

**Retirement and Bridge Employment: A Qualitative
Investigation of Older Workers' Perception of Retirement
and Bridge Employment in Ireland.**

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ABSTRACT

A qualitative study investigated older workers' perception of retirement and bridge employment in Ireland. Participants were recruited with the use of convenience sampling. An interview schedule was adapted to guide the researcher during the semi structured interviews. A total of ten participants were recruited to take part in the interviews. Participants were over 45 years of age, employed and residing in Ireland. Recorded semi structured interviews were transcribed and later analysed, using the thematic analysis. Braun and Clark's (2006) six steps of the thematic analysis was used to analyse the collected data. The thematic analysis generated five themes. These themes were loss, financial stability, social life, inequality and freedom. The findings showed, participants had a positive view of retirement. However, they also stated that retirement could result in the loss of routine and earnings. They reported that in the case of early retirement bridge employment would be considered. Considerations to partake in bridge employment was influenced by the individual's state of health and strength.

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CHAPTER 1

INTRODUCTION

The proposed study will be on the topic of retirement and bridge employment. Retirement is the complete cessation of any paid employment during a certain age in later life (Dingemans and Henkens, 2014). The age at which a person retires is decided by the government and it varies from country to country (Dingemans and Henkens, 2014). Retirement can be viewed as a monolithic event, as it affects everyone in almost similar ways (Hornstein and Wapner, 1986). Recently, the meaning of retirement has been unclear with many retirees returning to work after retirement, to earn extra income to add to their pension (Hamilton and Hamilton, 2006). When older workers decide to return to work post retirement, it is known as bridge employment, this involves any type of paid employment undertaken after retirement (Dingemans and Henkens, 2014). Older workers are approaching retirement differently, many cease employment to commence full time retirement, while others choose to change careers or obtain part time work, gradually introducing themselves to the conditions of retirement (Ram, Schellenberg and Turcotte, 2005; Alcover 2017; Zulz, 2019).

This study will target older workers living and working in Ireland. The first set of baby boomers retired in 2011, as they turned 65 (Horner, 2014), this was the previous age for receiving the state pension in Ireland (Redmond, McGuinness and Kelly, 2017). Each country around Europe have different financial support systems set up to provide funding for retirees (Hagan, Jones and Rice, 2009). The Irish retirement system is different from other European countries (Raab and Gannon, 2014). In Ireland there is no set retirement age, employers are free to establish their own, but there must be a reasonable explanation for having a set retirement age (Redmond et al., 2017). Nevertheless, there is a state pension, which was payable to older workers of the age of 65, it was increased by the government in 2014 to the age of 66 (Redmond et al., 2017).

According to Fahey and Russell (2001), the Irish government had no economic, social or other motives for applying the state pension age. Even though there are no motives regarding the state pension age, there are ongoing plans to further increase the age to 67 in 2021 and 68 in 2028 (Barrett et al., 2011).

The difference in the Irish retirement system may be due to a younger population, resulting in a low rate pension (Raab and Gannon, 2014). The change in demographics is raising concern over the retirement of the current older workers (Alcover, 2017). There is a high representation of older workers currently in employment approaching retirement, but there is a lack of replacement (Alcover 2017). The lack of replacement workers could be the results of the decrease in birth rates, leaving a large age gap in the workforce (Alcover, 2017). The increasing number of older workers will certainly add pressure on the government in regards to funding for retirees and pensions (Hagan et al., 2009; Raab and Gannon, 2014), as Ireland has the highest rate of older people over the age of 65 living in poverty (Raab and Gannon, 2014).

The increase on the state pension age will lead to further deterioration of the system as the state pension will only be available to individuals from the age of 66 (Redmond et al., 2017). Older workers who do not possess a private pension funding may not be able to retire early (Redmond et al., 2017), given that there is no early retirement programme for older workers in Ireland (Raab and Gannon, 2014). There are three pillar arrangements, available to older workers regarding retirement provisions in Ireland (Raab and Gannon, 2014). The three pillar arrangements are, occupational pension, a private retirement savings account or the state pension (Raab and Gannon, 2014). If an older worker does not possess a private retirement savings account, retiring early is more complicated, this could explain why the average Irish worker retires at the retirement age, when they can benefit from the state pension (Raab and Gannon, 2014).

The high rate of older workers in the workforce may be because of increased life expectancy, improved healthcare resulting in lower mortality rates (Alcover, 2017). It has been predicted that the number of 65-year olds will be double that of 15-year olds by the year 2050 (Horner, 2014). In the history of employment, older workers were neglected, they were made redundant or offered early retirement to be replaced with younger workers (Fahey and Russel, 2001). Due to the increase of older workers in employment with large age gaps and low rates of older workers to replace them (Horner, 2014). Several countries have decided to increase the retirement age as an attempt to resolve the lack of replacements (Horner, 2014). Ireland is planning a gradual increase of the retirement age to 68 (Redmond et al., 2017).

Older workers are prepared to remain in employment beyond the retirement age for several reasons such as intrinsic or financial motives (Alcover, 2017). Intrinsic motivation may guide an individual to remain in employment or seek bridge employment (Alcover, 2017). Older workers from the age of 55 to 69 revealed that if they retired, they would miss the social engagement from work (Fahey and Russell, 2001). While other workers may be worried about the lack of social engagement, others are more concerned with their financial situation (Fahey and Russell, 2001). In this survey Irish workers revealed their satisfaction with retirement relied on their financial status (Fahey and Russell, 2001).

Older workers remaining in employment past the retirement age, can positively benefit employers by compensating for the age gap created by baby boomers' departure from the workforce (Alcover, 2017). Baby boomers are currently the largest generation exiting the workforce, their exit will not only amount to an age gap but it will also leave companies with skills shortages (Tacchinno, 2013). Baby boomers' approach to retirement differs from the previous generations, this is typical of this generation as they tend to bring about change and transformation wherever they go (Tacchino, 2013). A 2001 Irish survey revealed, within the

population of 55 to 69-year olds, over a third were still employed and less than a third were retired (Fahey and Russel, 2001).

Retirement is sometimes viewed negatively because it is linked with growing old, and the loss or end of a certain activity, which is usually employment (Horstein and Wapner, 1986). Retirement can have both positive and negative effects on an individual's life (Hornstein and Wapner, 1986). According to a 2001 Irish survey, early retirement was due to several reasons such as illness, disability, an early retirement offer or redundancy package (Fahey and Russel, 2001). Satisfaction during retirement was dependant on the financial situation, health and how the individual retired, whether it was forced or not (Fahey and Russel, 2001). Older workers who had to retire because of illness or disability were dissatisfied of their situation (Fahey and Russell, 2001).

Even though baby boomers may want to retire, some may not possess the funds or savings needed to retire (Duska, 2013). The older workers may be uninformed or unaware of the amount of funding needed to retire (Hill, 2013). After year of retirement, some retirees are reverting to employment (Feldman, 1994; Ram et al., 2005). Retirees heading back to work may prefer to work part time (Ram et al., 2005; Hebert and Luong, 2008). It is difficult for retirees to find jobs and when they do, they might find themselves in low paying jobs (Dingemans and Henkens, 2014). There are several reasons why retirees may envisage bridge employment for example, retirees searched for bridge employment to increase self-worth (Kim and Feldman, 2000) and others for financial motives (Ram et al., 2005). The motives for bridge employment will be developed further in the literature review.

CHAPTER 2

LITERATURE REVIEW

History of Retirement

Before the Industrial Revolution

Before the 1960s retirement was perceived generally as a stressful life event, followed by negative outcomes (Solinge and Henkens, 2008). Before the industrial revolution took place, workers did not retire, and had to remain in employment until they were very old and unable to continue working (Hamilton and Hamilton, 2006). The only workers who could retire were people with high financial resources (Clark, Munnell, Williams and Orszag, 2006). When retired, they could pay servants to take care of them until they passed away (Clark et al., 2006). Majority of workers could not afford to retire, as their income was insufficient. Luckily, a minority of workers had children whom they could depend on for support during retirement (Clark et al., 2006). Other workers had no choice but to remain in employment, this meant occupying low skilled and low paid jobs (Clark et al., 2006).

Old Age Poverty

In the late nineteenth century pressure mounted from many developed countries for the government to introduce a retirement and pension system to reduce the high rate of older people living in poverty (Clark et al., 2006). The first action took place in Britain, in the 1870s (Clark et al., 2006). The idea was introduced by a clergy man in the name of Canon William Blackley (Clark et al., 2006). His concern for the high number of older workers living in poverty after retirement was his main influence for action (Clark et al., 2006). Blackley believed the lack of savings institutions lead to poverty amongst retirees (Clark et al., 2006). He requested the formation of a fund operated by the state, with the compulsory contributions of all young

workers between the ages of 18 and 21 (Clark et al., 2006). He believed the contributions would allow for pensions to be paid to the older workers upon retirement (Clark et al., 2006).

Blackley was convinced younger workers were earning high salaries and had extra income which they were spending irresponsibly (Clark et al., 2006). He believed younger workers contributions could help deliver a new pension system in Britain (Clark et al., 2006). The proposal was reviewed over three years and later rejected (Clark et al., 2006). The British government found that young workers did not possess extra income, and the majority had to give their earnings to their families (Clark et al., 2006). Even though the proposal was rejected, it raised awareness on the issue of older workers living in poverty during retirement (Clark et al., 2006).

