

DISSERTATION

THE EXPERIENCES OF RETIREES AND THEIR DECISION TO RETURN TO THE
WORKFORCE: IMPLICATIONS FOR ORGANIZATIONS

Submitted by:

Donald L. Venneberg

School of Education

In partial fulfillment of the requirements

For the Degree of Doctor of Philosophy

Colorado State University

Fort Collins, Colorado

Summer 2005

COLORADO STATE UNIVERSITY

April 28, 2005

WE HEREBY RECOMMEND THAT THE DISSERTATION PREPARED UNDER OUR SUPERVISION BY DONALD L. VENNEBERG ENTITLED THE EXPERIENCES OF RETIREES AND THEIR DECISION TO RETURN TO THE WORKFORCE: IMPLICATIONS FOR ORGANIZATIONS BE ACCEPTED AS FULFILLING IN PART REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

Committee on Graduate Work

James H. Banning

Carole J. Makela

Steven J. Shulman

Adviser Jerry W. Gilley

Department Head/Director

ABSTRACT OF DISSERTATION

THE EXPERIENCES OF RETIREES AND THEIR DECISION TO RETURN TO THE WORKFORCE: IMPLICATIONS FOR ORGANIZATIONS

The purpose of this study was to discover and describe the meaning retirees ascribe to the experience of retiring and then returning to paid work. The study followed a qualitative research design of interpretive phenomenological analysis. Twelve retirees (seven men and five women) who had returned to paid work were interviewed for the study.

Two sets of themes emerged from this study. The first set of major themes provided the context of the findings of the study; *reasons for retiring, reasons for returning to work, barriers or challenges to returning to work* and why they chose to work for the particular organization or do the particular type of work in their post-retirement employment. The set of constituent themes within the context themes provided the basis of the essence of how the participants experienced the phenomenon of retiring and returning to work.

Some of the findings of this study were consistent with those of prior research on older workers, prospective retirees and the limited research that has been conducted on retirees who have returned to work. These findings were in the areas of planning for

retirement, reasons to retire, reasons to return to work, barriers or challenges to return to work and the choice of post-retirement work.

Some of the findings of this study diverged from those from prior research. These findings were in the areas of gender differences among retirees who return to work, organizational acceptance of retirees' ability to contribute, the importance of additional post-retirement income, the need to adjust to a new role or status and/or build a new reputation, the opportunity to mentor or help others, and the importance of having no supervisory responsibilities or promotion pressure in a post-retirement job.

The findings of this study suggest that additional research needs to be conducted on post-retirement gender differences in the barriers to returning to work, reasons to choose a particular type of work, importance of social interaction in the workplace, value conflict in intergenerational workforces, and former supervisors and managers who no longer wish to supervise or manage in post-retirement employment.

Donald L. Venneberg
School of Education
Colorado State University
Fort Collins, CO 80523
Summer 2005

ACKNOWLEDGEMENTS

I have been fortunate to have such a supportive network of family, friends and colleagues who helped me through the process and challenges of my doctoral studies. I am especially grateful for the love and support of my wife, Gail Austin who encouraged me to pursue a doctoral degree and has provided me continuous support and made many sacrifices of her time and energy as I moved through my doctoral program.

I also wish to thank my colleagues in the School of Education and the Organizational Performance and Change doctoral program who were always ready to provide assistance to me when needed. I would like to particularly thank my close friend and colleague Vida Wilkinson who shared this journey with me and who always willingly provided me her support, advice and encouragement.

Finally, I wish to thank my graduate committee members who supported and guided my pursuit of my doctoral program and this study. My advisor Jerry Gilley rowed with me without trying to steer, Jim Banning encouraged and helped me through the qualitative research process, Carole Makela provided continual advice and guidance on my proposal and my writing and a constant flow of articles and information on older workers and retirees, and Steve Shulman provided just the right balance of devils advocacy and support to help me maintain focus on the issues of the study.

TABLE OF CONTENTS

SIGNATURE PAGE	ii
ABSTRACT OF DISSERTATION	iii
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS.....	vi
CHAPTER 1: INTRODUCTION	1
Background and Context.....	2
<i>Population and Workforce in the United States in the early Twenty-First Century...</i>	2
<i>A Potential Future Workforce Shortage</i>	4
<i>Limited Action on Retaining and Rehiring Older Workers</i>	7
<i>The Continued Viability of the Social Security and Medicare Systems</i>	9
<i>The Shifting Nature of Retirement</i>	9
The Need for the Study	12
Purpose Statement.....	15
Research Questions	15
Study Approach	16
Significance of the Study	16
Delimitations.....	17
Limitations	18
Statement of the Researcher’s Perspective	18
Definition of Terms.....	19

CHAPTER TWO: LITERATURE REVIEW	20
Introduction.....	20
Factors that may Influence the Decision of Older Workers to Retire.....	20
<i>Background and Context</i>	20
<i>Personal Factors</i>	22
<i>Organizational Factors</i>	26
<i>Lack of Continued Investment in the Human Capital of Older Workers</i>	33
<i>Public Policy Factors</i>	42
Factors that may Influence the Decision of Older Workers to Continue Working	44
<i>Personal Factors</i>	44
<i>Organizational Workplace Factors</i>	45
<i>Organizational and Public Policy Factors</i>	46
Factors that may Influence the Decision of Retirees to Return to Work	52
<i>Need for Income</i>	52
<i>The Intrinsic Value of Work</i>	53
<i>Policies and Practices for Retaining and Recruiting Older Workers</i>	54
Gender Differences in the Retirement or Return-to-Work Decision	55
Summary	58
<i>Current Research on Older Persons, Older Workers and Retirement</i>	58
<i>Limitations of Current Research on Decision to Return to Work from Retirement..</i>	59
<i>Need for Further Research</i>	61
CHAPTER 3: METHODOLOGY	62
Introduction.....	62
Research Approach and Rationale	62
<i>Research Approach</i>	62
<i>Rationale for the Choice of Research Method</i>	63
Participant Selection	67
<i>Purposeful Sample</i>	67
<i>Criterion Sampling</i>	67

Measures and Data Collection	68
Location/Setting for the Research.....	69
Procedures Followed in the Study	70
Data Analysis	71
Standards of Quality and Verification (Trustworthiness).....	73
CHAPTER 4: FINDINGS	77
Introduction.....	77
Background of the Context of the Phenomenon.....	77
Demographics of Participants.....	78
Analysis of the Phenomenon as Experienced by the Participants	79
<i>Participant Stories</i>	80
Emergent Themes and Essences	109
<i>Context Themes</i>	110
<i>Constituent Themes</i>	111
Analysis of the Essence of the Phenomenon	113
<i>Reasons for Retiring</i>	113
<i>Reasons for Returning to Work</i>	118
<i>Barriers or Challenges to Returning to Work</i>	126
<i>Reasons to Work for This Organization or Do This Work</i>	132
Summary of Findings.....	142
<i>Reasons for Retiring</i>	144
<i>Reasons for Returning to Work</i>	145
<i>Barriers to Returning to Work</i>	145
<i>Reasons to work for This Organization or do This Type of Work</i>	147
The Essence of Retiring and Returning to Work	149

CHAPTER V: CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS	150
Introduction.....	150
Conclusion	150
<i>Some Findings were Consistent with Prior Research</i>	150
<i>Some Findings Diverged from Prior Research</i>	161
Implications for Organizations	167
<i>Non-Monetary Factors as the Primary Attraction to Return to Work for Retirees</i>	167
<i>Use Employees within Your Company as Recruiters of Retirees</i>	168
<i>Plan to Train Retirees who need Skill Refreshment or New Skills for the Job</i>	169
<i>Retirees who formerly Supervised and Managed may No Longer wish to do so ...</i>	169
<i>Understand Gender Differences in Needs for Post-Retirement Employment</i>	170
Recommendations for Further Research.....	171
<i>Gender Differences in Post-Retirement Employment Needs</i>	171
<i>The Move from Leader to Follower</i>	172
<i>Challenges of the Intergenerational Workplace</i>	172
<i>The Importance of Social Interaction in the Workplace</i>	173
<i>Work-Family Balance Issues for Retiree Employees</i>	173
Summary	174
REFERENCES	175
APPENDIX A: DEFINITION OF TERMS.....	187
APPENDIX B: INTERVIEW QUESTIONS.....	191
APPENDIX C: CONTACT LETTER AND INFORMED CONSENT FORM.....	193
APPENDIX D: DATA ANALYSIS TABLES.....	198
<i>Appendix D-1 Context Theme Clusters and Constituent Themes by Participant</i>	198
<i>Appendix D-2 Master Context Themes Constituent Themes</i>	210

CHAPTER 1: INTRODUCTION

One hundred and four years old Ray Crist stood up yesterday morning before a crowd of applauding college students and waved, the big hand of the one-time farm boy slicing the air with gusto. It was farewell. Crist was retiring from Messiah College as probably the oldest working professor in the nation. He joined Messiah College at the age of 70, after a career in science (Turner, 2004).

Ray Christ is an obvious exception to the current norm of the worker in the United States in terms of returning to work at an age when many people are retired, and continuing working well beyond that age. However, while 104 year old workers may not be commonplace in the next few decades, the population and the workforce of the United States and several other developed countries are continuing to age. Also, in the United States there is a “trough” in the general population and the workforce. The large cohort of *Baby Boomers* makes up the bulk of the current workforce. The Boomers are followed by a much smaller generational cohort, *Generation X*, born in the years 1965 to 1979. In many other developed countries, births are dropping below replacement rates resulting in fewer younger workers to replace those who are older (Herman, Olivo & Gioia, 2003) and exiting the workforce.

In addition, the trend in the United States toward increasingly earlier retirement by men, which began in the early 1970s, has leveled off and may be reversing (Toossi, 2004). In a recent article in the Harvard Business Review, Dychtwald, Erickson and Morison (2004) noted the impact of this change in the proportion of older workers in the workforce:

The proportion of workers over 55 declined from 18% in the 1970s to under 11% in 2000 – but it's projected to rebound to 20% by 2015. ... Just when we've gotten accustomed to having relatively few mature workers around, we have to start learning how to attract and retain far more of them (49).

These changes in the age of the workforce and the possible lack of necessary younger workers may cause the government and organizations in the United States to reconsider their policies which affect retaining older workers and rehiring those who have retired from the workforce. It is hoped that the results of this study will help inform organizational leaders and human resource professionals concerning what considerations go into the decision by retirees to return to the workforce.

Background and Context

Population and Workforce in the United States in the early Twenty-First Century

The Aging of the Population and Workforce

The median age of all Americans increased from 32.9 to 35.3 for the decade 1990 to 2000. The fastest growing 5-year age group was those aged 50-54, which grew by 55 percent from 1990 to 2000. In 2000, the Baby Boom generational cohort was aged 36 to 54 and was 28 percent of the U.S. population (Meyer, 2001). Workers from the Baby Boom cohort currently make up approximately 60 percent of the *prime age workforce* (ages 25-54) in the United States (Kaihla, 2003).

The Intergenerational Workforce

By the year 2010, the largest portion of the U.S. workforce will consist of members of three generational cohorts; the Baby Boomers (76 million persons born in the years 1946 through 1964), Generation X (51 million persons born in the years 1965 through 1979) and *Generation Y* (74 million persons born in the years 1980 through 1999). In addition, there will likely still be a few workforce members from the

generation born just before and during World War II (Zempke, Raines & Filipczek, 2000). The mix of the overall U.S. workforce in 2010 will be concentrated in young workers (18 - 25) and older workers (55 and above) (Lerman & Schmidt 2002), with a much smaller 26-54 age group in the middle who are members of the Generation X cohort or the younger Boomers.

Growth has occurred in each of these cohorts since their births, as a result of the net of deaths and immigration. While not an exact match, in 2001 the resident population of the age group 20 to 34 (versus the Generation X cohort aged 21 to 36) was 59.3 million, and the resident population of those in the age groups 35-54 (versus the Baby Boomer cohort aged 36-55) in 2001 was 84.2 million (U.S. Census Bureau, 2000). Thus, despite the growth in the number of members in both cohorts, the difference in population between the Baby Boomer and Generation X cohorts remained at roughly 25 million persons.

The increase in the proportion of employees from Generations X may also increase the challenge for organizations to keep their workforces happy and engaged in meeting goals while maintaining stability. Many members of the Generation X cohort often do not have the strong organizational loyalty values held by their predecessors (Howe & Strauss 1993; Lancaster & Stillman, 2002; Smola & Sutton 2002; Zempke, et al., 2000). While the members of Generation X were growing up, many of them had both parents in the workforce and thereby became the first “latchkey kids” who were on their own after school and got used to making their own way in the world. They also saw their organization-loyal Baby Boomer parents get treated badly during the large organizational downsizings in the recession of the late 1980s and early 1990s.

During most of their own early working experience those from Generation X were the “last hired, first fired” and often either viewed as short-term employees or hired specifically under contract as “contingent workers”. Their organizations have often shown them no loyalty and they, in turn, now tend to show little loyalty to their organizations (Herman, et. al., 2003; Zempke, et. al., 2000). This trend in organizations toward having fewer permanent employees versus more contingent workers has been growing since the early 1990s and is expected to increase (Tulgan, 2003).

The Gender Mix of the Population and those of Prime Workforce Age

The number of women in the U.S. population has exceeded the number of men since 1950. Although this gap narrowed from 6.2 million to 5.3 million between 1990 and 2000, women continued to outnumber men in the population as a whole in 2000. In older age groups the ratio of male to female in the U.S. population shifts toward a higher proportion of women. In 2000 the male-female ratio was 105 for the 15-24 age groups, but dropped to 92.4 for the 55-64 age groups. At the upper end of age, women considerably outnumber men, with a male-female ratio of 40.7 for the group aged 85 and over. In the prime age workforce ages of 25 to 54, within the total population, the male to female ratio reflected a larger number of women for all but the youngest age group, 25-34, where the ratio reflected slightly more men at 101.8. For the other two prime age workforce groups, the ratio favored women. For the age group 35-44 the male-female ratio was 98.9 and for the age group 45-54 the ratio was 96.4 (Smith & Spraggins, 2001).

