in the NCI library and on TRAP, the Thesis Depository. There is the possibility of direct quotes being used from the interviews in the final written report. Any quotes used will be not be linked back to any individual or have any identifying information included in them.

Dr Philip Hyland, a current lecturer in the National College of Ireland, is supervising this piece of research. Should you have any further questions please don't hesitate to contact me at x15038637@student.ncirl.ie. Should you need to contact my supervisor for any reason his contact email is

████████████████████

Please keep this sheet in your records.

Appendix 3: Information Sheet

Useful contacts

Here are some useful contact should the research cause any distress and you wish to speak to someone

Aware: Tel: 1890303302 www.aware.ie

Console Tel: 1800201890 www.console.ie

Irish Hospice foundation Tel: 01 6793188 www.hospice-foundation.ie

Irish Rural Link Tel: 0906482744 www.irishrurallink.ie

Money advice + Budget Service Tel: 1890283438 www.mabs.ie

Senior Help Line [Tel:1850440444](tel:1850440444) www.seniorhelpline.ie

Society of St Vincent de Paul Tel: 01 8386990 www.svp.ie