Introduction to the Pension

A chancellor in Germany established a compulsory national insurance in 1884 (Clark et al., 2006). Payable to employees who were unable to work due to disabilities or illnesses developed during periods of employment (Clark et al., 2006). It was the first time such system was recognized, it functioned with the contributions of taxes from employees and employers (Clark et al., 2006). The amount received for the national insurance was very low (Clark et al., 2006). Old age pension was later set up in 1889 and it was payable to retirees from the age of 70 (Clark et al., 2006). There were conditions which had to be met by the German retirees in order to qualify for the pension (Clark et al., 2006). Only individuals with regular employment were qualified for the pension as they were able to contribute regularly (Clark et al., 2006). The majority of poor workers were excluded because they could not contribute regularly due to participation in low paying jobs or inconsistency in employment (Clark et al., 2006).

Spread of the Pension System

The German retirement and pension system influenced countries such as Austria and Hungary to develop their own system (Clark et al., 2006). The German pension system augmented the level of awareness of poverty amongst older adults during retirement (Clark et al., 2006). Denmark was also impressed by the German pension system and developed their own, the goal was to reduce the rate of poverty among older workers (Clark et al., 2006). The system was financed through taxation, it was means tested and accessible to citizens from the age of 60 and above (Clark et al., 2006). There were certain criteria which retirees had to adhere to before they could obtain the pension (Clark et al., 2006). They had to show records of socially acceptable behaviour which meant no records of crime, drunkenness or failure to work (Clark et al., 2006).

The scheme set up in Germany was imitated and established all around Australia in 1908 (Clark et al., 2006). A similar system was later introduced in Britain following a research on the incomes of a national sample of older workers (Clark et al., 2006). The results concluded that, a non-contributory pension could minimise old age poverty (Clark et al., 2006). During the twentieth century a huge interest in rest and relaxation during old age introduced the idea of retirement (Hamilton and Hamilton, 2006). It suggested that an individual should have time for rest and other leisure activities during old age, which is now known as retirement (Hamilton and Hamilton, 2006). From the twentieth century retirement was described as the phase that commenced when full time employment ceased (Hamilton and Hamilton, 2006).

Retirement and Bridge Employment

Retirement

Retirement is the complete cessation of any paid employment during a certain age (Dingemans and Henkens, 2014). There is no early retirement programme in Ireland (Raab and Gannon,

2014). However, one can avail of such if they are covered under an occupational pension (Dingemans and Henkens, 2014). The pension in Ireland is available to older workers from the age of 66 (Raab and Gannon, 2014). Retirement offers freedom and flexibility, where the retiree can plan and enjoy life without the barriers imposed by employment (Dingemans and Henkens, 2014). It is perceived as a time to take control over certain occurrences because of free time (Ulrich and Brott, 2005).

Bridge Employment

However, retirement can also mean a loss of valued activities especially for individuals whose self-identity is tightly linked with their occupation (Kim and Feldman, 2000). Retirement may also be linked with loss of financial benefits and social interactions due to the discontinuation of employment (Dingemans and Henkens, 2014). Older workers might need to save more when on full time employment to financially secure their retirement, if not, they might have to use bridge employment to contribute to their retirement (Ulrich and Brott, 2005). Returning to employment can mean the continuation of valued activities and enhanced financial benefits (Kim and Feldman, 2000; Dingemans and Henkens, 2014). Therefore, depending on an individual's perception, an older worker might approach retirement with fear or excitement (Dingemans and Henkens, 2014).

Older workers can retire from their full-time careers but might not fully withdraw from the workforce and seek employment during their retirement (Kim and Feldman, 2000). An individual's attitude towards their job at the time of retirement could have mediating effects (Kim and Feldman, 2000). This means that during the period leading to retirement if an individual has positive views of their job, they might consider bridge employment (Kim and Feldman, 2000). An individual with negative attitude towards their employment, may only consider bridge employment when there is lack of finances (Dingemans and Henkens, 2014).

After retirement a retiree might decide to return to work and this is referred to as bridge employment (Feldman, 1994; Ram et al, 2005).

Bridge employment occurs when an individual return to work after retirement (Dingemans and Henkens, 2014). Bridge employment is positively linked to greater psychological well-being, it's effects can be greater for individuals who remain in the same company (Kim and Feldman, 2000). An individual involved in bridge employment can be self-employed, a temporary worker, a part time or a full-time worker (Ulrich and Brott, 2005). Bridge employment may be less demanding, and the worker can choose to work less hours than in the previous job (Ulrich and Brott, 2005). Different types of bridge employment exist, the two common types are career consistent and non-career bridge employment (Alpass, 2015). An individual involved in career consistent bridge employment performs the same duties as they did prior to retirement, either under the same or different employer (Alpass, 2015).

A retiree seeks a total career change in the case of a non-career bridge employment, which is very common (Alpass, 2015). Non-career bridge employment includes self-employment, and this is suitable for workers seeking flexibility (Alpass, 2015). Findings revealed bridge employment was strongly related to retirement satisfaction and general psychological well-being (Kim and Feldman, 2000). The individual involved in bridge employment has the freedom to choose whether to work part time or full time, the job may be less difficult than the previous (Ulrich and Brott, 2005). It offers financial benefits to ensure a stable retirement (Dingemans and Henkens, 2014). Bridge employment can be used as a method to compensate for involuntary retirement (Dingemans and Henkens, 2014).

Involuntary Retirement

Retirement is not always voluntary, while some workers get the opportunity to retire voluntarily, others are coerced into retirement (Dingemans and Henkens, 2014). Older workers

could also be influenced by family and friends to retire (Franca, 2004). An unplanned retirement may influence the search for bridge employment (Alpass, 2015). Findings revealed bridge employment was strongly related to retirement satisfaction and general psychological well-being (Kim and Feldman, 2000). This is because retirement satisfaction also depends on an individual's financial situation (Fahey and Russell, 2001). However, being influenced by family and friends to retire contributed towards a positive attitude to retirement on executives in New Zealand and Brazil (Franca, 2004). Interactions with friends, family and community involvement have been linked with satisfaction among retirees (Taylor et al., 2008).

Retirement is among one of the biggest life events impacting on how people are satisfied with life after retirement (Dingemans and Henkens, 2014). The way an individual retires may have an impact on their level of satisfaction during retirement (Dingemans and Henkens, 2014; Fahey and Russell, 2001). Forced retirement might lead to dissatisfaction during retirement as it is unplanned (Fahey and Russell, 2001). It is important for the individual to plan their retirement as it helps older workers shape their perception (Franca, 2004). Individuals between the ages of 55 and 69 who remained in work had a more positive view of retirement, they believed it offered freedom to take part in different activities (Fahey and Russell, 2001). Executives who planned their retirement in Brazil and New Zealand had a more positive view of retirement (Franca, 2004).

In the case of involuntary retirement, bridge employment enables retirees to gain life satisfaction and a sense of control (Atchley, 1989; Dingemans and Henkens, 2014). Involuntary retirement affects both the adjustment and the satisfaction of retirement (Solinge and Henkens, 2008). In the long term this disrupts the quality of life of the individual (Solinge and Henkens, 2008). Sometimes involuntary retirement is inevitable especially if an individual becomes ill or is no longer able to perform employment duties (Fahey and Russell, 2001). Perception of retirement predicts adjustment early and later during retirement (Taylor et al., 2008).

Employees who hold a positive perception of retirement are more likely to be satisfied when they retire (Taylor et al., 2008). The factors that influence the decision to retire increases the level of adjustment during retirement (Taylor et al., 2008).

Satisfaction

When retirement occurs, retirees are left with a lot of time which they must manage, others take up volunteer work to keep themselves occupied (Kim and Feldman, 2000). Participating in volunteer work is positively linked to quality of life during retirement (Kim and Feldman, 2000). According to the research by Kim and Feldman (2000), individuals involved in bridge employment are better satisfied than retirees occupying volunteer position. A study by Choi (2001) analysed the effects of bridge employment on the life satisfaction of older women, it revealed opposite results. The study compared women who were engaged in bridge employment and those who were not (Choi, 2001). The results showed bridge employment did not contribute to older women's life satisfaction, but financial resources were high indicators of life satisfaction (Choi, 2001). Since retirement can lead to loss of financial resources, the ability to gain financial resources during retirement might increase satisfaction (Dingemans and Henkens, 2014).

Well Being

Retirement can affect an individual mentally, a study compared the mental health and health behaviours of individuals who were retired to those who did not retire (Midanik et al., 1995). Retired individuals were more likely to have lower stress levels and take part in physical activities more regularly than adults who remained in employment (Midanik et al., 1995). Retirement offered freedom to manage time, therefore the older workers had time to get involved in other activities (Midanik et al., 1995). Leisure activities during retirement could lead to an increase on life satisfaction (Ragheb and Griffith, 1982).

Why it's Important to Discuss the Topic

Ageing Population

It is important to study the topic of retirement and bridge employment due to the ongoing changes in demographics (Alcover, 2017). The retirement model has been used for over 60 years, this involved working for 40 years or more then retiring in the mid-60s in receipt of a pension (Gibaldi, 2013). The increase in life expectancy might lead to a change of the retirement model (Sargent et al., 2013). There has been a dramatic increase on the life expectancy of older adults over the age of 60 (Sargent et al., 2013). A large amount of the population is aging, the mortality rates have decreased, and people are living longer, healthier lives (Alcover, 2017; Gibaldi, 2013). There's also a decrease in the rate of childbirth, which means there could be a decline of future workers to replace the next retirees (Alcover, 2017). Older workers may have to work beyond the retirement age to alleviate the retirement issue (Alcover, 2017). The labour shortage issues may be resolved through bridge employment (Wang et al., 2008).

The increased life expectancy and good health reduces the risk of age-related illnesses which had affected older adults both cognitively and physically, limiting their ability to carry out their duties at work (Sargent et al., 2013). The increase in life expectancy is adding pressure on the government to provide a solution on how they can support these older adults during retirement in terms of pensions (Sargent et al., 2013). The increased life expectancy is also challenging the retirees on whether they can afford to retire (Sargent et al., 2013). The United Nations have reported that in 2002 an estimated number of people aged 60 years or over was around 600 million, it is set to augment to 2 billion by 2050 (Franca, 2004). The 2018 aging reports revealed costs linked to pensions, healthcare and long-term care are set to rise over the decades as the aging population continues to rise (European Commission, 2018).