A Potential Future Workforce Shortage

As the United States workforce ages, some analysts and researchers are projecting a labor shortage and a corresponding “job boom” in the next decade (Challenger, 2003;

Herman, et. al., 2003; Penner, Perun & Steuerle, 2002), especially for skilled and experienced workers (Schweyer, 2003). These authors and others argue that the availability of an educated and trained pool of skilled workers to fill organizational needs by the end of this decade may be limited by demography (Challenger, 2003; Herman, et. al., 2003; Kaihla, 2003), the U.S. philosophy and practice toward restricting immigration (Huber & Espenshade 1997), and current government, organizational and social policies and practices which limit the retention and hiring of older workers (Atchley & Barusch, 2004; Auerbach & Welsh, 1994; Dychtwald, 1999; Goldberg, 2000; Penner, Perun & Steuerle, 2002).

During the decade 2000-2010, the members of Generation Y will be moving into the workforce in greater numbers and form the leading edge of the prime age workforce (25-54). Significant numbers of the members of this generation will be well educated (Carnevale & Fry, 2001). However, since members of this generational cohort are just now entering the workforce, it will be at least a decade or more before they represent a significant portion of those in the prime age workforce. Also, in many cases it will take that long for those from Generation Y to gain the necessary skill and experience to replace Baby Boomer workers if the latter retire at the same rate as those of their predecessor generation. Prior to that point, most organizations will be competing mainly for the smaller numbers of Generation X workers to fill positions requiring skill and experience and for managerial and leadership positions vacated by Baby Boomers who will be beginning to reach the traditional age of retirement (Challenger, 2003; Herman, et. al., 2003; Kaihla, 2003). Thus, the Bureau of Labor Statistics (2001) projects that the total U.S. civilian labor force growth is expected to slow from an annual rate of 1.1

percent between 1990 and 2000 to 0.7 percent through 2025. The possible shortfall of skilled workers resulting from this demographic shift may create opportunities for older workers and retirees to fill the gap (Committee for Economic Development, 1999).

The projection of a coming shortfall of educated and skilled workers is not universally accepted. The size of the overall shortage may, for example, be somewhat overstated by Herman et al. (2003). The difference between the BLS projection data and the Census data does not account for the fact that some of the working population from the Census data will work more than one job, thus shrinking the projected shortage. For example, 5.6 percent of the labor force under age 55 and 4.8 percent of those over age 55 were multiple job holders in 2001 (Bureau of Labor Statistics, 2001a.). Also, there are counter arguments that productivity gains from increased use of technology, changes in the structure of workplaces, immigration, outsourcing of jobs to workers in other countries and the higher percentage of college graduates in Generation X versus the Boomers may make up some if not all of this skilled worker shortfall (Overholt, 2004; Schulz, 2000; Sicker, 2002).

It is also possible that the Baby Boomers may not follow the retirement pattern of their parents' generation (beginning in the 1970s) who established a trend of retiring at increasingly younger ages (AARP, 2002). According to Bureau of Labor Statistics data, in 1992, workers over age 55 comprised 11.8 percent of the civilian labor force, but this percentage is projected to rise to 19.1 percent in 2012. Also during the period 2002 – 2012, the Bureau of Labor Statistics projects an overall increase of 5.1 percent in labor force participation by workers aged 55 and over. This increase is projected to be 6.0 percent for women versus 3.8 percent for men (Toossi, 2004).

Limited Action on Retaining and Rehiring Older Workers

To date, only a limited effort has been made by some U.S. organizations to retain and/or recruit older workers to fill their skilled workforce needs (Dychtwald, 1999; O'Sullivan, 2003). This lack of a larger effort by many organizations is based in part on an enduring built-in bias in the United States toward youth-oriented culture (Dychtwald, 1999; Goldberg, 2000) and age discrimination in hiring, promoting and laying-off or firing (Johnson & Neumark, 1997; Hirsch, Macpherson & Hardy, 2000; Montenegro, Fisher & Remez, 2002; Seagrave, 2002). The impact of the youth culture is that older workers are often devalued in the workplace and thus subtly or overtly encouraged to leave to make way for younger workers.

In addition to the youth-oriented culture, social values and laws and regulations in the United States, at least since the end of World War II, have reinforced the expectation by individual workers that they should retire at the "normal" period between age 62 and 65 (Atchley & Barusch, 2004; Penner, Perun & Steuerle, 2002). Despite these legal, organizational and social barriers to continued work by older persons, not all workers are financially able to retire at ages 62-65 nor do they desire to quit working (Dychtwald, 1999; Parnes & Sommers, 1994).

The leaders and managers of many organizations often do not recognize that when older workers leave, there is a loss to the organization of the human capital represented by the tacit knowledge of how things work and general organizational history (Rocco, Stein & Lee, 2003). They also lose the potential for using the tacit and explicit knowledge of older workers to mentor new employees (Venneberg, Wilkinson & Geroy, 2004). In addition, the organization loses social capital represented by the networks that

older employees have often developed within and external to the organization. These networks with fellow employees, customers and other organizational stakeholders help the organization to both continue to function smoothly and more effectively meet its goals (Dess & Shaw, 2001).

Managers also often fail to invest in older workers' training and development for future capacity. This is largely because of the belief that the older workers will not be with the organization much longer or the belief that they have reached their level of capability, resulting in a "silver ceiling" stopping upward mobility in the organization (Dychtwald, 1999). The lack of continued investment is also a result of beliefs or myths held by managers in organizations that workers become less flexible and lack the ability to learn and/or adapt to change as they age (Costello, 1997; Goldberg, 2000). Also, at least in the case of workers engaged in the more physical tasks in manufacturing and construction, they are more subject to accidents (Findley & Bennett 2002). Research has been emerging in recent years which are beginning to refute these myths (Costello, 1997; Dychtwald, 1999; Goldberg, 2000).

The devaluation of older workers also plays out in the tendencies of companies, institutions and government agencies to encourage older employees to retire or accept "buy-outs" or early retirements to leave the organization (Atchley & Barusch, 2004). The reinforcement of a workaholic style by many companies has accelerated the "burnout" rate of workers, particularly those who are older and/or have worked for their organizations for long periods, encouraging them to leave or retire earlier than they might otherwise have done in a more flexible work schedule environment (Goldberg, 2000; Montenegro, Fisher & Remez, 2002).

Some interest is being shown by a limited number of companies for retaining or regaining the potential human and social capital resident in the growing cohort of older workers (O'Sullivan, 2003). A lesser effort has been made by companies to actively seek and recruit retirees. One notable recent example is the effort by Home Depot, in concert with AARP, to recruit retirees with specific skills into their stores (Home Depot, 2004). However, older workers training and development needs, workplace and work schedule concerns and work aspirations are often not fully understood or considered when designing and implementing workforce policies and practices which impact older workers' decisions to stay in, leave, or return to the workforce (Dychtwald, 1999; Goldberg, 2000; Montenegro, Fisher & Remez, 2002).

The Continued Viability of the Social Security and Medicare Systems

Some see a potential for the Social Security and Medicare systems not being able to support a significant increase in the number of retirees drawing on the systems (Peterson, 1996; VanDerhei & Copeland, 2003). Others disagree that the aging of the population will necessarily result in a crisis for Social Security and Medicare. Schulz (2001) and Friedland and Summer (1999), for example, see the problem not as one of insufficient resources in the economy for supporting older Americans, but one of developing a redistribution of total resources based on the shifting demography of the United States. Regardless of which side of the argument one is on, there does seem to be agreement that government and organizational policies and behaviors, as well as social norms and values, will need to adjust to the aging population and workforce.

The Shifting Nature of Retirement

Retirement May No Longer be Just a Specific Event

The traditional view of retirement, which serves as the basis of most of the retirement systems in the United States, is based on the traditional stages of life, or a “standard” life cycle of humans: Birth to beginning education (age 0-6) – Education (age 6-18 or 21) – Work (age 18 or 21 to 65) – Retirement and Old Age (age 65+). Also, until the last half of the 20th century, the time span for being retired was relatively short. Life expectancy in the United States at the beginning of the 20th century was age 47, but by the end of the century it had reached 77. For those who were age 65 in 2001, the remaining life expectancy for men was 16.4 years and for women was 19.4 years (U.S. Department of Health and Human Services, 2001). This data suggests a need for a re-evaluation of what men and women will do with their life in what Shoshana Zuboff (2004) has termed “the new adulthood”.

Based on the pioneering work on the *life cycle* of people by Erikson and others (Erikson, 1997; Erikson, Erikson & Kivnick, 1986), some researchers have begun considering a flexible and more iterative “life course” approach (Atchley & Barusch, 2004; Dychtwald, 1999; Marshall & Mueller, 2002) or one based on “critical life events” (Diehl, 1999) for studying aging and retirement issues. In this view, retirement and work are seen as becoming more cyclical than linear. Therefore, future studies of incentives which drive the decision of older workers to stay in leave, or return to the workplace would be better developed in relation to this life-course perspective. Rocco, Stein and Lee (2003) also argue that the traditional retirement-to-old age phase of life is now shifting to a *third age* in which “... the workspace becomes a dynamic space for older workers”, work “... becomes a search for continued meaning and contribution as well as to satisfy a financial need”, and “... older workers might make the decision to remain in,

retire from or return to periods of part-time, full-time or seasonal or holiday work” (p. 156).

Retirement May Not be Financially Feasible for Boomers

An American Association of Retired Persons (AARP) study by Montenegro, Fisher and Remez (2002) surveyed 2,001 employed individuals between the ages of 50 and 70 and found, among other things, that Baby Boomers may not have sufficient resources to retire. This is driven by their low saving rate, losses in the value of their retirement plans during the stock market downturn in recent years, and the need to provide support to both aging parents and children (due to the later child-bearing decisions among some). A more recent study for AARP by Butrica and Uccello (2004) however shows that the economic future for Boomer retirees is complex, and as diverse as the members of the Boomer cohort. These researchers found, for example, that early Boomers (born in the years 1946 through 1955) were likely to be better off financially than the late Boomers (born in the years 1956 through 1964). Zempke, Raines and Filipczek (2000) also suggest that the early and late Boomers differ in commonly held values, with the late Boomer’s values being more closely aligned with those of Generation X.

Boomers May Not Wish to Retire for Non-Financial Reasons

The study by Montenegro, Fisher and Remez (2002) also found that there were increasingly non-financial reasons cited by those in the 50-70 age range for not retiring, such as a “desire to work for enjoyment,” “have something interesting to do” and “to stay physically active”. The study also suggested some elements of an organization and its workplace that may encourage older workers to remain in the workforce:

1. The ability to continue to perform meaningful work where they can contribute their skill and knowledge
2. The availability of flexible work arrangements to meet family demands and to provide more leisure time
3. A workplace which accommodates their physical limitations, if necessary
4. An organization which continues to invest in developing new knowledge and skills
5. An ability to contribute to societal goals.

The study also suggested some of elements of the organization and its workplace and personal issues that may contribute to workers leaving the workforce:

1. Age bias by managers, supervisors and within the organization culture
2. Lack of opportunity to develop and grow within the organization
3. Added stress of working long hours with increasingly tight deadlines (“burnout”)
4. Illness and family needs (such as providing care for a parent or child).

Similar organizational elements and personal issues which may influence older workers to remain in, retire from, or return to the workforce, in relation to training and development, career development and organizational development policies and practices of organizations, were also developed by Stein, Rocco and Goldenetz (2000).

The Need for the Study

Rocco, Stein and Lee (2003) conducted a review of the literature on age and human resources development policy to delineate trends in both the volume and the focus of the literature. In terms of volume, they found that there has been a significant increase in the number of journal articles written since 1980 as compared to the period prior to

1979. The authors suggest that this may be a result of the leading edge of the Baby Boomers beginning to reach older worker status (over age 40) in the 1980s.

Based on an analysis of themes, the authors found that the primary focus of the literature was in three major human resource development (HRD) components of “training and development”, “career development” and “organizational development” (Gilley & Egglund, 1989; Gilley, Egglund & Maycunich, 2002) and three categories of older workers who were “remaining” in, “retiring” from or “returning” to the workforce. These categories were developed in an earlier study by Stein, Rocco and Goldenetz (2000).

The literature review by Rocco, et al. (2003) shows that after 1980 increasing research has been conducted on the issues of using and retaining an aging workforce. Most studies that have been conducted have been on older workers who have continued to work in their career jobs and fields. However, the authors’ analysis shows that significantly less research exists on factors which might influence older workers to return to the workforce.

Much of the literature on retirement to date has focused on economic and financial issues and implications surrounding retirement planning and the retirement decisions of individuals and families (Rocco, Stein & Lee, 2003). However, there has been less research on the non-financial factors which might influence the choice of people to return to the workforce (Rocco, Stein & Lee, 2003). In addition, the work of Erikson (1997) and others suggest that there are feelings of stagnation and loss associated with entering the stage of “old age”, but these feelings have not been well linked with the need for work. In addition, most of the studies of older workers and on the issue of

retirees returning to work have been based on telephone and written surveys and have been largely conducted by groups who advocate on behalf of older persons, such as AARP. Little research has been conducted on how retirees experience the phenomena of being retired or returning to paid work.

Rocco, Stein and Lee (2003) also note that “noticeably absent in the literature are studies looking at the workforce strategies and reentry problems of older White women, Black and Latin women, and members of other minority groups” (170). There has been significant growth in the labor force participation rate of women beginning in the last two decades of the twentieth century. However, little study has been done until recently on whether or not Baby Boomer women in particular, despite their significant penetration into the full-time labor market, are disadvantaged for future retirement vis-à-vis Baby Boomer men (Calasanti & Slevin, 2001; Dailey, 1998). These studies show that social expectations for family care roles and more irregular labor market participation patterns than men, will likely result in Baby Boomer women being at risk of not being financially secure in retirement. This is especially true if these women are single lower educated Black or Hispanic.

Other studies have dealt with particular behavioral aspects surrounding decisions by women to completely or partially retire (Honig, 1985), how the marital status of women impacts the retirement decision (Szinovacz & DeViney, 2000), gender influences on workers’ goals for retirement (Hershey, Jacobs-Lawson & Neukam, 2002), and satisfaction with retirement (Canetto, 2001). However, such studies of women facing retirement, particularly from the Baby Boomer generation, are still limited. Also, most retirement programs that exist in the United States, and most studies of retirees and

retirement, are still premised on the traditional norm of the male family breadwinner working in a long-term career job and then retiring on a pension determined by a combination of age and years of service to a single company. This concept of retirement persists, despite increasing evidence to the contrary (Dailey, 1998).

Purpose Statement

The purpose of this study was to discover and describe the meaning retirees ascribe to the experience of retiring and then returning to paid work. The concept of being retired will be defined as that person leaving paid work and receiving income from a government or organization pension, and/or receiving income from assets held by the person. The criteria of *returning to paid work* is working for a salary or hourly pay, either on a full or part time basis, in the retiree's former career field or organization or a different career field or organization.

Research Questions

From the perspective of the retiree, what is the essential nature of the experience of retiring and returning to paid work from retirement?

- Are there underlying structural meanings of the experience and, if so, what are they?
- What are the underlying themes and contexts that account for the experience?
- What are the universal structures that precipitate feelings and thoughts about the experience?
- What are the structural themes that facilitate the description of the retiree's experience?

Are there implications from the experiences of these retirees that could inform organizations about the potential for hiring retirees to fill their workforce needs?

Study Approach

The interpretive phenomenological approach (Willig, 2001) was used for this study. Phenomenological studies are iterative in nature and rely on the analysis of rich thick descriptions of the participant's experiences in order to explicate emerging themes or essences. In this study, the narrative descriptions gained from in depth interviews of retirees who returned to paid work were analyzed to explicate the essences of their experiences with retirement and reentry into the workforce. These essences provide central themes or factors which influenced them to return to the workforce. The emergent themes from the study were compared and contrasted with the appropriate factors which may influence the decision of retirees to return to the workforce that are suggested in the review of literature. Implications for organizations in the future are also provided in the conclusions and implications chapter.

Significance of the Study

The need for skilled and educated workers in the growing knowledge-based U.S. economy will continue to require large numbers of workers with a post-secondary education. The 46 million baby boomers who have attained a post secondary education may eventually be replaced by the projected 49 million or so post-secondary educated members of the generational cohorts that follow, but probably not for a decade or two (Carnevale & Fry, 2001, Penner, Perun & Steuerle, 2002). Increased immigration and the outsourcing of jobs to other countries could also potentially ease the skilled labor shortfall. To date, however, the majority of immigrants entering the United States have

had lower levels of education than that needed for the future workforce demand and outsourcing has impacted a small proportion of U.S. jobs.

The retention and rehiring of older workers may not make up the shortfall of skilled workers. However, older workers and retirees may be the most accessible, trained and educated source for providing workers in the near term. Therefore, consideration may have to be given by organizations to retaining older workers and/or recruiting retirees from the Baby Boom generation to meet workforce needs at least over the next few decades. In order to do this, organizations will need to identify and evaluate the impact of the decision by older workers to stay in or return to the workforce.

The results of this study can help leaders of organizations understand the needs of older workers and integrate those needs into organizational recruitment programs. It can also assist organizations in the development of workplace policies and practices and the workplace environment to recapture human and social capital represented by retired workers.

Delimitations

The participants in this study were persons who retired and returned to the paid workforce. The nature of this study required the researcher to be personally involved with the participants during initial contacts and in-depth, open-ended interviews. The objective of the interviews was to develop rich thick descriptions of how the participants describe their experiences with retirement and the return to work, resulting in lengthy interview transcripts for analysis. Therefore, the number of participants was small and sufficient to meet the standard of reaching the saturation of themes required in an emerging qualitative phenomenological study (Creswell, 1998).

Limitations

The participants in this study were a purposeful sample of retirees who have returned to paid work. Retirees who have chosen not to return to paid work for an organization or in their own business or retirees who only work on a volunteer non-paid basis were not considered.

Some of the retirees chosen for the study were known by the researcher through personal or professional relationships, while others were selected from volunteers recommended to the researcher by other participants or colleagues during the course of the study. The themes or essences that emerged from the analysis of the transcripts of the interviews represent possible factors that might influence other retirees to return to the workforce. However, the specific essences and themes developed are unique to this set of retirees in the context of this study.

Statement of the Researcher's Perspective

I am a retiree from a 32 year career in the federal government. During that career, I managed and led small to large organizations and supervised people in technical and professional jobs delivering a variety of products and services to customers in other federal agencies. I retired when I did because I felt that I had accomplished my objectives in my agency and reached my career goals. In addition, I was becoming tired of the work I was doing and felt that it was time to move to a new era in my life. At the time, I thought of that new era as being one of being retired and pursuing leisure activities. I soon discovered that this was not sufficient and felt the need to stay engaged in some type of work. Initially I worked on an intermittent basis teaching a course for a professional training firm and also tried working for a bookstore. While these jobs fulfilled my need

for balancing work and leisure, I still sought something more. Accordingly, I returned to formal education to pursue a doctoral degree and move into another career of teaching and research.

In this post-retirement journey I have found that the need to be engaged, the social aspect of working with others and the need for the mental stimulation of work and continued learning is important to me in the latter part of my life. Accordingly, I share some of the feelings of the participants in this study which has led to my desire to study this phenomenon of the experience of retiring and then returning to work.

Definition of Terms

The common terms which are used in this study are contained in Appendix A.

CHAPTER TWO: LITERATURE REVIEW

Introduction

The review of research literature for this study is focused in four main areas related to the research questions. These areas are: (1) personal, organizational and public policy factors that may influence the decision by older workers to retire from the workforce (2) factors that may influence the decision of older workers to continue working after the “normal” retirement age (3) factors that may influence the decision of retired individuals to return to, or consider returning to, the workforce, and; (4) gender differences in the factors that influence the decision by individuals to retire from and return to the workforce.

Literature sources for this review were taken from the fields of aging and gerontology, business, economics, education, employee benefits, human and social capital, human resource management and development, labor, organizational theory, population studies, psychology, training and development, and sociology. Each of these fields has focused on some aspect of work or retirement by older Americans over the past decade.

Factors that may Influence the Decision of Older Workers to Retire

Background and Context

The population of the United States is getting older, largely as a function of the increasing age of the 76 million member Baby Boom generation born in the years 1946

through 1964. The leading edge of the Baby Boomers reached age 58 in the year 2004 and will reach the age of 62 to qualify for early (reduced) Social Security benefits by 2008. The trend, particularly for men, since the decade of the 1970s has been to retire at increasingly younger ages, but there is evidence that this trend may be leveling off and perhaps reversing (Toossi, 2004) (Table 2-1).

Table 2-1 Percentage point change in labor force participation rate by sex and selected age group, 1982-2012.

Sex/Age	1982-1992	1992-2002	2002-2012
	Percentage point change in labor force participation	Percentage point change in labor force participation	Percentage point change in labor force participation (projected)
Both Sexes			
55 & over	-2.3	4.9	5.1
55-64	1.2	5.6	3.2
65-74	0.1	4.1	3.2
75 & over	-0.4	0.7	0.7
Men			
55 & over	-5.4	3.2	3.8
55-64	-3.2	2.2	0.7
65-74	-1.4	4.3	3.6
75 & Over	-1.2	0.4	0.5
Women			
55 & over	0.1	5.9	6.0
55-64	4.7	8.6	5.4
65-74	1.1	3.7	2.8
75 and over	0.0	0.7	0.6

Source: Toossi (2004)

As shown in Table 2-1, the labor force participation rate for both men and women age 55 and over shifted from a decline of 2.3 percentage points between 1982 and 1992 to increases in participation of 4.9 points between 1992 and 2002, with a projected increase of 5.1 points between 2002 and 2012. The participation rate for men age 55 and

over declined by 5.4 points between 1982 and 1992, but increased by 3.2 points between 1992 and 2002 and is projected to increase by 3.8 percentage points between 2002 and 2012. The labor force participation by women age 55 and over has continued to increase from the growth of 0.1 percentage points between 1982 and 1992 to 5.9 points between 1992 and 2002 and is projected to increase to 6.0 points between 2002 and 2012.

Personal Factors

Adequacy of Income and Other Assets for Retirement

The availability of social security, pensions and assets for retirement income; continued health benefits after retirement; and family obligations (such as child and elder care) have been areas suggested as some of the personal influences on the decision to retire by older workers (Atchley & Barusch, 2004; Dailey, 1998; Mitchell & Fields, 1984; Rocco, Stein & Lee, 2003). The relationship between rising income levels and the level of continued participation in the workforce by older workers is also a factor in the decision to retire. In general, a worker can more easily retire if he or she believes that income in retirement will be adequate to support the lifestyle desired (Clark, York & Anker, 1999), and/or they do not see that working longer will provide increased income sufficient to offset additional years of deferred benefits (Penner, Perun & Steuerle, 2002). The results of a study by Costa (1998), however, shows that in recent years income has been less and less of a factor in the retirement decision, as both retirees' relative wealth has increased along with their ability to migrate to lower-cost areas upon retirement.

Shifts in the Context of Retirement

The pattern of retirement at age 62-65 in the United States has been a relatively recent phenomenon, which began during the economic depression of the 1930s. One

action taken in order to reduce the high unemployment during the depression was the creation of the Social Security system in 1935. The idea behind Social Security was to provide a retirement program for older Americans to encourage them to leave the workplace and make way for younger workers. After the economy recovered from the depression, and especially after the end of World War II, companies also began providing private pension plans which further encouraged retirement by older workers.

Many of the beliefs about how and when workers should and will retire are based on the social construct of “traditional” retirement of workers leaving paid work and living the balance of their lives in the state of retirement and leisure (Atchley & Barusch, 2004; Auerbach & Welsh, 1994). This concept of life proceeding in regular stages follows from the work of Erickson (1997). However, more recent studies of how people actually behave reflect that work and retirement follows a more irregular *life cycle* pattern (Atchley & Barusch, 2004; Marshall & Mueller, 2002). Han and Moen (1999) also found that retirement followed a temporal historical pattern of historical context, social heterogeneity and biographical pacing related to generational cohort, gender and career pathway factors.

The psychological and economic aspects of retirement are the usual focus of most studies of retirement. However, even if older workers desire to stay in the workforce past traditional retirement age, there are social norms, public policies and organizational factors which may deter or prevent them from remaining. The social and cultural context of the retirement process, how it impacts the decision to retire, and how successful one is at adapting to retirement have only had limited treatment by researchers (Lubrowsky,

1994). In addition, health status and the need to provide care for a family member may not allow older workers to remain in the workforce (Atchley & Barusch, 2004).

Baby Boomer Retirement May Differ from that of Predecessor Generations

The Baby Boomers, in particular, may not want to move into traditional retirement as a life of leisure without working (Montenegro, Fisher & Remez, 2002).

However, given that the Baby Boom generational cohort spans 19 birth years and represents a broad segment of American society, it is difficult if not impossible to make generalizations about the cohort in terms of income, lifestyle, beliefs and values or potential retirement behavior. Jeffrey Zaslow (2004) makes this point clearly in a *Wall*

Street Journal Article:

There is a great distance between Barry Manilow and Barry Bonds. Mr. Manilow, the singer, was born in the first year of the postwar baby boom. About 76 million births later, Mr. Bonds, the baseball slugger, became one of America's last baby boomers. That was in 1964, when demographers say the boom ended (D-1)

One recent effort to focus on potential retirement behavior of Baby Boomers was the study by Roper-Starch (1999) for AARP. The Roper-Starch study was based on segmented sets of shared values and was conducted in five phases. The first phase was a review of Roper-Starch databases and prior studies on demographic and economic characteristics of Baby Boomers. Phase two was a qualitative study using eight focus groups of Baby Boomers in the four cities of Chicago, Illinois; Providence, Rhode Island; Charlotte, North Carolina and Phoenix, Arizona. The third phase was a quantitative survey conducted by 30-minute telephone interviews of 2,001 randomly selected Baby Boomers from among the U.S. population aged 35-52 in 1999. In phase four, the survey data was segmented by respondent attitudes, beliefs and behaviors regarding retirement.

The fifth and final phase involved a post survey interview with 8 focus groups, based on the segment types from the segment analysis, in two cities, Chicago and Baltimore. The segmentation analysis in phase four resulted in a clustering of five segments. In order of percentage of the total sample, these segments were the *Self-Reliants* (30 percent), *Traditionalists* (25 percent), *Anxious* (23 percent), *Enthusiasts* (13 percent), and *Strugglers* (9 percent).

The Self-Reliants were currently putting money into various savings and investment vehicles that they were fairly sure they can count on as sources of retirement income. They also planned to work part-time in retirement mainly for interest or enjoyment.

The Traditionalists were strongly confident that both Social Security and Medicare would be available to them when they retire. In addition, they said they planned to continue to work at some level in retirement.