Baby Boomers

Baby boomers are the current generation heading into retirement, these are individuals born between 1946 and 1961 (Hamilton and Hamilton, 2006). The baby boomer's generation developed during civil rights movement (Gibaldi, 2013). They defied the idea of women remaining at home to care for children, they encouraged women to take part in the world of work (Gibaldi, 2013). Through the encouragements of baby boomers there are now more women willing to remain in employment (Gibaldi, 2013). A study by Zulz (2019), found a high rate of baby boomers remained in employment past their retirement age. Baby boomers may be lacking sufficient funds for retirement (Hill, 2013). Baby boomers are different from the previous generations who were impatient to retire (Gibaldi, 2013, Zulz, 2019).

In the early and mid-1800s the average life expectancy in the united states was about 35 years (Gibaldi, 2013). People worked until death, retirement was not spoken of as the lifespan was short (Gibaldi, 2013). Due to financial responsibilities baby boomers may not be able to retire at their preferred time (Gibaldi, 2013). Many may have planned to have children at a later stage, and they have to take care of their children financially, which could be affecting their retirement plans (Gibaldi, 2013). There is also the issue of role identification, which could be playing a role in delaying retirement amongst baby boomers (Gibaldi, 2013). Role identification refers to when an individual identifies with a certain status or role given to them by society (Joshi and Fast, 2013; Wang et al., 2008) and this can influence retirement decisions (Gibaldi, 2013). Baby boomers want to work, remain engaged and productive throughout, they might even consider a career change between the ages of 60 and 65 (Gibaldi, 2013). As they have realised life after retirement with no other activity and only leisure lacks stimulation and challenge (Gibaldi, 2013). There are also baby boomers who are willing to retire to spend time with family and focus on their hobbies and interests (Gibaldi, 2013).

Adjustment

Retirement has been viewed as a negative transition though, retirement could also have beneficial effects (Solinge and Henkens, 2008). Individual's satisfaction with retirement relies on the access to resources such as finances, health and marital relationship (Solinge and Henkens). When the loss of one or more resources cannot be replaced, it results in a decrease in satisfaction (Solinge and Henkens, 2008). Research has revealed engaging in volunteer activities after retirement enables an increase in retirement satisfaction (Kim and Feldman, 2000). Also, pre-retirement volunteer roles add to the adjustment of retirement (Solinge and Henkens, 2008). In order to understand the satisfaction of retirees, it's important to know how they retired, whether it was voluntary or involuntary (Solinge and Henkens, 2008).

Continuity

The continuity theory by Atchley (1989), can help explain why older workers choose bridge employment. The continuity theory suggests older people may experience difficulties when entering retirement as they might feel that they have lost their routine, and it may be difficult having no structure (Atchley, 1989; Kim and Feldman, 2000). Atchley (1989), indicates that older workers try to achieve structure during retirement by getting involved in activities they perceive as important, they might increase their level of involvement in certain activities to obtain structure (Atchley, 1989; Kim and Feldman, 2000). Sometimes an individual's identity or sense of self-worth may be linked to their job position (Gibaldi, 2013), older workers whose identity or self-worth is linked to their position may seek bridge employment to ensure continuity (Kim and Feldman, 2000). The loss of employment due to retirement could be perceived as a huge social loss if daily routines prior to retirement are not replaced with other social activities (Franca, 2004). There are individuals who build their whole identity based on their occupation (Wang et al., 2008; Gibaldi, 2013), they might find it difficult to adjust to

retirement (Franca, 2004). During retirement it is important to keep a level of social contact and this could be done by obtaining bridge employment, being involved in certain activities or spending more time with family and friends (Kim and Feldman, 2000).

The study by Hornstein and Wapner (1986), utilised Schutz's notion of multiple worlds. He describes in his notion that people's lives are organised in specific worlds or a set of experiential learning, distinguished by certain activities or behaviours (Hornstein and Wapner, 1986). For example, different worlds were used in this study, they had the world of work, family intimacy, relationships with friends, community involvement and world of recreational activities (Horstein and Wapner, 1986). These worlds can be organised in many patterns (Horstein and Wapner, 1986). They can be isolated or separated where small variations in one will slightly affect the other (Horstein and Wapner, 1986). The worlds can be connected moderately, when change occurs in one world has a little, but not a significant outcome on the others worlds (Horstein and Wapner, 1986). Retirement may signify the elimination of one world which is the world of work (Horstein and Wapner, 1986). If there is no activity to replace the world of work during retirement, this is when the individual might experience lack of adjustment (Solinge and Henkens, 2008). Differences exist in the way that individuals adapt and experience retirement (Horstein and Wapner, 1986). The results revealed that men did not display difficulties adapting to retirement, even for individuals who had high value on the intrinsic characteristics of their role (Horstein and Wapner, 1986).

Role theory allows for the explanation of role loss and role transition process which occurs during retirement (Wang et al., 2008). The role theory explains that, once an individual is involved in a certain role, their identity becomes connected with the role, this later has an impact on their decision and behaviour (Wang et al., 2008, Joshi and Fast, 2013). During retirement, there is dissatisfaction because of the lack of the role of work (Wang et al., 2008; Solinge and Henkens, 2008). To enable a simple transition from work to retirement, employees

may be encouraged to maintain their role by engaging in bridge employment, taking up volunteer work or creating new roles (Wang et al., 2008). There may be satisfaction when retiring from a certain role, if the individual did not enjoy their occupation (Wang et al., 2008; Solinge and Henkens, 2008).

Experience

Older workers are valuable assets to the organisation, they have years of experience and they might be better trained than new employees, their experience can be used to guide companies to success (Kim and Feldman, 2000). They can also provide guidance to new employees, so their knowledge is passed onto the next generation (Kim and Feldman, 2000). Providing bridge employment to older workers can ensure their experience is passed onto the next generation (Kim and Feldman, 2000). Bridge employment might aid the transition from full time work to retirement and the individual can make up for financial losses encountered during retirement (Kim and Feldman, 2000). Kim and Feldman (2000) reported three benefits for older workers who are involved in bridge employment this is, they continue a daily routine or structure which is mentioned in the continuity theory (Atchley, 1989), bridge employment involves less job related stress and it offers intrinsic rewards such as a sense of self-worth (Kim and Feldman, 2000), these three benefits promote adjustment. It is not only due to financial reasons that older workers want to remain in employment (Gibaldi 2013). When questioned about it 68% of older workers responded that feeling useful and productive was very important (Gibaldi, 2013). The main reasons participants chose bridge employment was to have a continuous activity after retirement and to have social contact (Gibaldi, 2013).

Women in the Workforce

The participation of women in the workforce has augmented, the man is no longer viewed as the sole bread winner (Sargent et al., 2013). Modern families would be dual earner families,

were both parents are in some form of employment (Sargent et al., 2013). The results on gender has procured mixed results, some research suggests women live longer than men, therefore women should be able to work during a longer period (Kim and Feldman, 2000). Reports suggest women earn less money than men, they may not have enough money to fully retire (Kim and Feldman, 2000). Bridge employment may be an option to obtain funding towards retirement (Kim and Feldman, 2000). Compared to women, men have a stronger attachment to their professions (Franca, 2004). Therefore, retirement may be more difficult for men than women (Franca, 2004), due to the loss of a role (Wang et al., 2008), and lack of replacement (Solinge and Henkens, 2008) .

A study by Quick and Moen (1998) even though differences were small, it revealed men reported higher satisfaction during retirement than women. For women retirement satisfaction depended on health, a good career, working part time, an early retirement and a positive financial status after retirement (Quick and Moen, 1998). Men's retirement satisfaction depended on good health, a good job before retirement, a retirement plan, and retiring for intrinsic motives (Quick and Moen, 1998). One thing is clear that men and women's experience of retirement are very different (Sargent et al., 2013).

Motives for Seeking Bridge Employment

Maintaining Structure

Older workers may be retiring from their full-time jobs, but some are participating in employment post retirement (Kim and Feldman, 2000). Older workers might think about or search for novel jobs post retirement, but it may be difficult to find (Dingemans and Henkens, 2014). The study by Kim and Feldman (2000), showed a relationship existed between retirement satisfaction and psychological well-being. On the other hand, leisure activities and volunteer work were not as strongly related to retirement satisfactions as bridge employment

(Kim and Feldman, 2000). Bridge employment may be an option for retirees to maintain some level of continuity in their daily lives, as it offers a routine (Atchley, 1989). When an older worker is forced into retirement, they may be more likely to seek bridge employment to ensure continuity (Dingemans and Henkens, 2014). Retirees might seek bridge employment after a forced retirement (Dingemans and Henkens, 2014). An employment post retirement might help the retiree gain some level of control concerning work related identity and can help decrease the level of dissatisfaction during retirement (Dingemans and Henkens, 2014).

Lack of Resources

Bridge employment may lead to positive or negative life satisfaction, retirees who re-enter the workforce due to intrinsic enjoyment have recorded a higher life satisfaction than retirees who are involved in bridge employment due to financial reasons (Dingemans and Henkens, 2014). Retirees who are involved in bridge employment may feel forced to accept low quality jobs, this is an issue for retirees who are forced into bridge employment due to lack of financial resources (Dingemans and Henkens, 2014). Retirees might get involved in bridge employment for financial reasons and involuntary involvement in bridge employment may lead to negative effects such as poor health and job dissatisfaction (Alcover, 2017). How much an individual earns might influence their decision on bridge employment, the higher a worker's salary the less likely they were to get involved in bridge employment (Kim and Feldman, 2000). Retirees may opt into bridge employment to make ends meet (Kim and Feldman, 2000). Mariappanadar (2013), found that older workers who perceived that they were not financially prepared for retirement decided to take part in bridge employment.