The Anxious, as the name suggests, were not optimistic about retirement. Their annual income fell about \$10,000 below the average of all Baby Boomers in the sample. They were particularly concerned that they were not putting enough money aside for retirement and that they will have inadequate health care insurance coverage in retirement. Most of them believe that they will not be able to quit working in their retirement years.

The Enthusiasts, on the other hand, cannot wait to retire. All of them felt that they would have plenty of money and they did not plan to work in retirement. They envisioned a retirement focused on recreation and leisure.

The Strugglers, whose annual income was about \$30,000 below the Baby Boomer average, recognize that they were not putting enough money aside for retirement, but felt that they could not do so given their current financial needs. Compared to the other groups, they reported not having given much thought to retirement. This latter group was also disproportionately comprised of females (64 percent).

Based on the Roper-Starch analysis, 87 percent of the Baby Boomers planned to continue to work in retirement, either by choice or necessity. As acknowledged in the study, however, actual behavior of the Baby Boomers as they approach retirement age and eligibility may not match their responses on prospective behavior. For example, in the survey 39 percent of the sample Baby Boomers agreed with the statement “I can’t imagine myself retired”, but 44 percent disagreed. The study also cites prior Roper-Starch research which indicates that as workers get closer to retirement, the more comfortable they become with the idea of retirement.

Organizational Factors

Ageism and the Youth Culture in Society and Organizations

Older persons were once revered for their wisdom and knowledge in the United States, and are still revered in some agricultural and subsistence societies. However, older persons have become increasingly marginalized as being old, frail, unattractive and non-productive in the United States (Atchley & Barusch, 2004). With some exceptions, such as those companies cited in the AARP study by O’Sullivan (2003), many U.S. companies do not consider older persons as a primary source of workers. A bias toward hiring and retaining younger workers versus older workers has existed in the United States and other industrialized countries since the beginning of the industrial revolution.

In addition there is an enduring built-in bias to a youth-oriented culture (Auerbach & Welsh, 1994; Goldberg, 2000) and outright age discrimination in some organizations in hiring, promotion and layoffs or firing (Johnson & Neumark, 1997; Montenegro, Fisher & Remez, 2002; Seagrave, 2001).

The impact of this youth culture is that older workers are often devalued in the workplace and thus subtly or overtly encouraged to leave in order to make way for younger workers. Auerbach and Welsh (1994) see one result of this as dividing the American society and promoting generational conflict. To resolve this bi-polarization, they call for a “new social contract that will balance a sense of community with individualism and that will halt the movement toward a two-tiered society ...a new social contract is necessary to recognize that even as people age, they can compete.” (236)

Various laws and regulations in the United States, beginning with the Age Discrimination in Employment Act (ADEA) of 1968, and the resultant lawsuits and rulings by the Equal Employment Opportunity Commission have ameliorated much of the overt age bias in organizations for hiring, promotion and retention. Also, laws, such as the ADEA, and organizations such as AARP that lobby for equal consideration in employment and benefits for older Americans, seem to support our social norm of equity and reduction of prejudice. However, evidence of the continued existence of age bias can still be found in actual behavior by executives, managers and human resources staffs in organizations (Seagrave, 2001).

The decision by an organization to encourage older workers to leave in favor of hiring and retaining younger workers is not completely irrational (Duncan, 2001; Kober & Wright, 2001; Neumark & Stock, 1999; Stern, 1994). Despite the abilities and

knowledge they bring to organizations, older workers are more costly in terms of health benefits and often higher wages (Riggs, 2004). Colin Duncan (2001), for example, argues that the early exit of older employees encouraged or forced by employers refers to "... their underpinning by rational employer responses to competitive pressures, technical change and changes in the macro economy" (42). Also, the data on the age of retirement, especially among men, reflects that there has not been a significant shift upward in the age of actual retirement as a result of laws and regulations against age discrimination and the elimination of mandatory retirement ages (Taylor, 2002; Toossi, 2004). However, there may be conflicts between laws that both provide disincentives for older workers from remaining employed longer and that cause employers to be averse to the potential risk (such as tax penalties and discrimination suits) from retaining older workers for longer periods (Penner, Perun & Steuerle, 2002).

Early Retirement Incentives

Some organizations have provided incentives for older workers to retire early. This was rational choice in the 1970s and early 1980s in order to provide jobs and incentives for the younger Baby Boomers who were entering and moving up the organizational ladder (Penner, Perun & Steuerle, 2002). Also, it made sense for organizations that needed to downsize in reaction to economic downturns. The main factor influencing this decision by organizations is that older workers are paid more, use more health benefits, are rigid in their response to change and can be easily be replaced by less experienced but lower-paid younger workers (Atchley & Barusch, 2004).

The basis of this decision by organizations works if one assumes that older workers are of equal ability with younger workers and have the same value as

contributors to the accomplishment of organizational mission and goals. What are often not valued in the decision are the differential abilities of older workers. Given no restrictions due to health “since more able workers are more valuable than less able workers ..., retirement ages increase with ability” (Stern, 1994, 132). Not all older workers or all younger workers have all the abilities, attitudes and work habits desired for long-term retention by organizations. However, the unique value of those older workers with needed skills, experience and ability to mentor and train younger workers needs to be considered by organizations before deciding to offer or encourage early retirement (Venneberg, Wilkinson & Geroy, 2004).

Providing Bridge Employment as a Means for Workers to Ease into Retirement

An analysis by Taylor (2002) shows that the United States leads many countries in the number of people who are involved in some form of bridge employment between their long term careers and full retirement. However, most of these arrangements seem to be self-directed by the employee and not part of a formal employer system. In addition, many of these arrangements are based on a shift to lower paying jobs from those the older worker had during his or her career (Rix, 2001).

The formalization of bridge employment or gradual retirement has also been limited by the structure of many government and private retirement plans and the potential conflict with existing laws and regulations affecting older workers and retirees (Penner, Perun & Steuerle, 2002). Also, where formal bridge retirement or gradual retirement programs have been formalized in other countries, such as Finland and Japan, the impact on retaining older workers and reducing ageism in the workplace has had limited success (Taylor, 2002).

Daniel Feldman (1994) analyzed the individual worker’s decision to retire early or move to retirement through *bridge employment*, based on four factors, each with several dimensions. The four factors are: “individual differences”, “opportunity structures in the career path”, “organizational factors” and the “external environment”. Individual differences include *work history, marital status, demographic status* (gender and race), *health status, attitudes toward work* and *attitudes toward retirement*. Opportunity structures in the career path include *age-related performance decrements* (physical, intellectual, social), *discrimination against older workers, type of industry* and the *primary versus the secondary job market*. Organizational factors include *financial rewards* (wages and pensions), *early retirement counseling programs* and *flexibility in managing older workers*. The external environment includes the *uncertainty about macroeconomic trends, social security eligibility and laws, economic growth* and *government programs* (see Table 2-2).

Table 2-2 Workers’ decision to retire early or move to bridge employment

Individual Differences	Opportunity Structures in the Career Path	Organizational Factors	External Environment
<ul style="list-style-type: none"> • Work history • Marital status • Demographic status (gender & race) • Health status • Attitudes toward work • Attitudes toward retirement 	<ul style="list-style-type: none"> • Age related performance decrements (physical, intellectual, social) • Discrimination against older workers • Type of industry • Primary versus secondary job market 	<ul style="list-style-type: none"> • Financial rewards (wages & pensions) • Early retirement counseling programs • Flexibility in managing older workers 	<ul style="list-style-type: none"> • Uncertainty about macroeconomic trends • Social Security eligibility and laws • Economic growth • Government programs to assist older workers

Source: Feldman, 1994

Feldman’s hypotheses, summarized below, are focused on the worker’s decision to retire early, accept bridge employment in his or her current occupation and industry or others, and his or her perceived ability to adjust satisfactorily to retirement.

- *Workers who are more likely to retire early.* These workers have the positive aspects of remaining with an organization longer, being married and having spouses who also work, being in primary labor market jobs versus secondary labor market jobs, having higher current wages and expected future pension benefits, receiving comprehensive pre-retirement counseling, working for an organization that is flexible in managing older workers, having higher certainty about macroeconomic trends (such as continued relatively high interest rates and stock market growth which enhance their retirement assets and income) and having certainty about plans for retirement. On the negative side, these workers work for large firms in declining manufacturing industries, face discrimination based on age, gender or race, have major physical illnesses and functional impairments, and experience greater negative impact of age on performance.
- *Workers who are more likely to accept bridge employment in their current occupation and industry.* These workers are those who have the positive aspects of working for organizations with high flexibility in managing older workers and do not discriminate based on age, gender or race, and having higher certainty about macroeconomic trends. On the other hand, these workers are more likely to have higher current wages and expected future pension benefits, psychosomatic versus physical illnesses, greater negative impact on performance due to age, and have a self-identity that is tied to the organization

A later study of bridge employment decisions by older workers by Weckerle and Shultz (1999) further supports Feldman's analysis. The results of these two studies provide fruitful information for organizational leaders in developing workforce policies vis-à-vis older workers with a view toward retaining those they wish to keep engaged, either full-time or through bridge employment, while encouraging others to retire from the organization.

Violation of the Psychological Contract with Workers

Until the last two decades of the 1990s, workers and employers largely operated under a mostly informal agreement that in exchange for the worker's hard work and loyalty, the employer guaranteed long-term employment and opportunity for advancement in the organization. In addition, in many organizations, particularly in the latter half of the twentieth century, the employee expected to receive a voluntary retirement and reasonable pension for years of loyal service. This agreement or "contract" was often considered to be psychologically based on the mutual good will of the employer and the worker. While not having the force of law, as with most written contracts, the employee in particular felt that the employer owed him or her respect and continued employment (Morrison & Robinson, 1997).

As downsizing, restructuring, involuntary retirement and other turbulence affecting organizations became increasingly commonplace beginning in the late 1980s and have continued today, employees are increasingly feeling that the contract has been violated by employers (Morrison & Robinson, 1997). Older workers have been particularly hard hit by this violation of the psychological contract as they have been

acculturated to expect the contract and feel especially betrayed as the contract has unraveled.

Provision of Continued Health Care Insurance Coverage

The availability of reasonably priced health insurance after retirement, at least for a long enough period to bridge the gap until Medicare is available at age 65, is also a factor in the decision of workers to retire or stay in the workplace. A cross-section of older workers and retirees questioned on the importance of continued affordable health insurance for a recent study for the AARP and information from a report by the Organisation for Economic Cooperation and Development (OECD) supported this view (Montenegro, Fisher & Remez, 2002; OECD, 2001). The affordability of health insurance is a growing factor for most organizations with the significant rise in health care costs over the past few years. Until recently, many organizations provided continued health insurance for retirees on the same basis as active employees. However, with the rising costs more organizations are rethinking this position.

Lack of Continued Investment in the Human Capital of Older Workers

The Value of Older Workers

The Baby Boomers (particularly the first-half Boomers born between 1946 and 1955) generally have attained higher levels of education than their predecessor generational cohorts. They have also developed values and attitudes favorable to continued work and may wish to remain active in the workforce longer than their predecessors, absenting health and other issues limiting their abilities (Besl & Kale, 1996). Juhani Ilmarinen (2003) has developed a model based on his Work Ability Index to reflect the factors which enable or prevent a person from being an effective worker

when older. In his model, work ability is illustrated as a house (see Figure 2-1). The ground floor of Ilmarinen's house contains the *health and functional capacities*, which incorporates physical, mental and social dimensions with the health of the worker. The second floor represents the *competence* of the worker which includes his or her knowledge, skills and need for lifelong learning. The third floor of the house is made up of *values, attitudes and motivations* of the worker. The fourth floor describes the *work* itself, which includes the dimensions of the *community* and *environment* and the exposure to the *demands* of the work. Management is also a key characteristic of this fourth floor, as managers have the authority and responsibility to modify the dimensions of work, such as providing physical accommodation and flexibility of work schedules for older workers.

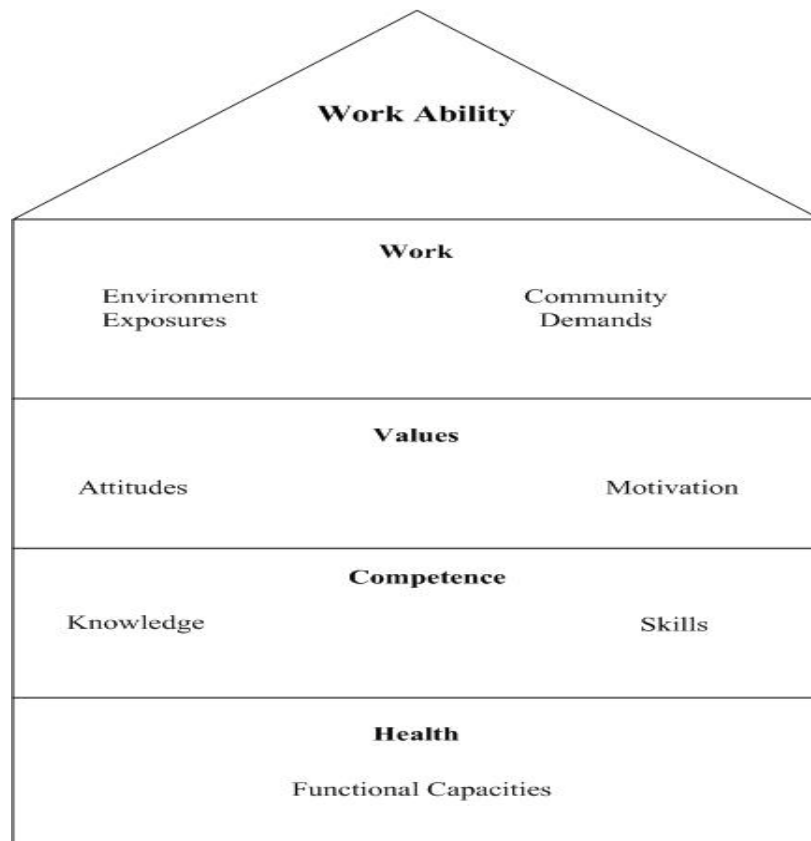


Figure 2-1 Work Ability Model. Source: Ilmarinen, 2003

Stern (1994) also presaged some of the aspects of Ilmarinen's model by considering the labor market economics of the relationship of ability of workers relative to the age of retirement as driven by organizational considerations. He found that, when making decisions on retention of older workers, organizations in general take a liability versus asset perspective. Thus, organizations focus on the increased cost of older workers, in terms of salary and benefits, without considering the levels of ability of older workers in relation to younger workers.

Training and Education to Develop Older Workers

Ageism in organizations also occurs in terms of continued human capital development. When managers are considering training and development for employees, particularly for future capacity, it is the older workers who are usually left out. This is largely because of the belief that they will not be with the organization much longer or the belief that they have reached their level of capability, resulting in a "silver ceiling" stopping upward mobility in the organization (Dychtwald, 1999). Older workers often need less skill training for day to day tasks (except when new technology or processes are being introduced) because of their accumulated experience and knowledge. However, they do continue to desire keeping current with their skills as much as younger employees, and are willing to invest their time and effort in developing these skills if provided the opportunity by their employers (Simpson, Greller & Stroh, 2002). Thus organizations may be missing an opportunity by failing to develop the skill assets in older employees.

Organizational training and education programs usually are not designed to appeal to the learning needs of older workers, such as hands-on learning, slower pacing and

relevance to experience (Costello, 1997; Dychtwald 1999; Goldberg, 2000; Howe & Strauss, 1993). Value sets of workers differ, both on an individual and generational basis (Lancaster & Stillman 2002; Smola & Sutton, 2002; Zempke, Raines & Filipczek, 2000). Thus effective training and development programs are those that appeal to and aim learning toward those different values and needs.

A characteristic that younger workers from both Generation X and Generation Y share is a need and a demand for individualism in how they are treated and trained and developed in the workplace (Geroy & Venneberg, 2003; Zempke, Raines & Filipczek, 2000). In addition, both generational cohorts share the value of striking a greater balance between work life and their personal and family lives than their Baby Boomer colleagues (Howe & Strauss 1993; Ruona, Lynham & Chermak, 2003; Zempke, Raines & Filipczek, 2000). At the same time, training and education programs need to be modified to take into account the different learning styles of older workers. Older workers can learn new processes and tasks. However, they often require a different approach to learning which is more hands on and allows more time for reflection and integration than younger workers (Costello, 1997; Goldberg, 2000; Imel, 1991).

Several studies and analyses have also reflected that as workers age, the resources organizations invest in their continued training and development begin to decline significantly. After workers reach age 40-45 in the United States, it appears that most organizations significantly slow the amount they invest in human capital through training and education for older workers. This happens despite the fact that these workers are only at the midpoint of their work lives. Both economists who study human capital (Becker, 1964) and those who study older workers (Dychtwald, 1999; Goldberg, 2000;

Montenegro, Fisher & Remez, 2002) have supported this premise. The findings of a recent study by Creighton and Hudson (2002) of data from the National Center for Educational Statistics (NCES) show that training and education participation remains stable from the age range 24 through 44, begins to decline through about age 54, and then declines dramatically (see Figure 2-2).

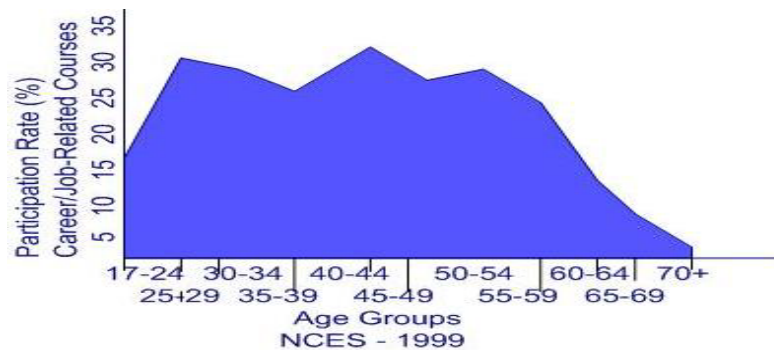


Figure 2-2 Participation Rate in Job-Related Adult Education by Age Group.
Source: Creighton & Hudson, 2002

It is, however, not clear whether this is a phenomenon of lower organizational investment, a lack of interest by older workers themselves in self-investing in further job-related training and education, or a combination of both. Also, if the workers themselves do not seek additional training, there is some question whether or not this apparent lack of interest is driven by a personal lack of interest or self-confidence (Maurer, 2000) or a feeling that the organization is no longer interested in developing them for growth or further challenge within the organization (Costello, 1997; Dychtwald 1999; Goldberg, 2000). The lack of training and education investment by organizations may also be a result of beliefs or myths held by managers that workers become less flexible and lack

the ability to learn and adapt to change as they age (Atchley & Barusch, 2004; Costello, 1997; Goldberg, 2000; Riggs, 2004; Schulz, 2001)

This lowered investment in training and education for older workers by organizations and lowered participation by older workers themselves may, however, be an artifact of how the measurement has been conducted. For example, a critique by Simpson, Greller and Stroh (2002) offers a non-economic view of the apparent lower investment in job-related or productive training and development. Simpson, et al., analyzed data from the Adult Education (AE) file from the 1995 National Household Education Survey of the National Center for Educational Statistics (NCES) for patterns of training and education across the life span. They focused their study on both a broad category of workers covering those aged 40-65 and a subset they categorized as *late career* workers aged 50-65. In addition, they used control variables suggested by other literature which may modify the decision of individuals and organizations to invest in human capital: gender, marital status, number of children under 18 years of age living at home, race, education, occupation, income and the perceived probability of job layoff. A key premise in their study was that older workers have already accumulated the general skills and knowledge still being sought by younger workers, and therefore rationally focus their personal investment toward technical and non-traditional training which is aimed toward focused occupational skills development. Also, older workers often gain these focused skills through off-the-job non-traditional and technical adult education programs, and that information is often not captured in many economic-based studies which focus mainly on direct organizational investment.

Contrary to the belief held by many observers of organizational investment in training and education, the results of the study by Simpson, et al. (2002), showed that the degree of employer support for continued work-related education or training did not vary significantly by age of worker. Workers aged 40-65 were 70 percent as likely to self-invest in a human capital activity, and those in the late career subset aged 50-65 were slightly more than half as likely to invest, than were younger workers. The findings, however, also showed that older workers were more likely than younger workers to invest in developing *focused* skills that were *job-related*. In particular those in the late career category aged 50-65 were 1.5 to 2 times more likely than younger workers to invest in academic credentialing programs, targeted career and job-related courses and on-the-job based computer training.

Ignoring the Value of Social Capital held by Older Workers

Human capital of workers is usually measured as the totality of their work skills and experience and their education and training. What is often not considered, however, is the more difficult to measure store of social capital that workers have accumulated which can add to or substitute for human capital. Social capital represents a passive or reserve capability which can become active in application to job and task performance (e.g., when an older worker uses his or her informal networks with customers or other workers to facilitate getting things done outside normal channels). Social capital may also be considered a supplement to or proxy for human capital. Human capital theory emphasizes education and the measurement of an asset (Becker, 1964), where social capital theory emphasizes the non-economic objectives of learning and social norms that motivate participation (Fine & Green, 2000). In other words “social capital is the

contextual complement to human capital” (Burt, 2000). Social capital often substitutes for additional human capital gained from formal training and education. However, social capital is not reflected in data on either the level of or participation rate in adult education or company provided training and education.

Older workers generally have a large store of social capital, represented by their broad networks of social relationships with both those outside the organization and those within the organization. These relationships which could be leveraged by organizations for the furtherance of organization ends are often under-valued or overlooked altogether. This lack of regard by organizations for their existing human and social capital is viewed by Dess and Shaw (2001) as the primary determinant of productivity loss with the departure of older workers:

...existing approaches estimate the effect of the departure of a long-tenured individual on organizational performance by (1) comparing the human capital accumulations of the departing employee with the replacement and estimating the corresponding short-term productivity loss and/or (2) by estimating the short-term savings (e.g., lower pay) of the new employee versus replacement. Although valuable, the approaches neglect to consider the value of the departing individual’s social capital, his or her placement in the key social networks, and the corresponding and possibly long-term disruptions in these systems. (450)

The concept of the interaction between an organization’s human capital and social capital resident in its workers can be considered as a portfolio of assets which are currently used or available for possible future use. The concept of unused, tacit or *passive* capacity has begun to be further developed in recent exploratory theoretical studies (Geroy & Venneberg, 2003; Venneberg, Wilkinson & Geroy, 2004). The main argument, as it relates to the training and education of older workers, is that organizations need to recognize the value of the social capital capacity that older workers possess, and

to take active steps to further develop that capacity for organizational ends. Geroy and Venneberg (2003) also noted that the value of *individualism* varied by generational cohort and affected the strength of the preference by workers from these generational cohorts for the accumulation and use of both active and passive human capital capacity. This also supports the findings of Simpson, Greller and Stroh (2002). For valuation purposes, the passive capacity of older workers' social capital could be considered as *infrastructure*. Organizations could use this infrastructure of older employees' social capital networks externally for building and maintaining customer relationships. Internally, this infrastructure could be used to provide mentoring relationships between older employees and younger employees.

Age as a Social Construct affects the Treatment of Older Americans

In the United States, we have a bi-polar view of aging. On one hand, we are concerned with the negative aspects of aging, such as declining health, limited mobility, reduced access to services and disconnection from family and friends. This fosters the concept in our society that one should “grow old gracefully” and “act their age” (Laz, 1998). On the other hand, especially as the Baby Boomers are aging and becoming more prevalent in the national consciousness, we increasingly talk of “productive aging” (Schulz, 2001) or “successful aging” (McHugh, 2003) in terms of better health, more recreation and increased flexibility in time to pursue personal interests and education. Whether or not these two views are bi-polar or a mix, and whether they will shift in the future, is the subject of disagreement among gerontologists and others who study aging:

Negative images of elders are ageist; so-called positive mirages of elders are ageist. Bipolar and equivocal views of ageing dominate our age, and regress in an infinite series that leads inexorably to the most perplexing question of all: is non-ageist thinking fathomable or culturally possible? (McHugh, 181).

Public Policy Factors

The Change in Public Policy on Health Care Insurance Coverage by Organizations

In the United States, workers who are employed full time are often covered by employer-provided health insurance. Those people who are members of a family headed by an unemployed or underemployed person, however, are often not covered by a health insurance plan. Thus, for older workers, continuing to work versus retiring can be partially motivated by the need to maintain health insurance coverage for themselves and their dependents (Gustman & Steinmeir, 1994; Madrian, Burtless & Gruber, 1994; Rust & Phelan, 1997).

The federal government, in the past, has supported retirees on the issue of organizations reducing or eliminating health care insurance coverage for their retirees through the prohibition against age discrimination in health plan coverage. However, the recently passed Medicare Modernization Act (2003) which added prescription drug benefits also contains a provision which allows employers to reduce or eliminate health care coverage for retirees once they are eligible for Medicare. The impact of this change is not yet clear, but if employers increasingly exercise this option, it could have a dampening effect on the rate of retirement of workers in the future.

The effect of Social Security on Retirement Behavior

Since the beginning of the Social Security system, the Full Retirement Age (FRA) at which a recipient can begin to receive the maximum amount of benefits has been 65. A change in the Social Security Act in 2000 set a schedule for slowly raising this age to 67 by 2007 (It stood at 65 years and four months in 2004). The age at which an eligible person can begin receiving a reduced monthly retirement benefit under Social Security

remains at age 62 (60 for widows without their own eligibility). Between age 62 and 65 when the recipient reaches FRA, the amount he or she can earn from wages, salary or income from a self-owned business without a loss of benefits is capped, and rises slowly each year. In 2004, the cap was \$11,640 or \$5.60 per hour for a full-time, full-year worker, based on 2,080 hours of work per year. For those recipients who are at or above the FRA, there is no reduction in benefits based on annual earnings (U.S. Social Security Administration, 2004). Thus, the current Social Security law and policy affects younger retirees (between ages 62 and 65) in two ways. They not only receive a reduced monthly benefit, but they are discouraged from gaining substantial employment earnings or business income until reaching full retirement age because of the cap on earnings.

The Effect of Medicare on Retirement Behavior

Medicare is the federal government program to provide health and medical coverage for older Americans. Medicare is a health insurance program for people 65 years of age and older, some disabled people under 65 years of age, and people with End-Stage Renal Disease (permanent kidney failure treated with dialysis or a transplant). Medicare Part A helps cover inpatient care in hospitals, critical access hospitals and skilled nursing facilities. It also covers hospice care and some home health care.

Medicare Part B helps cover doctors' services, outpatient hospital care, and some other medical services that Medicare Part A doesn't cover. For example, Part B covers some of the services of physical and occupational therapists, and some home health care service and supplies when they are medically necessary. Recipients of Medicare Part B coverage pay a monthly premium (U.S. Department of Health and Human Services, 2003).

For those persons with private or continued employer-sponsored health insurance, who are over age 65, Medicare becomes the primary payer for benefits. In those cases, retirees can often purchase a supplemental plan through their employer sponsored plan to cover medical expenses beyond those covered by Medicare. However, for those without employer sponsored or personal health care insurance, Medicare would provide their only coverage with usually less benefits, but at a lower cost to the recipient than employer-sponsored or personal health insurance. Thus, the current Medicare minimum age for eligibility would discourage workers from retiring before age 65 from an employer who is providing health insurance coverage (Penner, Perun & Steuerle, 2002).