Part Time Work

Ulrich and Brott (2005), research showed older workers retired because of the negative characteristics of their occupations, but they searched for similar bridge employment as their

previous jobs (Ulrich and Brott, 2005). Retirees reported low life satisfaction when they were unsuccessful at attempting to prolong their working life by obtaining bridge employment (Dingemans and Henkens, 2008). Retirees who worked in skilled trades such as construction were more likely to get involved in self-employment (Ram et al., 2005). Having control over retirement might reduce entry into bridge employment (Dingemans and Henkens, 2014). Older workers might switch to part time employment in order to ease the transition of a full-time job into retirement (Mariappanadar, 2013). Retirees who returned to work after their first year in retirement were more likely to opt for part time employment (Ram et al., 2005). This study suggested that retirees in search for bridge employment might enjoy part time work than full time (Ram et al., 2005). However, bridge employment was popular amongst workers who retired early, around their 50s and were in good health (Ram et al., 2005). Financial gains were a motive for seeking employment, but many retirees decided to re-enter the workforce because of intrinsic rewards (Ram et al., 2005).

Family Influence

People are living longer due to better health, retirees who are in good health might seek bridge employment (Kim and Feldman, 2000). A study based on Canadian retirees revealed that a year post retirement, retirees were more likely to return to work (Hebert and Luong, 2008). If a retiree's partner was still in employment when they retired, they were more likely to seek bridge employment or if they had dependent children (Kim and Feldman, 2000). Having a partner or a spouse may have an influence on a person's choice to retire, older workers who's partner or spouse was employed were more likely to remain in employment (Hebert and Luong, 2008). A study by Wang et al. (2008), researched the factors that predicted bridge employment. the results of the studies were being younger, in good health, no experience of work-related stress, receiving more years in education, no thought of retirement and a satisfactory job before retiring were all predictors of bridge employment (Wang et al., 2008). The study did not find

family related variable for example marital status to influence bridge employment or retirement (Wang et al., 2008), while other studies have shown that a worker was more likely to return to work if they had a working spouse or partner (Kim and Feldman, 2000).

What are the Gaps in the Literature?

The literature review has described retirement as a termination of any paid employment and during this time individuals are eligible for a pension (Dingemans and Henkens, 2014). The state pension age in Ireland has been augmented to 66, which was previously 65, this is set to increase again in 2021 (Redmond et al., 2017). Retirement is inevitable, it affects everyone during a certain time (Hornstein and Wapner, 1986) but, everyone's experience and satisfaction of retirement differs (Ram et al., 2005). Some older workers may not be pleased with retirement due to several reasons such as lack of financial resources (Alcover, 2017). They may choose to return to employment after retirement and this is referred to as bridge employment (Dingemans and Henkens, 2014). There is reported increase on life expectancy and a decrease in birth rates, which has resulted in an aging population (Alcover, 2017). Older workers want to work past the retirement age for several reasons such as, intrinsic rewards (Alcover, 2017), and role identification is an example of this (Wang et al., 2008). Bridge employment can provide older workers with a sense of self-worth (Alcover, 2017). Other retirees may accept bridge employment as it allows for additional financial contribution on top of the pension (Dingemans and Henkens, 2014).

The idea of receiving pensions after retirement began in Germany where employees who were ill or were disabled due to a work incident received national insurance (Clark et al., 2006). The payment was feasible through weekly contributions from employers and employees (Clark et al., 2006). The German system was available to workers in regular employment, poor workers who were in and out of employment could not qualify, as they lacked means for contribution

(Clark et al., 2006). Denmark was influenced by the German system and created their own pension system which focused on poor older workers (Clark et al., 2006). The scheme developed by Denmark was copied and put in place in several different countries (Clark et al., 2006).

There are several theories that could explain the reason retirees may seek bridge employment. The continuity theory by Atchley (1989) suggests that older workers are used to a routine or structure and retirement removes that structure. One way to attain the structure is by attending activities to ensure the routine or structure is maintained (Kim and Feldman, 2000). There is Schutz's notion of multiple worlds, he explains that people organise their lives in a set of experiential learning or worlds (Hornstein and Wapner, 1986). A job represents a world in an individual's life and when retirement comes along, according to Schutz's notion, it is seen as a removal of one world (Hornstein and Wapner, 1986). The role theory also explains how retirement affects the individual. It explains that once a worker is involved in a certain role in this case employment, their identity becomes linked with that role (Wang et al., 2008). The removal of employment creates a lack of a role and this interferes with an individual's identity (Wang et al., 2008).

When older workers are forced into retirement, bridge employment can be used as a method to gain control over their employment (Ulrich and Brott, 2005) and it helps retirees gain life satisfaction (Dingemans and Henkens, 2014). Older workers are well trained with many years of experience, they can pass on their experiences, skills and help companies succeed (Kim and Feldman, 2000). Baby boomers are the largest generation to reach retirement (Gibaldi, 2013). They are born between 1946 and 1961 (Hamilton and Hamilton, 2006). Due to the low rate of birth, employers might experience large age gaps within their organisations (Franca, 2004). The exit of baby boomers from companies will leave them with skills shortages (Tacchino,

2013). Bridge employment can be used as a method to retain older workers along with their talents in the work force (Kim and Feldman, 2000).

The literature review revealed a lack of literature on retirement and bridge employment amongst older Irish workers. It is important to carry out such research as the current population is aging and the presence of older workers in the workforce is increasing (Alcover, 2017). These workers will soon retire, and it might create lack of skills in the workplace (Tacchino, 2013; Alcover, 2017). In the research paper by Dingemans and Henkens (2014), they suggest researching post retirement work motives and evaluating the qualities of bridge employment jobs. They also propose investigating the difficulties that retirees could face during retirement for example social and financial difficulties (Dingemans and Henkens, 2014). Alcover (2017), suggests researching the predictors of bridge employment, what can predict if an individual would take up bridge employment. He also recommends conducting research on attracting and challenging older workers looking for bridge employment (Alcover, 2017).

Proposed Research Questions

After a careful examination of the literature, the research will focus on older workers in Ireland. The proposed question for the dissertation is: Retirement and bridge employment: A qualitative investigation of older workers' perception of retirement and bridge employment in Ireland. The questions which will be investigated throughout the research are as follows:

- I. How are older workers approaching retirement in Ireland?
- II. Since the population is aging (Alcover, 2017), are older workers willing to work beyond the retirement age?
- III. Would older workers consider taking part in bridge employment?
- IV. Why would individuals consider taking part in bridge employment?

- V. The literature suggests that older workers might stay in employment even though they would prefer full time retirement if their partner is still employed (Hebert and Luong, 2008).
- VI. Quick and Moen (1998) study found a correlation between having an enjoyable job before retiring and satisfaction in retirement. Therefore, are older workers satisfied with their current job?
- VII. Is there support available from employers for older workers heading into retirement?

CHAPTER 3

METHODOLOGY

Aim of the Study

Due to ongoing demographical changes, life expectancy has increased meaning people are living longer (Alcover, 2017). The increase in life expectancy may be challenging for older workers because during retirement they are in receipt of a pension (Redmond et al., 2017). The pension received during retirement is a reduced amount compared to previous earnings (Dingemans and Henkens, 2014). It may be insufficient for older workers to rely on, this could lead retirees to partake in bridge employment (Dingemans and Henkens, 2014). Older workers may also consider bridge employment due to the loss of routine or lack of structure which results from retirement (Atchley, 1989). The aim of this research is to investigate older workers' perception of retirement and bridge employment. The researcher wants to gain older workers' views regarding bridge employment and whether taking part in bridge employment would be considered in the future. The researcher is aiming to recruit 15 participants to take part in the interview based on retirement and bridge employment.

Research Design

This study seeks to obtain an understanding on older workers' perception of retirement and bridge employment. This will be achieved through a qualitative research method. This study will be a qualitative study on retirement and bridge employment. Qualitative research focuses on definitions, perception, symbols and how materials are described (Berg, 2001). Qualitative research is a method that involves gathering non numerical data (Howitt and Cramer, 2017). Whilst quantitative research methods revolve around quantity and measurement (Berg, 2001). Using a quantitative research method can make the collection of natural or descriptive data difficult (Howitt and Cramer, 2017). Collection of data through a quantitative method is highly

structured, with little to no possibility for the researcher to include additional information to the research questions (Howitt and Cramer, 2017).

Qualitative research mainly focuses on conversations, interviews, the media, observations and focus groups (Howitt and Cramer, 2017). A qualitative method is chosen for this research because, not all human experiences can be measured as in quantitative methods. Human experiences are complexed and cannot be explained thoroughly with a simple numerical approach, this is insufficient to describe human behaviour (Dyer, 2006). A qualitative research will allow for a thorough investigation into the topic of retirement and bridge employment. A qualitative method permits for a more descriptive approach compared to the quantitative method which is more numerical (Berkwits and Inui, 1998; Dyer, 2006). Qualitative research helps gain understanding of certain actions and the reasons behind these behaviours (Berkwits and Inui, 1998). Participants are given the opportunity to develop their response, while in a quantitative research the interest is on how many individuals can relate to a given situation (Dyer, 2006). Participants are not offered the opportunity to explain the motives behind the occurrence of certain behaviours (Dyer, 2006).