Factors that may Influence the Decision of Older Workers to Continue Working

Personal Factors

Values and Interest in Work in Later Life

Not all workers who reach the “normal” retirement age of 65 wish to retire or actually do so, and their motivation to continue working is not primarily related to economic need. Parnes and Sommers (1994), for example, studied data from the National Longitudinal Surveys of Older Men to examine the most important characteristics that related to continued employment of men into their seventies and eighties. The characteristics with the most significant correlations with continued employment were good health, a strong psychological commitment to work and a corresponding distaste for retirement. The probability of continued employment by these men was also found to be positively related to their higher level of educational attainment and being married to a working wife, but was negatively related to the level of income in

the absence of work. The major limitation of the Parnes and Sommers study is, of course, that it only included men.

Need for Income

Once workers retire, they may find that not working for pay is not sustainable. While some expenses related to working, such as maintaining a work wardrobe and transportation to and from work, are no longer applicable; other costs may increase, such as personal health care and care for an elderly parent. These factors may necessitate that the retiree return to paid employment on a part-time or full-time basis (Atchley & Barusch, 2004; Montenegro, Fisher & Remez, 2002).

Organizational Workplace Factors

Type of work

Workers who have retired from an organization may want to continue to work either in the field in which they were previously employed or in a different field altogether on either a full-time or part-time basis. In some cases this continued work may serve as bridge or gradual retirement option (Feldman, 1994; Taylor, 2002). In addition, retirees may consider *contingent work*, such as contract or temporary assignment with an organization, or self-employment (Rix, 1999).

Health care insurance

Access to continued reasonably priced health care insurance is a key factor in the decision to both retire and remain retired. As individuals age, there is no escaping the need for increased health care, the cost of which continues to escalate in the United States. Many retirees depend on the continuation of a group health insurance provided by former employers as part of their pension package. The availability of continued

employer-provided health insurance coverage has been found to be a significant factor in the choice of male workers in particular to retire before age 65 (Karoly & Rogowski, 1994). However, the escalating cost of providing this coverage has caused an increase in the number of employers who significantly reduce, or eliminate altogether, the health insurance provided to retirees. Also, more and more employers are eliminating coverage once retirees reach age 65 and are eligible for Medicare. This can be particularly problematic for the retiree if the employer-sponsored plan covered his or her spouse, children or other dependent.

Workplace Accommodation

One of the potential factors affecting the decision of a retiree to return to work is the degree to which an employer would be willing to accommodate them. This accommodation could be in terms of physical access appropriate to their needs, training and provision of appropriate technology (Riggs, 2004) and flexible hours to allow them to balance work and leisure or allow for time to pursue other interests (Montenegro, Fisher & Remez, 2002; Penner, Perun & Steuerle, 2002). For example, some older workers may need workspaces that are easy to get to (e.g., without climbing stairs). Also, they may need larger monitors for their computers and software which provides larger typefaces to more easily read the screen and other assistive technology.

Organizational and Public Policy Factors

Companies and the government could encourage and even accelerate the shifting trend of older workers to remain in the workforce by changing policies and practices that contribute to early retirement (Penner, Perun & Steuerle, 2002). From a societal perspective, the fact that the Baby Boomer generational cohort is expected to enjoy better

health and longevity than their predecessors, encouraging people to stay in the workforce longer and thus draw less on the intergenerational transfer benefits of social security and retirement may also need to be a consideration by both government policy makers and organizations (Dychtwald 1999; Friedland & Summer, 1999; Penner, Perun & Steuerle, 2002; Peterson 1996; Strauss & Howe 1991). In particular, the ability of organizations to provide partial retirement or bridge retirement and part-time work for older workers or rehired retirees is currently restricted by tax, age and retirement laws and regulations. These laws need to be revised and liberalized in order to accommodate retention and rehiring of older workers (Penner, Perun & Steuerle, 2002).

Social Security and Medicare

The Social Security system and the Medicare program in particular have been projected to face a crisis of under funding within the next few decades if structural changes are not made to the system. This situation is faced by the United States and several other developed countries (Bowers, 2001; OECD, 2001). However, these projections of crisis are based on demographic projections of an aging population of baby boomers and the projections vary widely and are largely based on the premise that these entitlement programs will outstrip the ability of the United States economy to pay for the increases.

Friedland and Summer (1999) have studied the demographic projections of the Census Bureau and various projections of economic growth through the first three decades of this century. Their conclusion is that we are not necessarily destined to face a crisis in our entitlement systems. With only modest annual economic growth in the 2.5 to 3.0 percent range, for example, the authors predict that total government expenditures

will be the same proportion of the total economy in 2030. Thus, as they suggest, the argument is not one of being able to sustain entitlements for older Americans, but one of social and political choice around the distribution of wealth among and between the generations.

One possibility to reduce the potential increase in intergenerational transfer payments as the Baby Boomers retire would be to significantly increase the eligibility age for full Social Security. Currently, the age for full Social Security benefits is scheduled to slowly increase from age 65 to age 67 by 2007. Former U.S. Secretary of Commerce Peter Peterson began arguing in the mid 1990s that the current U.S. Social Security System may be facing a crisis under its current structure, if the large Baby Boomer generational cohort begins to retire in their early 60s to be supported by a much smaller generational cohort of workers who follow. Peterson (1996) called for immediately raising the retirement age to at least age 75 to stave off this crisis. Such a move would likely be strongly resisted by those who advocate for the needs of older persons, such as AARP. In addition, Medicare benefits could be limited by increasing the eligibility age or rationed with a “means test” based on income to determine full or partial eligibility. AARP and other groups have also opposed proposals for these types of changes in Medicare as well.

Funding the support of older Americans through Social Security and Medicare as they are now structured is not, of course, the only alternative. Tradeoffs in benefit levels and taxation to provide lower or higher levels of benefits (through means testing for example) are always possible. Burggraf (1998), for example, suggests that government taxation policy could be changed to force children to be financially responsible for their

parents in lieu of support by the general taxpayer through Social Security or other public programs. Burggraf's premise of course depends on parents having children who earn income. Friedland and Summer (1999) also offer a similar view regarding this tradeoff:

For example, while Social Security expenditures are large, the program provides the means for many elderly people to live independently. Without it, or with a less generous program, more of the elderly would be forced to live with their adult children. Younger workers may be willing to contribute more taxes to support federal programs if they conclude that the only alternative is to have their parents and in-laws live with them. (59)

Of course, the shifting of more tax revenues to support for older persons may reduce revenues available for other community or social purposes. These views may also be contrary to the trend of parents giving continued support to adult children. In addition, with increasing longevity, there may be more frequent cases in the future of both parents and adult children being eligible for and drawing upon Social Security.

Various other solutions to the problem of increasing intergenerational transfer through the Social Security system have been considered. One solution that has been proposed in recent years is some degree of "privatization" through the use of a portion of Social Security taxes to establish individual accounts for workers. Workers would be allowed some flexibility to self-manage these accounts through some combination of investment in stocks and bonds. The idea behind setting up these individual accounts is that giving workers some level of control over the investments in these accounts will foster a sense of responsibility for their future with less reliance on receiving checks from the federal government for their retirement (Rosenblatt, 2004).

These critiques, analyses and alternative solutions rather than bring clarity to the issues, have often confused Americans and raised their anxiety over whether or not the safety net of Social Security will remain viable when they are ready to retire. This

anxiety, if it continues, may have an impact on whether or not older worker remain engaged in paid work longer or whether they would return to the workforce after retirement.

Private and Public Organization Retirement Plans

Information from the Employee Benefit Research Institute (2002) and a study by Verma and Lichtenstein (2003) shows that, in addition to Social Security, over half of U.S. workers have participated in some type of private or public sector pension plan during their working careers. Also, three-fourths of workers over age 55 have some type of pension coverage beyond Social Security. These private sector and public pension plans are generally of two broad types; “defined benefit” and “defined contribution” plans.

From the perspective of the worker, defined benefit plans provide a low-risk incentive for retirement as the amount of the annuity is fixed, depending on a combination of average pay (often over the last 3 to 5 years of employment), length of service in the organization and age at retirement. These plans are usually set up to pay a fixed monthly amount to an eligible employee during their retirement years. Contributions by both the employee and the employer are based on actuarial projections of age at death minus age at retirement to determine the amount of the required contribution to the retirement fund during working years. Generally there is a ceiling on the amount of contribution. Most private organizational plans of this type, specify a minimum retirement age of 65 or a combination of age and years of service (e.g., total of 85) to receive a full annuity. Some plans also allow for an earlier retirement, at age 62 for example, with a reduced payout. Most plans of this type are mandatory for

employees of the organization and are fully managed by the employer either directly or through an independent fund manager. These plans are usually more favored by older workers (Cooke, Davey, Mazumdar & Slater, 2003; Penner, Perun & Steuerle, 2002).

Defined contribution plans, on the other hand, have a potential for larger or smaller benefits than defined benefit plans, with more risk of variability in retirement benefits falling on the worker. Because of the often lower long term cost and financial risk to them, U. S. employers are increasingly shifting to these types of plans (Schulz, 2001). The amount the employee receives at retirement is not fixed in advance, but is based on the level of contribution by the employee (and sometimes by the employer) and the amount in the employee's account is based on how the funds in the account are invested. This investment is often in mutual funds, company stock, a profit sharing arrangement or other investment combinations. Also, the employee usually has a degree of independence in the choice of the mix of investment types in his or her retirement account. For the employee, these plans have more risk and potential reward than defined benefit plans. In addition, defined contribution plans are voluntary and provide pension portability for workers who change organizations frequently. These types of plans usually favor younger workers who have more time to plan and select investment opportunities which provide retirement benefits in the future (Cooke, Davey, Mazumdar & Slater, 2003; Penner, Perun & Steuerle, 2002).

Because there is more risk placed on employees in defined contribution retirement plans, there is more incentive for them to delay retirement based on growing returns or to await an increase in returns after a market downturn such as the one experienced in 2000 and 2001. Thus organizations may also be encouraging older workers to stay in the

workforce longer by accelerating the trend of shifting retirement plans from the defined benefit type to the defined contribution type. On the other hand, if returns from the stock market and other investments again accelerate as they did in the late 1990s older workers may retire in greater numbers.

Factors that may Influence the Decision of Retirees to Return to Work

Studies for AARP, such as that by Montenegro, Fisher & Remez (2002), indicate that retirees, similar to older workers, may want to continue to be employed. However, there is not universal agreement that a significant number of those who retire wish to return to paid work on a full time or part time basis, absenting financial need to do so (Burtless & Quinn, 2002; Schulz, 2001). Where retirees have responded to surveys that they would return to paid employment if jobs were available, the most cited factors that would motivate them to return were the need for income and the value of work for personal satisfaction.

Need for Income

The lack of sufficient income to cover basic family needs such as food, housing, transportation and health care in retirement is cited most often in studies of older workers as the primary factor influencing their decision to remain in paid employment (Atchley & Barusch, 2004; Montenegro, Fisher & Remez, 2002). The decision to continue to work may be based on a careful analysis by these older workers of what they need to live a comfortable life in retirement. However, for the most part, older workers often do not plan the financial aspects of their retirement in great detail (Atchley & Barusch, 2004).

The belief that many people suffer economic hardship as they reach old age is usually supported in analyses of incomes reflecting that many older persons have incomes below the official poverty level (Atchley & Barusch, 2004). Mirowsky & Ross (1999), however, took a different view of the economic status of older persons. Rather than simply measuring income, they analyzed data reflecting the ability of older people to pay bills and buy necessities and pay for medical care. Their study found that the average level of economic hardship among adults in the United States actually declines beginning in the age range of 30-39 to the age range 50-59, and then remains stable through ages 80 and above. However, this summary data must be viewed with caution as there are wide variations on race, ethnicity, gender and marital status within age groups on the level of income and wealth which can support a comfortable lifestyle in retirement (Atchley & Barusch, 2004; Riggs, 2004; Schulz, 2001). Women, for example, often lack the same level of assets or income in retirement as men because their retirement income or survivor benefits (particularly from Social Security) are often dependent on the level of income and retirement eligibility of their spouse. Also, they have often received lower pay for the same work over their working life and often have had less regular work patterns than men which negatively impacts the level of benefits they receive (Calasanti & Slevin, 2001; Dailey, 1998).

The Intrinsic Value of Work

Once the initial euphoria of no longer having to go to work each day wears off, some retirees may find that they miss the challenge and feeling of worth associated with working and they may experience a sense of loss from their change in role and status (Atchley & Barusch, 2004). In order to recapture feelings of worth, they may find that

returning to work in the same or a different field for pay or in a volunteer role will reduce their angst (Dychtwald, 1999; Montenegro, Fisher & Remez, 2002; Stein, Rocco & Goldenetz, 2000). Retirees often reduce their personal level of stress and gain a greater sense of autonomy with the flexibility to pursue other interests at their own pace. However, they also lack the challenge of problem-solving and the sense of control usually associated with employment (Ross & Drentea, 1998). In addition, older male workers that have continued to work past their retirement eligibility age often have a strong psychological commitment to work and/or have an aversion to or distaste for retirement (Parnes & Sommers, 1994).