The qualitative method provides for a deeper understanding of certain situations (Dyer, 2006). There has been ongoing criticism regarding qualitative research, with many researchers describing it as non-scientific and invalid (Berg, 2001). There are poorly conducted qualitative research, this does not conclude that the qualitative method in general is invalid (Berg, 2001). There are studies on retirement and bridge employment where qualitative research methods were applied, and this yielded to valid results. The study by Ulrich and Brott (2005) used a qualitative method and the study by Feldman and Kim (2000) used a mixed method approach to investigate retirement and bridge employment. Within a mixed method research the researchers begin with a quantitative approach and conclude with a qualitative method (Kim and Feldman, 2000).

Qualitative research method uses an interpretive approach, which consists of information gathered using language and recounts of behaviour with techniques such as interviews, observations and case studies (Berkwits and Inui, 1998; Dyer, 2006). It enables researchers to obtain descriptive details about the views, values, beliefs individuals can hold about certain topics that cannot be discovered if a quantitative method was applied (Berkwits and Inui, 1998). A qualitative approach will enable the researcher to understand in depth the views older workers hold regarding retirement in Ireland and how these views can or may influence their motivation to retire or seek bridge employment. The researcher wants to gain information on the difficulties that may arise when the older workers retire and if a quantitative approach is applied it may not be possible to describe the difficulties that may arise. The composed questions require descriptive responses; therefore, a qualitative approach would be better to use to obtain detailed results.

Sampling Method

The chosen population of the study were older workers in Ireland. Inclusion and exclusion criteria were applied to ensure the right participants were recruited. Since the focus of the study is on older workers, only participants from the age of 45 and over were recruited for interviews. Participants had to be employed to be able to take part. It was important for the participants chosen to be residing in Ireland, only participants who were currently living in Ireland were able to take part in the research. Previous research on retirement and bridge employment had recruited participants between the ages of 50 and 65 (Ram et al., 2005; Hebert and Luong, 2008). Since this research is investigating older worker's perception of retirement and bridge employment, the researcher decided to decrease the age to facilitate the search for participants. The goal was to obtain a maximum of 15 participants through a non-probability sampling method. A non-probability sampling method was used because the qualitative research method

requires less participants than the quantitative approach (Evans, 2013). The information becomes difficult to analyse if there are too many participants, therefore the sample size was kept small. According to Evans (2013), qualitative research is usually based on non-probability sampling method, which does not rely on random selection of participants (Evans, 2013).

Participants were recruited through a convenience sampling method, which is a type of non-probability sampling (Bryman, 2001). Convenience sampling ensures zero coercion, because participants are given the choice to take part (Dyer, 2006). The method of approaching potential participants had to be changed due to the lack of responses and time. The first approach involved advertising around the college and social media to obtain the set number of participants. The advertisement for the study was publicized on social media platforms and in different areas of the college with the researcher's contact details. The advertisement suggested that if anyone matched the criteria and was interested in taking part in the study, they should contact the researcher. After a few weeks this yielded to no responses, the method of recruitment was reviewed and changed. Instead of waiting for potential participants, the researcher decided to approach individuals to see if they would be interested in taking part in the study. Anyone who responded favourably was sent a consent form through email with all the details involving the research study and an interview time was scheduled. Since the due date was fast approaching, the researcher had to terminate recruitment. A total of ten participants took part in the interviews.

Data Collection

Interviews, observations and focus groups are the common qualitative data collection methods (Howitt and Cramer, 2017). Qualitative researchers can use several methods to collect data for qualitative research and this approach is very common (Howitt and Cramer, 2017). Interviews are very diverse without a common method on how it should be conducted (Howitt and Cramer,

2017). Interviews can be structured, this is similar to completing a questionnaire (Howitt and Cramer, 2017). It can be unstructured, where the interviewee is in control of the interview process (Howitt and Cramer, 2017). The unstructured interview process is good for exploring issues that the researcher failed to mention or was unaware of (Howitt and Cramer, 2017). There is also the semi structured interview, which is sometimes referred to as in-depth interviews (Howitt and Cramer, 2017). With semi structured interviews the interviewer can adjust questions as the interview progresses (Howitt and Cramer, 2017). Interviews are a better option when compared with questionnaires, for example if the interviewee mentions something that the researcher does not understand, he or she has the chance directly to ask the interviewee to clarify, if the answer is on a questionnaire it is difficult to get the individual to explain their answer.

For the purpose of this study, interviews were used as a method of data collection. The data were collected through semi structured interviews. The semi structured interviews were chosen as a method of data collection because it contains a conversational characteristic, which offers both the interviewer and interviewee flexibility in terms of the subjects that are discussed (Howitt and Cramer, 2017). The semi structured interview requires good preparation and the interviewer must familiarise with the material they are going to deliver (Howitt and Cramer, 2017). In order to obtain good information from the semi structured interviews, it is necessary to possess an interview schedule (Thomas, 2009). An interview schedule is a list of topics which an interviewer would like to discuss during the interview (Thomas, 2009). It works as a guidance and to ensure each topic is covered (Thomas, 2009). A list of questions on the related topics were composed by the researcher to give guidance on which topics to discuss. An interview schedule was fabricated through the in-depth review of the literature. Consent was gained through an online consent form which participants read and ticked the boxes when they agreed to take part in the interview. A copy of the consent form will be available in the

appendix. Using an online consent form guaranteed anonymity, the participants cannot be identified as the online consent form did not require a name or signature of the participants. The interview was audio recorded, the participants were also aware of this as it was written on the consent form and they were reminded of it before commencing the interview. The participants were informed of their rights to withdraw at any time without any consequences. This was mentioned on the consent form and they were also reminded of it before and after the interview had taken place. To avoid the identification of any participants, as the researcher promised to keep their identities anonymous. Their names were not mentioned throughout the interview.

A number was given to each participant, and only the researcher had access to the recordings. The first two interviews were used as pilot interviews. When the information was collected from the two interviews, it was analysed, and changes were made where appropriate. There were issues related to the research questions which were not mentioned thus, the interview schedule was reviewed and edited. A semi structured interview is more advantageous, as content on the interview schedule can be edited when new issues arise or if the present issues were not mentioned (Thomas, 2009). The researcher is not obliged to follow a structure, questions can be asked in any order (Howitt and Cramer, 2017). The rest of the interviews were carried out after the completion of changes were made to the interview schedule. Questions asked during the interview were developed from the analysis of the literature review. The interview included questions such as, what are your views on retirement, why are you working and what are your plans after retirement. These questions were asked to get interviewees perception of retirement and bridge employment. Questions were asked regarding the interviewees' partners, however questions as such were not applicable to individuals who were separated. Hence, such questions were removed during interviews with participants who were separated.

Data Analysis

The data was collected through a semi structured interview. A semi structured interview method was used to carry out the interview. The interview was recorded with an audio recording device on the laptop. It was later transcribed and analysed. A thematic analysis was used to analyse the transcribed data. It is a method used to analyse textual material such as interviews and observations (Howitt and Cramer, 2017), since this study was using interviews as a method of data collection, it was a suitable data analysis method. The transcribed data was used to highlight the emerging themes throughout. The six steps of a thematic analysis was used to produce the final themes, these steps were adapted from Braun and Clarke (2006). These six steps were familiarising with the data, generating initial codes, searching for themes, reviewing potential themes, defining and naming themes and producing the reports (Braun and Clarke, 2006).

During the first step of familiarising with the data, the researcher went over the audios and transcribed them. Each recording of the interview was transcribed after the interview was completed. The interview transcripts were revised, and the researcher took notes, that would be necessary for coding and generating themes. The next step was generating initial codes, the researcher read over the transcripts and coded the data according to what was noted and written. The third step was searching for themes, this involved looking over the initial codes and transforming them into themes. Several themes emerged from the coding; the fourth step was reviewing the themes. Prior to step four there were nine themes in total, however some themes were very familiar. On the fifth step the themes were defined and named, this left the researcher with five themes in total. The last step involves producing the reports and this can be found in the results section.

Ethical Considerations

There are confidentiality risks regarding recordings of interviews as people may be recognised through their voices. The researcher was responsible for making sure the recording of the interview was kept safe until the data transcription was completed. Each recording was stored on a USB key and only the researcher had access to the USB key. The researcher did not address the participants by their names during the interview to protect their identity. Participants who decided to take part in the interview were asked to discuss how they believed retirement will affect them. This question could have been upsetting to some participants. The researcher informed the participants in the beginning of the interview that they were not obliged to answer every question, if they felt a question was upsetting, or inappropriate they had the option to skip it. They were reminded of their rights to withdraw from the study at any time without consequences before and after the interviews. After the interviews participants were given the website www.citizeninformation.ie in case they wanted more information about retirement.

CHAPTER 4

FINDINGS

Table 1

Participants' profile

Participants	Age	Professions
Participant 1	60 years old	Executive officer
Participant 2	45 years old	Childcare worker
Participant 3	49 years old	Baker
Participant 4	56 years old	Caterer
Participant 5	53 years old	Interpreter
Participant 6	50 years old	Beautician
Participant 7	54 years old	Healthcare assistant
Participant 8	56 years old	Administrator
Participant 9	46 years old	Channel account manager
Participant 10	51 years old	Healthcare assistant

Ten participants were interviewed, they were all over the age of 45 and resided in Ireland. Seven of which were married and three were separated. Every participant was active in either full or part time employment. Seven participants reported having dependent children. The recorded interviews were transcribed for easier analysis. A thematic analysis was used to generate the themes, leading to five final themes. A thematic analysis was used as it was a suitable method for extracting relative themes from a qualitative data set (Braun and Clarke, 2006). The table below will present the final themes, these are loss, inequality, financial stability, freedom and social life, along with quotes from participants. These themes will be

discussed further in the discussion section. The following section will discuss the findings and give responses to the proposed research questions.

Table 2

Themes and quotes.

Loss	<p>“Another thing about retirement is that it can affect me by rendering me lonely. Because many people who are retired are lonely because they may have lost their spouses, their children are no longer living with them. So, they are at home, they don’t have anything to do, no job, nothing, so they are just at home. You know, it can create some sort of loneliness feeling within. So, I hope I don’t go that direction.” (Participant 9).</p>
Financial Stability	<p>“No, I am not considering early retirement, I will work until I can but for financial reasons. I have to work because there is no other option. So that’s why I am doing something and sometimes just working.” (Participant 5).</p>
Social Life	<p>“I work because, well I suppose because it has been a part of my life, I’ve always worked, I’ve always managed family and work. As I said to you up until maybe the last two years, I’ve quiet enjoyed my job and I have great friends. So, you know there is a social aspect to it as well.” (Participant 1).</p>
Freedom	<p>“Retirement will be great because, I will have more time to meet friends and I suppose the most important thing is not being on a timetable. I work four days a week. I am actually off on a Wednesday but the days I am working, I am up at about a quarter past six in the morning. So, it’s an early start. So, I am looking forward to not being on a timetable.” (Participant 1).</p>
Inequality	<p>“But as a woman the pension system can be a weird one because for twenty years, I job shared. I worked for two and a half days for twenty years to mind</p>

my kids. Which I wouldn't change but you suffer then when you come out then the other end. If you were full time, you'd come out with a lump sum which is the proper pension. But because you do that (job share) then you'd come out with a reduced pension. My pension will be very small, because I don't meet the requirements. Like you know, that would never happen to a man. A man would continue work and his wife would stay home or whatever. So, it's quite unbalanced that way. So, as a woman if you're on your own, which I am because I am divorced it's a little more difficult looking at retirement.” (Participant 8).

Question1

I. How are older workers approaching retirement in Ireland?

Participants who took part in the interview were looking forward to retirement. They had positive views of retirement; it was regarded as a well-deserved time to rest and relax. Retirement would offer freedom to take part in any activities and participants would not be bound under one schedule. Even though the participants were looking forward to retirement, some were reluctant of the changes that will occur during retirement. The changes reported by participants included a decrease in earnings, being alone, loss of a routine and feeling not depended upon. The pension obtained after retirement would be very low compared to the previously earned wages. Retirement will mean a reduction in earnings; an individual may have to change their lifestyle due to this.

“Yeah I am actually thinking about it all the time. The only thing that is putting me off is the change in money. Well my pension and my salary, basically will be halved. That's the only thing I am not looking forward to. As you can understand.” (Participant 1).

There was a fearful approach towards retirement, as it represented a removal of a social life. Being surrounded by people constantly and then retiring could cause a sudden shock. Individuals might feel lonely as they are habituated to seeing many people around work. If retirement occurred when a spouse had passed away or children have moved it will make it very difficult to adjust, according to participant 9 .

“Another thing about retirement is that it can affect me by rendering me lonely. Because many people who are retired are lonely because they may have lost their spouses, their children are no longer living with them. So, they are at home, they don’t have anything to do, no job, nothing, so they are just at home. You know, it can create some sort of loneliness feeling within. So, I hope I don’t go that direction.” (Participant 9).

There could be loss of routine during retirement, as individuals are accustomed to working for certain number of hours during the day. Retirement removes those occupied hours and leaves retirees with nothing, unless they have other planned activities. It is up to the retiree to find replacement for those previously occupied hours. Participants described that they might experience loss of routine when retired. They won’t be dependent on a timetable, but they might have no other activities to replace the previously occupied hours.

“You know when you wake up in the morning you go to work and then you come home. Every day you have that life and when the time comes for retirement, you will not be going anywhere, you would feel bored. You can even feel sick because you are just sitting at home doing nothing. So that is why we need to prepare it so when I am on retirement, I have some activities I can do, so it will not affect me.” (Participant 10).

When one is working, they are constantly needed by either members of the staff or their clients. For certain participants retirement means that there won’t be anyone constantly seeking their

help as before. People are depended on at work and retirement removes that feeling and leaves others feeling less depended upon.

“But when it actually happens, they find it hard to fill up their times. They feel very lonely, they don’t have a routine. And they feel they should go back and do a little part time. It’s nice when people need you and they’re dependent on you. So, it’s kind of funny to work all your life and then have a huge amount of space you’d want to be quite active and have a lot of hobbies.” (Participant 8).

Question 2

II. Since the population is aging (Alcover, 2017), are older workers willing to work beyond the retirement age?

From the total of ten interviewed participants, only one was planning to remain in employment beyond the retirement age of 66. The participant reported that they did not like to remain at home while everyone went out and completed a set daily routine. They had no other activities to replace the hours set at work therefore, working past the retirement age was an ideal method of remaining active for this participant. Remaining in employment beyond the retirement age in this case would be due to the lack of activities.

“I don’t want to retire; I want to continue working because I can’t stay at home. It is good to work because if you stay at home there is no one and you become bored, this is why I want to keep on doing something.” (Participant 3).

Question 3

III. Would older workers consider taking part in bridge employment?

Yes, bridge employment was being considered by several participants. While others had a positive view of bridge employment, others had a negative view of it. Participants who had

a positive view of bridge employment, were considering re-entering the employment market mainly due to lack of funds and activities. Participants who had a negative view, reported that they would not work as they had been working since a young age. They believed occupying jobs beyond their retirement age would be disabling younger workers from accessing new roles which was currently occupied by older workers. These participants mentioned that, they had their time to work, it was time for them to leave and pass on the roles to younger workers who might perform better. Once retired they will not take part in any form of employment even volunteer work, they were going to use their time to rest and relax. Bridge employment would be considered in the incidence of early retirement.

“Neither of us plan to work after retirement but if we find that we don’t like having so much time in our hands. I think the both of us would think about doing something. But I don’t think that is going to happen. Like we’re both working since we were 17, I think we deserve time off.” (Participant 1).

Question 4

IV. Why would individuals consider taking part in bridge employment?

There were several reasons why some participants were willing to take part in bridge employment. Participants are used to being at work on a regular basis, and when it is time to retire, they might not have enough activities to replace their previous job. They reported that they would seek bridge employment as a replacement of previous occupations. Participants were willing to return to work for financial reasons, as retirement would mean their earnings would decrease. Some may have an ongoing mortgage; they might have to return to work to make sure they have enough to pay for it. Working beyond the retirement age would depend on the level of strength an older

worker has as they age. If they are strong enough to continue working, they will but they might consider changing jobs for a less demanding position. When working you are needed by colleagues and clients, there may be a lack of that feeling once retired. Participants might seek part time work to ease the feeling of loneliness, and lack of dependence.

“I do know some friends of mine are retired and they have a different idea of what it’s going to be like. But when it happens, they find it hard to fill up their times. They feel very lonely, they don’t have a routine. And they feel they should go back and do a little part time. It’s nice when people need you and they’re dependent on you. So, it’s kind of funny to work all your life and then have a huge amount of space you’d want to be quite active and have a lot of hobbies. As I am not retired, I am not sure what I am saying is correct, that’s just how I think it would be.” (Participant 8).

Question 5

- V. The literature suggests that older workers might remain in employment even though they would prefer full time retirement if their partner is still employed (Hebert and Luong, 2008).**

Participants who had partners reported that their retirement plans would not change because of their partners. Participants were eager to retire but couples reported having separate retirement plans. One partner retiring early would not affect their view of retirement. Participants were thinking of early retirement and remained firm with their choice regardless of their partner’s choice to remain in employment for longer.

“Oh no I would not change my retirement plans just because my partner retired. we have different ages, I have my plan, he has his. He will definitely be the one to retire before me.” (Participant 6).

Question 6

VI. Quick and Moen (1998) study found a correlation between having an enjoyable job before retiring and satisfaction in retirement. Therefore, are older workers satisfied with their current job?

Participants described their jobs as challenging but would not change it. They might change positions in the future, to reduce work demands but they enjoyed their current roles. The challenges presented in their jobs helped enhance performance, these were positive challenges. Employees were satisfied with their jobs minus small changes they wanted to apply to their roles. Changes such as working hours or pay rise, which could be understood given that retirement was approaching. Participants with positive views of retirement were willing to reduce their work hours as they were long, and others desired a pay rise.

“Oh yes I face challenges at work all the time of course, challenges such as competition. Which is always good because it’s to challenge and help you do your job better. Being able to take criticism is very important. If you can’t take criticism you shouldn’t be in any industry actually relating to the public whatsoever.” (Participant 5).

Question 7

VII. Is there support available from employers for older workers heading into retirement?

There is support from employers for certain participants, others stated that their job did not provide support for individuals approaching retirement. Individuals who were self-employed,

were preparing their retirement alone, as they had no employer. Participants who reported that their company had a retirement programme or support in place. The companies offered retirement courses to older workers who were preparing for retirement. These retirement courses offered insight on what to expect once retired, training on money management, and looking after your health. Employees in this company had the option to also reduce their hours as they approach retirement. Reducing the hours was a method of preparing older workers and enabling them to adjust to retirement in the future. Another company offered a retirement savings option for every employee, this was optional. At the end of the year, the employer added an extra eight percent on top of any employees' savings towards retirement.

“So, I actually did a two-day retirement course this year which I found very interesting. Yeah work organised it. So, it was basically centred around you know very practical things like you know you're suddenly going to be left with time on your hands. You know if your partner retires. You know you need to have your own space as well as be together. It dealt with financial issues, it dealt with health issues. It was very practical.”

(Participant 4).

CHAPTER 5

DISCUSSION

The following section will elaborate on the themes emerged during the thematic analysis. These themes were loss, financial stability, social life, freedom and inequality. Each theme will be discussed with evidence from previous findings.