Policies and Practices for Retaining and Recruiting Older Workers

Some organizations in the United States are beginning to see advantages to both retaining and recruiting older workers. For example, in a recent study for AARP, O'Sullivan (2003) rated the top 50 organizations for older workers. Other studies have found that organizational practices which provide a sense of accomplishment, job satisfaction, personal growth and self-respect can foster retention of among older workers (Collison, 2003; Nichols, 2002). A member survey by the Society for Human Resource Management (Collison, 2003) of human resource professionals reflected that 72 percent of the respondents said that they saw advantages to their organizations for hiring older workers. The top advantages cited were that older workers may be more willing to work part-time or seasonally to fill on-demand labor needs, they could serve as mentors to less experienced workers, they could apply their valuable social capital experience, and they have a strong work ethic and are more reliable than younger workers.

The respondents to the SHRM study, however, also saw disadvantages to hiring older workers. According to the respondents, the top three disadvantages, in order, were that older workers do not keep up with technology, they cause expenses to rise for things like health care costs, and they are less flexible compared to younger workers.

Some of the workplace factors that older employees, as well as younger employees, have cited as reasons to stay in or return to work in an organization, are the degree to which the organization accommodates their needs for flexible work schedules or part-time employment (Montenegro, Fisher & Remez, 2002; Penner, Perun & Steuerle, 2002). Older workers, as well as other workers, also may need special accommodation in terms of equipment and a working environment to accommodate visual, hearing or other limitations (Montenegro, Fisher & Remez, 2002; Rocco, Stein & Lee, 2003). Of these two factors, the availability of flexible work hours and schedules and the availability of part-time employment seem to be the most important to older workers (Montenegro, Fisher & Remez, 2002; Penner, Perun & Steuerle, 2002).

Gender Differences in the Retirement or Return-to-Work Decision

As women have entered the workforce in greater numbers, attained more equity in education level and attained better paying professional jobs in organizations in the last decades of the last century, the gap in the level of private pensions between men and women began to close somewhat, but still remains (Even & Macpherson, 1994). Steady progress was made in reducing the overall poverty levels of aged Americans in the last few decades of the twentieth century. However,

Despite all the progress to date, very large numbers of older women, both today and tomorrow will live in poverty ... Being assured of adequate income in retirement is especially difficult for women because of the traditional sex bias in the workplace, the complexity of women's roles, their longer life expectancy,

lower private pension coverage, inadequate survivor's benefits, and a long tradition in many families that "managing the finances" is not women's work. (Schulz, 2001, xii)

Retirement benefits for women also often are at a lower level than for men because women have generally earned lower lifetime earnings than men. There is continuing disagreement about whether these lower lifetime earnings are the result of occupational segregation of women into more routine and less complex jobs that are considered "women's work" which have lower pay scales (Simpson, Greller & Stroh, 2002), or if their lower pay is the result of a gendered labor process and lower access to training (Tomaskovic-Devey & Skaggs, 2002) or a combination of these factors. Also, women who have not worked full time for a full career or who have not been employed outside the home are partially or fully dependent on receiving a portion of the benefits or survivor benefits based on the income of their spouses. If they are divorced, unless provided by a court in a divorce settlement, they are cut off from this source of retirement income. Also, even if not divorced, some of their spouses' retirement benefits may not pass to them upon the death of their spouse or they may be passed on at a reduced level.

Notwithstanding what may be the reality of increased financial risk for older retired women now and in the future, results from the most recent Retirement Confidence Survey by the Employee Benefits Research Institute (2004) reflect that currently employed women and men are about equal in their level of confidence that they will have adequate income and assets in retirement to support a comfortable lifestyle. The exception to this is that women are slightly less likely than men to feel that they will have adequate health care, long-term care or not outlive their savings. This latter feeling may be due to the knowledge by women that they will likely live longer than men.

Overall, men reported a 10 percent higher level of expectation that they would work for pay in retirement than did women. For full time workers the expectations of working for pay in retirement were about equal for women and men only at the highest income levels (over \$75, 000 per year).

Some recent studies are initiating the dialogue about whether or not Baby Boomer women in particular, despite their significant penetration into the full-time labor market, are at a disadvantage for future retirement vis-à-vis Baby Boomer men (Calasanti & Slevin, 2001; Dailey, 1998). Calasanti and Slevin (2001), for example, found that Baby Boomer women would be disadvantaged in retirement income because of social inequalities between men and women and the male-biased structure of both private pension and social security systems. These studies also show that social expectations for family care roles and differing labor market participation patterns than men, will likely result in Baby Boomer women, especially those that have less education and are single minorities are at risk of not being financially secure in retirement. Other studies have dealt with particular behavioral aspects surrounding decisions by women to completely or partially retire (Honig, 1985), how the marital status of women impacts the retirement decision (Szinovacz & DeViney, 2000) and gender influences on workers' goals for retirement (Hershey, Jacobs-Lawson & Neukam, 2002).

However, such studies of women facing retirement, particularly those from the Baby Boomer generation, are still limited. Also, most retirement programs that exist in the United States, and most studies of retirees and retirement, are still premised on the norm of the male family breadwinner working in a long-term career job and then retiring on a pension determined by a combination of age and years of service to a single

company, despite evidence that that model of retirement is fast disappearing (Dailey, 1998; Schulz, 2001).

Summary

Current Research on Older Persons, Older Workers and Retirement

Impact of an Aging Population and Workforce

As Baby Boomer members of the workforce are aging and approaching the traditional retirement age, increasing scholarly research is being undertaken on the effect of an aging population on public policies and social values and norms regarding older persons and retirement (Atchley & Barusch, 2004; Penner, Perun & Steuerle, 2002; Riggs, 2004; Schulz, 2001). Also, there is increasing research on the effect of an aging workforce on organizations and the potential for older workers to chose to remain in, retire from or return to the workforce (Rocco, Stein & Lee, 2003; Sicker, 2002; Stein, Rocco & Goldenetz, 2000), as well as the rationale for organizations to accept older workers (Collison, 2003; Goldberg, 2000; Schulz, 2001).

A Potential Labor Shortage at the End of this Decade

Concern is beginning to be raised about the potential for a shortage of skilled workers in the next decade or two if workers from the Baby Boom generational cohort begin to retire in large numbers (Challenger, 2003; Herman, Olivo & Gioia, 2003; Schweyer, 2003). The body of research has been growing on older workers and whether or not they are likely to continue to participate in the workforce (Clark, York & Anker, 1999; Montenegro, Fisher & Remez, 2002; Parnes & Sommers, 1994; Stein, Rocco & Goldenetz, 2000;) and on the training and education of an aging workforce (Carnevale & Fry, 2001; Costello, 1997; Creighton & Hudson, 2002; Dychtwald, 1999; Goldberg,

2000; Imel, 1991). However, little research has been conducted on what factors, particularly those which are non-financial in nature, might motivate retired persons to return to the workforce if needed to fill a gap of skilled workers (Rocco, Stein & Lee, 2003).

The Retirement Decision

Research has been conducted on the social and psychological impacts of aging and the lack of continued work on older persons and retirees (Atchley & Barusch, 2004; Lubrowsky, 1994; McHugh, 2003), and on the decision of workers to retire (Duncan, 2001; Feldman, 1994; Gustman & Steinmeier, 1994; Han & Moen, 1999; Madrian, Burtless & Gruber, 1994; Schulz, 2001). Research has also been conducted on organizational and personal factors which impact upon the working conditions and desire and capability of older workers to remain in the workforce beyond the usual retirement age (Montenegro, Fisher & Remez, 2002; Parnes & Sommers, 1994). In addition, analysis of recent data on labor force participation by men and women reflects the continuing trend by older women to work longer and a leveling off or reversal of the trend by older men to retire at earlier ages (Toossi, 2004).

Other studies have been conducted with Baby Boomers in which they indicate that they may not retire at the same rate or at similar ages as their predecessors (Montenegro, Fisher & Remez, 2002). There is a counter argument, however, that such responses may not reflect the Baby Boomers' actual behavior when they reach retirement eligibility with their organizations (Schulz, 2001).

Limitations of Current Research on the Decision to Return to Work from Retirement

Most research that has been conducted with older workers to date has largely been prospective on the factors that might influence their decision to retire (Atchley & Barusch, 2004; Duncan, 2001; Schulz, 2001; Gustman & Steinmeier, 1994; Han & Moen, 1999; Madrian, Burtless & Gruber, 1994), and on those workers who are using some form of bridge employment prior to retirement (Feldman, 1994) and on those who have retired (Atchley & Barusch, 2004). Research has been conducted in recent years on older Americans and income and assets needed to maintain a comfortable lifestyle in retirement (Atchley & Barusch, 2004; Bowers, 2001; Butrica & Uccello, 2004; Copeland, 2002; Costa, 1998). Research is also increasing on the potential social and economic impact of the large cohort of Baby Boomers retiring (Burgraff, 1998; Peterson, 1996), and on the legal and institutional impediments to keeping older workers on the job through gradual retirement and part-time work (Penner, Perun & Steuerle, 2002). In addition, research has been conducted on the social impact of the potential for and effect of volunteer activities by retirees (Center for Health Communication, 2004; Freedman, 1999). Little research however has been conducted the factors which motivated, or would motivate, retirees to return to work, either to their same organizations or fields, or in different employment which utilizes their skills and abilities (Rocco, Stein & Lee, 2003; Stein, Rocco & Goldenetz, 2000).

Increasing research is emerging on gender differences in the decision to retire and on the relative disadvantage of women in retirement due to their traditionally lower income levels and less regular work patterns than men (Calasanti & Slevin, 2001; Canetto, 2001; Dailey, 1998; Even & Macpherson, 1994; Hershey, Jacobs-Lawson & Neukam, 2002; Honig, 1985; Muller, 1999; Simpson & Stroh, 2002; Tomaskovic-Devy

& Skaggs, 2002). The factors or the reasons that influence men and women, particularly Baby Boomer women, to return to the workforce as older workers have not yet been researched in detail (Calasanti & Slevin, 2001; Dailey, 1998; Rocco, Stein & Lee, 2003).

Need for Further Research

The motivating factors and reasons which influence or would influence retirees to return to the paid workforce, including the need for income, are difficult to determine from an analysis of existing data and current research. Also, the limitation on the depth of responses to survey questions, as used by most studies to date, leave a gap regarding the way retirees experience the phenomena of perceiving retirement and returning to paid work. In order to develop this type of information, a qualitative study of how retirees who have returned to paid work experience the phenomena of being retired versus working would be valuable in beginning to understand what factors might motivate older persons to reengage with the workforce.

It is tempting to propose that the absence of, or opposite, factors which have been identified as influencing the decision of older workers to retire would be the factors which would motivate them to return to the workplace. However, little or no research exists to suggest that the factors that motivate retirement and those that motivate a return to the workplace are direct opposites. Therefore, there is a need to conduct research with retirees who have retired and returned to the workforce to determine the factors that motivated their decisions and behavior to return to the workforce. The following chapter will develop the appropriate research design to explore the research questions as well as gather additional data to add to what has been learned from the review of literature.

CHAPTER 3: METHODOLOGY

Introduction

This chapter presents the research methodology selected for this study. In the first section, the research approach and rationale are explained. The second section covers the participant selection process. Measures and data collection methods are in section three. The location and setting for conducting the research are in section four. The procedures to be followed are in section five. The sixth section covers the data analysis procedures to be followed. The seventh and final section provides the standards of quality and verification/trustworthiness to be used.

Appendix B contains the background, grand tour and initial probe and possible expansion questions used in the interviews of participants. Other follow-up questions were used as appropriate by the researcher in individual interviews to elicit elaboration of responses or further responses.

Research Approach and Rationale

Research Approach

This study is a phenomenological inquiry of how selected persons experience the phenomena of *returning to work after retirement*. As defined by Marshall and Rossman (1999), “phenomenology is the study of lived experiences and the ways we understand those experiences to develop a worldview...it rests on the assumption that there is a structure and essence to shared experiences that can be narrated” (112). Creswell (1998)

provides a similar definition: “a phenomenological study describes the meaning of the lived experiences for several individuals about a concept or the phenomenon” (51). The purpose of a phenomenological study is to give voice to the phenomenon through the experience of participants, in the context of a particular situation, as expressed by them in their words in a narrative open-ended form (Moustakas, 1994).

Rationale for the Choice of Research Method

Gap in the Literature

As reflected in the review of literature for this study, there has been increasing research, particularly since 1980, on older workers who have remained in the workforce. Also, there has been increasing research on what prospective factors might keep older workers, particularly those from the Baby Boom generational cohort, engaged in the workforce or cause them to retire from the workforce. Much of the research that has been done on retirees has focused largely on the financial aspects of their retirement, as well as issues of physical and mental health, social services and benefits. However, only limited research has been done with those persons who have retired from one job or career and then returned to the workforce either with their previous organization or career field or another organization or field (Rocco, Stein & Lee, 2003).

Limitations of Prior Research

In addition, most of the recent research on older workers and retirees has been done using telephone or written surveys for data collection. This method yields quantifiable data that can be analyzed for purposes of describing the current situation of older workers and retirees, particularly for measures such as health, income and current behavior; and data that can be used to project their possible future behavior. Where the

participants surveyed were a randomly selected sample representative of the population of older workers or retirees, some generalizations were made about the population being studied.

The survey research method is limited for the exploration of the *meaning* retired persons ascribe to the return to paid work, which may inform their decision to return to work after retirement. Also, since much of the research is prospective, it suffers from the limitation that actual behavior may differ from what is reported.

Need for a phenomenological study

What is needed, therefore, is further exploration of the meaning retirees ascribe to the phenomena of returning to work after retirement. In order to effectively answer the research questions for this study, there needs to be an in depth exploration of the uniqueness of the experience of retirees with both retirement and the return to paid work.