Loss

Retirement received positive views from participants, while they were looking forward to it, they also expressed concerns regarding it. Several participants, perceived retirement as a period of loss. Participants described that they would experience the loss in earnings and routine during retirement. Retirement for some participants represented a loss of routine. It might be difficult for new retirees to adjust to retirement because they had spent many years working and they were suddenly going to be left with unoccupied hours and little to no activities to complete throughout the day. Similar findings were discussed by Atchley (1989) when explaining the theory behind bridge employment. He described that retirement could lead to a disruption in routines and it can create a lack of structure (Atchley, 1989). Individuals who want to ensure continuity could replace previous jobs with other activities or engage in bridge employment (Atchley, 1989). Retirement may result in a shock for individuals as their days were filled by working and they will suddenly have a lot of time to spare. Participants reported that they would keep busy during retirement, to reduce the negative effects of retirement. Getting involved in volunteer work, babysitting or even partaking in bridge employment were methods mentioned to guarantee continuity or replacement of previous employment.

There is a decrease in earnings during retirement (Dingemans and Henkens, 2014), each participant reported that their earnings will decrease when retirement occurs. They were aware of the reduction in earnings during retirement. They described the pension as not enough for

the years they had dedicated to work. Living in Ireland is expensive when compared with the pension received, individuals may not be able to live on the reduced earnings. There is little support offered by the state after retirement, the worker must prepare and save well to ensure they have enough for retirement. However, participants reported that their savings were deficient for retirement. The decrease in earnings is one of the reasons why participants would seek bridge employment to obtain extra income to ensure their earnings match their spending. Participants reported involvement in bridge employment would be considered in order to obtain additional earnings. As satisfaction during retirement was also dependent on the individual's earnings (Fahey and Russell, 2001). One participant revealed that having stable health would be sufficient to increase the level of satisfaction during retirement.

Retirement satisfaction for this participant depended on the state of her health. While one participant was considering early retirement to benefit from accumulated savings. This participant revealed a preference for early retirement to avail of retirement savings before old age. This participant believed the older they would get the more likely their savings would be utilised for medical expenses. Solinge and Henkens (2008), found that retirement satisfaction also depended on a person's health status. The female participants reported that, they would have no issue remaining active during retirement. While, men reported that there was a possibility to experience loneliness and ennui due to lack of activities during retirement. People remain in employment for several reasons and sometimes a simple interaction with colleagues could be a motive. This can be explained using the previously discussed Schutz's notion of multiple worlds (Hornstein and Wapner, 1986). Retirement for men could mean not only the removal of the world of work, but also the removal of relationship with friends. Without replacement of each of the worlds (Solinge and Henkens, 2008), the individual might lack adjustment.

Financial Stability

Retirement creates a lack of finances (Alcover, 2017), due to the termination of employment and without good savings, retirees can be left with reduced earnings from the pension. Working provides financial stability which enables participants to provide for their family. Individuals receive payment in exchange of labour this allows for contributions towards the pension. There was an obligation amongst participants that they had to work in order to receive payment. Working offered a level of independence, where participants were independent of social welfare payments to survive. Working enabled participants to contribute towards their pension and save for future plans. Retirement can result in a fluctuation on finances (Ulrich and Brott, 2005). The change in earnings during retirement would leave participants with reduced earnings. The individuals are used to earning beyond a certain amount, during retirement this amount is reduced. Despite the reduction in earnings expenses remain the same, something must be done to guarantee good income. This is where retirees might decide to partake in bridge employment, if their savings are insufficient.

There were participants willing to take early retirement but given their financial status they were unable to do so. Their jobs offered financial stability, which permitted payments for housing, taking care of the needs of the family and saving. Due to the lack of an early retirement programme in Ireland (Raab and Gannon, 2014), this meant that if participants were considering early retirement without an occupational pension, they would receive no financial aid from the state (Dingemans and Henkens, 2014). These participants had no other choice but to remain in employment. Remaining in employment while the preference is towards retirement results in a positive view of retirement (Fahey and Russel, 2001). When individuals remained in employment their view of retirement was positive, they mentioned that retirement offered freedom (Fahey and Russel, 2001).

Freedom

There is a sense of freedom during retirement, the individual is no longer bound on a work schedule. The participants were looking forward to enjoying their lives without a restriction of a work timetable. Most participants had to work early morning; and were eager to retire as they would have the freedom to manage their own times. Retirement was described by participants as a moment that offered the freedom to rest, relax and travel. Participants have worked throughout their lives; retirement was a time where they could plan and do what they have wanted to do. Retirement is also described as a moment of freedom, where individuals are more flexible with their plans (Dingemans and Henkens, 2014). During retirement individuals have free time to get involved in different activities (Midanik et al., 1995), where they could not participate due to long hours at work. Retirement is a time where retirees can take control of occurrences in their lives (Ulrich and Brott, 2005). Retirement offers participants the freedom to travel and relocate. More time can be spent around important people, participants had plans to travel with their partners or spend more time with their families as employment limited the hours spent with family and friends. Participants also mentioned that retirement will allow them time to take part in other activities such as volunteer work and time to socialise with friends.

There is a freedom to return to work but according to participants, this depended on age, health and strength. Participants reported that participating in bridge employment would occur in the case of early retirement or if they were healthy and strong. Bridge employment offers participants the choice of part time or full-time employment (Ulrich and Brott, 2005). The roles undertaken during retirement can be less demanding than previous roles (Ulrich and Brott, 2005). Participants revealed, a preference for less demanding positions for bridge employment. Participants would consider returning to work due to the lack of dependability. In current jobs there is a feeling dependability from staff and clients. This can be described as intrinsic motivation which a person receives from work (Alcover, 2017). Employment offers intrinsic

motivation and other participants would remain in employment beyond retirement age or take part in bridge employment for intrinsic motivation (Alcover, 2017). In this study participants would return to work because they were depended upon.

Social Life

Participants partially enjoyed attending work because of the social life, they had good friends at work, and this was viewed as source of encouragement. Employment can offer time social life, participants reported having friends in the workplace and the thought of going to work to see friends was motivating. They enjoyed going to work partly due to the idea that they had friends working in the same company. Working became more enjoyable with friends. Loss of social interaction could occur during retirement, if friends remain in employment. Retirees could develop feelings of loneliness especially if there is no longer a spouse, and children have moved out of the family home. Due to the lack of social life during retirement, certain participants would consider taking part in bridge employment. This was also found in a study by Zulz (2019), where baby boomers were willing to return to work because of the lack of social interaction during retirement. Participants were certainly divided on the provision of social life during retirement. While some mentioned that retirement would create a lack of or reduced social life. Others reported that retirement would leave them with more time to spend with friends and to get involved in activities which they could not partake due to work.

Inequality

The modern family is a dual earner family, where both parents are employed (Sargent et al., 2013) and contributing towards the household financial necessities. There was a negative view towards the pension system in Ireland from both men and women. The pension was described by all as a reduced amount when compared to the currently earned salary. Women described it as an unequal system. The reason the retirement and pension system is viewed as unequal is, a

man will not participate job sharing as it seen as a woman's role to take care of the children. The pension which will be received by female participants will be very low compared to men, and this will affect their retirement experience. As reported by Choi (2001) satisfaction during retirement also depended on earnings. Women in general earn less than men and might not possess enough funds to retire (Kim and Feldman, 2000). The statement by Kim and Feldman (2000) was true for women who participated in the study, as they reduced their working hours to look after the children. They were involved in job sharing which meant that earnings were low, and this affected their pension contribution. Participants who decided to get involved in job sharing to look after their children will not be receiving a full pension. While the man's involvement in full time employment will enable him to obtain a full pension, while the woman will receive maybe half of a full pension.

This approach was described as unfair by women who chose to look after children. Even though there is a possibility for the participants to contribute towards a private pension, they do not have the financial means to do so. The pension system was discouraging women who were interviewed from managing employment and taking care of their children. The reduction in earnings will make it difficult for participants to retire at ease. An involvement in bridge employment may become necessary to ensure satisfactory earnings during retirement (Kim and Feldman, 2000). Retirement satisfaction is also linked to financial stability (Choi, 2001), bridge employment can be considered as a relief from the low rate pension for female participants. Participants suggested bridge employment as a method to obtain additional retirement funds.

CHAPTER 6

CONCLUSION

The researcher investigated older workers' perception of retirement and bridge employment. This was a qualitative study where ten participants were interviewed, they were employed, over the age of 45 and living in Ireland. The data collected from participants was analysed through a thematic analysis. The six steps of a thematic analysis adapted by Braun and Clarke (2006), was used to generate the themes. The thematic analysis generated five themes, these were, loss, freedom, financial stability, inequality and social life.

Participants were eager to retire, and they had positive views regarding retirement. They perceived retirement as a well-deserved time to rest and relax. They were also aware of the loss which would occur once retired. One participant was willing to work beyond the retirement age due to lack of activities. This individual described retirement as boring. The study revealed the majority would consider bridge employment in case of early retirement, good health and strength. Certain participants were considering bridge employment due to lack of finances that could occur during retirement. Participants considering bridge employment revealed, they would seek less demanding roles during retirement.

Married individuals were not willing to change their retirement plans for their partners. They stated that the employment status of their partner would have zero influence over their retirement plan. Participants reported working in busy environments and it was enjoyable because of the level of interaction they achieved. The idea of having friends in the workplace was encouraging for older workers. Participants were aware that once retirement occurred it would lead to changes. Participants reported that retirement would cause loss of earnings, and routine. During retirement participants' earnings would decrease as they will be depending on the pension. compared to current earnings, the pension would be very low. While participants

were aware that their earnings would decrease, they were not saving enough for their retirement. The support offered by the state will be insufficient according to interviewees as life in Ireland is very expensive. There would be a loss of routine and structure during retirement. Employment provides structure, Atchley (1989), suggests a replacement of employment with other activities to ensure continuity. The replacement of employment can occur through bridge employment or other activities such as volunteer work.

Retirement can render others lonely as many depend on their jobs for social interaction (Zulz, 2019). Participants in this study mentioned that they enjoyed work and were motivated to attend work because of the social interactions. They imagined retirement would reduce their level of social interaction. They also reported being motivated by the thought of being depended on by others at work and once retired that will no longer exist. Employment provided participants with not only earnings but also intrinsic motivation. Which was described by Alcover (2017), older workers would return to work not only for financial gains but also intrinsic motivations. In the study, intrinsic motivation would be the feeling of dependability felt by participants when they were needed or depended on at work. Participants mentioned, early retirement would be a motivator to seek bridge employment. The research found the choice of involvement in bridge employment according to participants depended on their health and the strength. As people get older the level of energy and strength fluctuates, returning to work get involved post retirement, would lead to a less demanding role. Most participants revealed their lack of funding towards retirement. Some participants wanted to retire early , but due to financial expenses and a lack of an early retirement fund they had no choice but to remain in employment.

Retirement offers freedom from work timetable; an individual is given more time to take part in activities they prefer or couldn't previously take part in due to work. During retirement retirees have the freedom to return to work, they can choose to work full time part time or

become self-employed if seeking flexibility. During retirement one is free to travel or even relocate, this can be difficult if an individual is employed. Participants were anticipating retirement as they would be free from timetables. It would provide the freedom to travel and relocate. The pension system in Ireland was viewed as unequal by the female participants. Given the years they have worked, they will not be given a full pension. The female participants have job shared to look after their children, but they will suffer during retirement because they will not receive a full pension. Not every company had a retirement support programme in place for older workers approaching retirement.

Limitations

The limitations present during the study were, the researcher was unable to obtain the maximum number of 15 participants, a total of ten participants were recruited. The first method chosen by the researcher to recruit participants was time consuming and yielded to zero response. When the method of approach was changed a lot of time was wasted and due to the time limit the researcher could only interview 10 participants. A better method of recruiting participants is needed in the future. A qualitative analysis was used and one of its limitation is generalisability. The findings from this study can only be applied to the participants involved in this research. Each participant had their own unique characteristics and opinions which differed to the next person. The results obtained from this research can only be applied to participants involved in this study. Future research can develop a better research method that could be generalised to the wider population. A quantitative research methodology may be applied to allow for generalisability. This was the first time the researcher applied qualitative research methodology, this was time consuming and involved trial and error. A lot of reading and practice is needed in the future to improve on qualitative research methodology.

Recommendations for Future Research

The researcher had difficulty recruiting participants through a convenience sampling method and this was time consuming. For future studies, researchers could explore different sampling methods to ensure a faster recruitment method. Future study can involve more participants, researchers could change the qualitative research methodology to a quantitative research methodology. A quantitative research methodology allows for the findings to be generalised to a wider population (Howitt and Cramer, 2017). A quantitative research methodology can involve a larger sample (Howitt and Cramer, 2017). Changing the research methodology would help achieve an overall perception of retirement and bridge employment of a larger population.

Future research can look at retired workers in Ireland and how they are adjusting to retirement. The results can be compared with older workers' perception of retirement. It would allow researchers to obtain information on how older workers view retirement when on employment and if their perception changes during retirement. A longitudinal study might be suitable for this research, it will give researchers the chance to keep track of the same participants during a long period of time. Participants in this study reported that they would take part in bridge employment for reasons such as early retirement, health, strength and another participant was considering bridge employment due to lack of finances. Future studies can look at bridge employment and motives of involvement in bridge employment among Irish retirees. Researchers can seek for retirees who have returned to work and investigate the motives behind their return in the labour market.

Implementation Plan

Retirement Course

Participants in the study reported a lack of retirement programmes by employers. Two participants reported the access to a retirement course. The first recommendation would be for

employers to introduce mandatory retirement courses for older workers approaching retirement. This course should be completed by any older worker who is approaching retirement. The retirement course should give participants an insight on retirement and what could be expected once retired. The course should focus on what retirees can do to remain occupied. It should involve a training on money management, as older workers retire their earnings will decrease. It is important that they are aware of this and given tips on how to manage their pension. Once retired older workers will be unemployed and they will be left with a lot of time on their hands. They need to be prepared for this, so it does not result in a shock once retirement occurs. During the course older workers can be given recommendations or suggestions on different activities to participate in to reduce ennui.

Cost = The cost can be calculated by the hours the trainer is delivering the course and the hours completed by the employees. It will also depend on the number of employees taking part on the retirement course, and this could vary each year.

Flexible Working

Employees heading to retirement should be given a taste of retirement before they retire, so they are not surprised once retired. As they have been working all their lives and they will suddenly have nothing to do throughout the week. The next recommendation would be flexible working. In agreement with the employee, employers should gradually reduce the hours of work for employees heading into retirement. This will allow older workers time to discover other activities outside of work which they can get involved in during retirement. It might also facilitate the adjustment once retirement occurs. This should be an option available to every employee in the organisation, who is approaching retirement. The employee approaching retirement can choose the days they would like to be off work, and they can have the choice to

swap the days weekly or monthly. A flexible staff should be hired to cover the hours previously occupied by the employee.

Cost = There will be the cost of hiring and training the new employee and they would be paid for the hours they have to work to cover for the employee approaching retirement.

CHAPTER 7

PERSONAL LEARNING STATEMENT

The researcher has gained a lot of knowledge and experience during the completion of the dissertation. Being able to choose a topic of choice was mentally stimulating and demanded a lot of research time. This has helped the researcher to improve on research skills. Choosing a topic on retirement and bridge employment has helped the researcher gain more knowledge on older workers' perception of bridge employment. It has enabled the researcher to gain understanding on older workers' motives to remain in employment. The research has certainly raised awareness on the low rate pension offered to retirees during retirement. This pension is insufficient, and a lot of savings is needed by older workers in order to retire at ease. There were certain hidden biases regarding older workers which were cleared. It is not due to greed that older workers are remaining in employment. They might have insufficient funds to retire, therefore must remain in employment a little longer than expected. During the study it was difficult to obtain participants for interviews. The method of approaching participants could have been changed sooner when the issue was acknowledged but the researcher failed to do so. Analysing and reporting qualitative results was perceived by the researcher as difficult. More research and reading needs to be done in the future to improve on qualitative research. Carrying out interviews with participants had helped the participant evolve on her listening skills. During the interviews it was important to be very attentive, as a little distraction would lead to the loss of important information. It was difficult for the participant to remain under the word count on different parts of the dissertation. A lot more practice needs to be done to remain under the word count. Studying for a master's degree in human resource management has thought the researcher that employees are as important as clients in the organisation. For a successful

company, employers need to look after their employees. As employees are the foundations of every organisation.

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APPENDICES

Appendix 1: Consent Form

Retirement and Bridge Employment: A qualitative investigation of older workers' perception of retirement and bridge employment in Ireland.

My name is Yolande Maketivila, I am a student at the National college of Ireland. I am currently studying a Master's in Human Resource Management, in order to complete my degree, I must carry out a research. I am conducting research on retirement and bridge employment. Retirement is the complete cessation of any form of employment and bridge employment is when an individual decides to return to work during retirement. The main aim of this study is to investigate older workers' perception of retirement and bridge employment.

I will be carrying out interviews for my study and I am looking for volunteers. Anyone willing to participate, must be employed, living in Ireland and of the age of 45 or over. The researcher will be asking questions in relation to retirement and bridge employment. The interview will be recorded via an audio recording device and the data collected will be used strictly for research purposes. Participants' names will not be mentioned throughout the interview to limit potential identification. Participants can withdraw their data at any time without any penalties and will not be forced to answer any questions that they do not want to answer.

Taking part in this study is voluntary, the data which will be collected will allow for the researcher to complete the study and obtain a response to the research question. The method of data analysis which will be used may require the use of direct quotes within the results section.

Direct quotes which will be used will not contain the participants name. The completed research will be submitted to the National college of Ireland for grading. If anyone is interested in the study or has further questions and needs clarification, please do not hesitate to contact

me through my email, x15549863@student.ncirl.ie. Or my supervisor Dr TJ McCabe through email, thomas.mccabe@ncirl.ie.

Thank you for your time and participation.

Please tick the boxes provided if you have read the information and consent to participate in the study.

- I have read and understood the information provided and I agree to participate in the study.
- I consent to take part in this study, and I give the researcher permission to use the audio recording device as a method of storing data. I understand that this study is voluntary, and I have the right to withdraw at any time without penalties.

Appendix 2: Interview Questions/ Schedule

Retirement and Bridge Employment: A qualitative investigation of older workers' perception of retirement and bridge employment in Ireland.

- How old are you?
- Do you have a partner?
- Do you have any dependent children?
- Describe what you do for a living?
- Do you work full time or part time?
- What is it like to work in your current job?
- Are there any challenges you face in your job?
- Is there anything you would change about your job?
- Would you change your job position in the future?
- What does your job mean to you?
- Why are you working?
- What are your views on retirement?
- What do you think of working after retirement? *(if the person being interviewed has a positive view towards bridge employment, ask them if they would work after retirement and why?)*
- What have you been doing to prepare for retirement, and do you feel prepared?
- Is there any programs set up by your employer to help employees prepare for retirement?
- What are your plans after retirement?
- What does your partner think of retirement?
- What does your partner think about working after retirement?

- When you get closer to retiring, what will you be doing to ensure you adjust?
- Would you change your retirement plans because your partner retired?
- What are your views on the pension and retirement system in Ireland?
- How would you describe your financial status?
- Have you ever considered taking an early retirement?
- How do you think retirement would affect you?
- How would you feel if you had to retire because something happened, and you could no longer work?