The phenomenological method for exploring the meaning that participants articulate from their experience with a phenomenon of interest has been widely used in the fields of psychology and sociology, but has been little used in the field of Human Resource Development (HRD). Gibson and Hanes (2003) conducted a recent review of the research methodologies used in HRD studies as reflected in journal articles, conference papers and dissertations since 1998. The authors searched three databases identified as the most applicable to HRD (Dooley, 2002): Abstracted Business Inform (ABI Inform), Educational Resources Information Center (ERIC) and Psychology Information (PsycINFO). The databases were searched from 1998 forward using the key terms *human resource development*, *organization development* and *career development* along with *phenomenology/gical* (truncated). The three search terms are those commonly

used to search for HRD literature (Dooley, 2002). The search produced four journal articles and eight conference papers since 1998 in the HRD field which used the phenomenological method for the research.

Gibson and Hanes (2003) did note that the use of the phenomenological method seems to be growing as witnessed by the publication of six phenomenological dissertations in HRD since 2000. They argue that more HRD phenomenological research is appropriate: “Phenomenological research is an effective methodology for HRD scholars who wish to enhance their understanding of human experience in organizations and is especially applicable when dealing with issues that are complex and where relating and meaning are primary.” (202)

Van Manen (1997) reinforces the appropriateness of the use of the phenomenological method for human science studies where the meaning ascribed by persons to their experience is complex and unique to individuals: “... phenomenology is, in a broad sense, a philosophy or *theory of the unique*; it is interested in what is essentially not replaceable.” (7). In addition, Patton (2002) notes that “... a phenomenological study ... is one that focuses on descriptions of what people experience and how it is that they experience what they experience.” (107).

The experiences of retirees, as with other groups of people, define their life world by means of their construction of reality based on those experiences. In particular, the experience for which they have a sense of closeness largely determines their socially constructed reality, as articulated by Berger and Luckman (1967):

Closest to me is the zone of everyday life that is directly accessible to my bodily manipulation. This zone contains the world within my reach, the world in which I act so as to modify its reality, or the world in which I work. In this world of working my consciousness is dominated by the pragmatic motive, that is, my

attention to this world is mainly determined by what I am doing, have done or plan to do in it. (22)

The interpretive phenomenological analysis method

The experiences of the retiree participants in this study are drawn from their memory and words. An appropriate model for gathering the words of retiree participants and for the active participation by the researcher for this study is that of an *interpretive phenomenological analysis* (IPA) outlined by Willig (2001). The IPA approach "... accepts the impossibility of gaining direct access to research participant's life worlds" and "...it recognizes that such an exploration must necessarily implicate the researcher's own view of the world as well as the nature of the interaction between researcher and participant ... As a result, the phenomenological analysis produced by the researcher is always an *interpretation* of the participant's experience" (Willig, 2001, p. 53).

The participants in this study give meaning to their experience, through their own words, which in turn are captured by the researcher. Themes are discerned and described by the researcher, and the essences of these themes emerge from the reflective analysis of the researcher. For this study, these themes form bases for reasons which influenced the decision of the participants to reengage in paid work.

Active participation by the researcher

The researcher for this study is a retired worker who has reentered the paid workforce at several points since formal retirement. Therefore, the researcher has a direct knowledge of the subject of the study and has shared the overall experience of being retired and re-entering the workforce. In order to bring this knowledge and experience to bear on the study, it is important that the researcher be able to directly interact with the participants. In addition, the experience of the researcher with the

phenomenon under study is important to the conduct of a reflective analysis and interpretation of the descriptions which emerge from the participants (Creswell, 1998; Moustakas, 1994; Willig, 2001).

Participant Selection

Purposeful Sample

The participants in this study were a purposeful sample of 12 persons who retired from an organization and then returned to work in the same or a similar organization or business, or a different organization or business. Purposeful selection of participants for qualitative studies is one of the twelve characteristics of qualitative inquiry cited by Patton (2002). Although this is not a study which will compare groups on the meaning they ascribe to the phenomenon, an effort was made to select participants for a balance of gender. Although a comparative analysis is not within the scope of this study, it was hoped such a balance would allow for a possible emergence of differences, if any, in the experience of men and women with the phenomenon. Some of the participants were known by the researcher through either personal or professional associations, while others were referred by other persons or organizations.

Criterion Sampling

The purpose of this study is to explore the meaning that individuals in a specific group, retirees who have returned to work, ascribe to their experience. The criteria of being retired and also having returned to work were chosen based on the limited or lack of research on this particular population with respect to the decision to return to work after retirement (Rocco, Stein & Lee, 2003). Therefore the appropriate sampling strategy

is *criterion sampling*, as described by Creswell (1998) and Miles and Huberman (1994).

In this study, the criteria for selection were that;

- the participant has fully retired from an organization or his or her own business and is receiving income from a pension or annuity, social security or other government provided benefit, from personal assets or from a previously owned business (the participant may still have full or partial ownership of the business but not be working in the business) and,
- the participant has returned to working for pay on a full or part-time basis, either in their pre-retirement type of work and/or organization or another organization or type of work, or is operating their own business.

Twelve participants (seven men and five women) were selected to participate in this study. The participants were contacted by telephone or e-mail and then provided with a letter describing the research study. Each participant was given a letter from the co-investigator (the researcher) explaining the study and a consent form, as had been approved by the Colorado State University Human Subjects Research Committee, requesting written approval to participate in the study prior to conducting the interview. Each participant signed the form to consent to participate prior to the conduct of the interview (see Appendix C).

Measures and Data Collection

The measures for this study were themes or *essences* (Creswell, 1998; Gibson & Hanes, 2003; Moustakas, 1994; Willig, 2001) which emerged from an analysis of the text of interview transcripts of the participants. While these themes or essences are arrayed in a structured format in Chapter 4, they should not be thought of as codes. As Miles and

Huberman (1994) note; “Phenomenologists ... do not, for example, use coding, but assume that through continued reading of the source material and through continued vigilance over one’s presuppositions one can reach the ‘Lebenwelt’ of the informant, capturing the ‘essence’ of an account – what is constant in a person’s life across its manifold variations”. Background information (such as age and gender) and descriptive data on prior and current work experience was also collected at the beginning of each interview.

The primary form of data collection was through in-depth interviews of participants, using open-ended questions to elicit non-directed responses (Seidman; 1998; Willig, 2001). While interviews are the most common method of data collection for a phenomenological study, other methods can also be used such as written narrative, observation and drawings (Gibson & Hanes, 2003). Because of the nature of this study and the accessibility of the participants, the researcher chose the *interpretive phenomenological analysis* method suggested by Willig (2001), using interviews with open-ended questions (Seidman, 1998) to provide the necessary thick rich descriptions from which themes or essences of the retirement and return-to-work experience could emerge from the participants’ descriptions. The primary or *grand tour* question and possible probe and/or elaboration follow up questions used in the interviews are in Appendix B.

Location/Setting for the Research

The setting for conducting the interviews of participants was at a place and time mutually selected by each participant and the researcher for comfort and convenience and

freedom from distraction during the interview process. All of the interviews were conducted on a face-to-face basis.

Procedures Followed in the Study

Potential participants were contacted in person, by telephone or electronic mail to determine whether they were interested in participating in the study. A solicitation by newsletter for interest among retiree organizations was also considered to solicit additional participants, but was unnecessary.

The study was described to all potential participants by the researcher, including the purpose and approach, the potential time involved, confidentiality and the informed consent process specified by the Human Resource Committee (HRC) of Colorado State University (CSU). The CSU HRC approved the proposal for this study on October 8, 2004 (Identification Number 04-268).

The interviews were scheduled for each participant at a time convenient for both the participant and the researcher. The participant was given a letter from the co-investigator (the researcher) explaining the study and a consent form requesting written approval to participate in the study prior to conducting the interview (see Appendix C).

The participants were interviewed between the dates of October 28, 2004 and January 7, 2005. Each interview with each participant was approximately one hour in length. No follow up interviews were deemed necessary by the researcher or the participants. At the start of each interview, each participant was asked some basic demographic questions and the responses were written down by the researcher. The questions were:

1. whether they were born before or after January 1, 1946 (to distinguish Baby Boomers from those born in a earlier generational cohort),
2. the highest level of formal education they had achieved,
3. type of retirement plan and annuity they received when they first retired and other retirement income and,
4. if they were eligible for Social Security and,
5. the type of organization or business they returned to after retirement.

The tape recorder was then started and each participant was asked the same broad question: “What has been your experience with retiring and then returning to paid work or to operating your own business?” The researcher asked appropriate non-directional follow-up questions to elicit additional information or to keep the interview on topic (see Appendix B for possible follow-up questions).

The tape recorded interviews were transcribed into written form and the resulting transcripts formed the data for analysis for this study. Participants were identified in transcripts by number only for confidentiality and privacy purposes.

Data Analysis

The transcripts for each participant were analyzed by reading and re-reading for emerging themes and essences. Further analysis was performed manually using the transcript coding reports produced by the NVivo software. This analysis of the text was done to explicate emerging themes as outlined in the four stages established by Willig (2001: 54-56):

1. The text of interview transcripts was read and re-read by the researcher who makes wide-ranging and unfocused notes as appropriate to reflect initial thoughts

and observations in response to the text. These notes included associations, questions and comments, absences, descriptive labels and summary statements. This was not meant to be an initial coding but a means for the researcher to document issues identified in the initial readings.

2. The researcher then identified and labeled themes that characterized each section of the text. The digital form of the text was then subjected to an initial thematic analysis using the version 2.0 of the QSR NVivo® software program. These theme titles were conceptual with regard to the essential quality of what is represented in the text.
3. In this stage, the researcher introduced structure listing all the themes identified in stage 2 and these themes were considered in relation to one another. Some of the themes then formed natural clusters of concepts that shared meanings or references, while others were characterized by hierarchical relationships with one another. The theme clusters formed the *context* of the retirees' experience with retiring and returning to work. These were given descriptive labels by the researcher based on the words the participants used to describe their experiences. The sub-themes within the clusters were given labels that capture their *essences* using the words of the participants as they described the essences of their experiences. These essence labels were related to the original text and reflected in the participant's original account with reference to paragraph numbers in the transcript of the interview, and put into tabular form for each participant (see Appendix D-1).

4. In the fourth stage, a summary table was produced to include the structured themes generated during stage 3, with brief quotations or keywords that illustrate each theme (See Appendix D-2). Only those themes that capture something about the quality of the participants' experiences of the phenomenon of retirement and/or the return to work were included. Those themes that were not well-represented or marginal to the phenomenon were excluded at this stage.

Standards of Quality and Verification (Trustworthiness)

The goal of qualitative research is not to generalize findings, as with most quantitative research methods (Creswell, 1998). As Patton (2002) states:

There are no formulas for determining significance. No ways exist of perfectly replicating the researcher's analytical thought process. No straightforward tests can be applied for reliability and validity. In short, no absolute rules exist except perhaps this: Do your very best with your full intellect to fairly represent the data and communicate what the data reveal given the purpose of the study. (433)

Patton also provides a useful comparison of criteria for judging the quality and credibility of qualitative studies, based on five qualitative research perspectives or philosophies: *traditional scientific research, social construction or constructivist, an artistic or evocative approach, critical change, and evaluation standards and principles*. (544).

Because the research approach used for this study is phenomenological, the social construction or constructivist criterion was used for evaluating the quality and credibility of the findings. These include the concept that there is no single truth, but multiple socially-constructed truths in complex human interactions and cultural systems. The constructivist approach also acknowledges that effective qualitative studies are informed by both the reflexivity of the researcher and the exercise of experience with actual practice or the practical application of theory. Because of the subjective and emerging

nature of qualitative research, the standards for reliability and validity in quantitative research are replaced by more subjective, but no less rigorous criteria for *quality* and *credibility* or *trustworthiness*.

Creswell's (1998) adaptation of the concept of Polkinghorne (1989) and Moustakas (1994) criteria for quality and credibility, or trustworthiness, of phenomenological analysis for this study was followed. These criteria states that structural descriptions of experiences are accurate descriptions of those experiences as provided by participants. Creswell (1998, 208) explicates these criteria in the form of five questions to be addressed by the researcher. These questions and the researcher's response are reflected below:

Q-1: Did the interviewer influence the contents of the subject's description in such a way that the description does not truly reflect the subject's actual experience?

A-1: The interviewer used non-directional prompting and expansionary questions only during the interview to assure that the participants' responses were not influenced by the researcher.

Q-2: Is the transcription accurate, and does it convey the meaning of the oral presentation in the interview?

A-2: Transcripts were checked for accuracy by the researcher, and each participant was allowed to review the transcript for accuracy. Only minor changes were suggested by two participants.

Q-3: In the analysis of the transcription, were there conclusions other than those offered by the researcher that could have been derived? Has the researcher identified these alternatives?

A-3: The within-case analysis of each participant's transcript was conducted by the researcher in the four phases suggested by Willig (2001). This continuous and cyclical reflection process, and return to the data (transcripts) and the researcher's reflection in the field notes helped assure that the themes that emerged were an accurate description of the experience of the participant with the phenomena. In addition, direct quotes from the participants were used where appropriate to support the themes that emerged from the interviews.

Q-4: Is it possible to go from the general structural description to the transcription and account for the specific contents and connections in the original examples of the experience?

A-4: Brief *stories* which summarize the participants' interviews are provided to reflect how they experienced the phenomena, followed by an explanation of the themes that emerged with relevant quotes to reflect the voices of the participants.

Q-5: Is the structural description situation specific or does it hold in general for the experience in other situations?

A-5: As discussed in the limitations section in Chapter 1, the specific essences and themes developed are unique to this set of retirees in the context of this study.

Creswell's schema for providing *verification* of a qualitative study is a process occurring throughout the conduct of the study, to include the data collection, analysis and report writing phase. This process serves to address the question of "Did I get it right"?

The accuracy of the information produced and whether it matches reality was established by the following process (Creswell, 1998):

- Substantial engagement with participants in initial contacts, interviews and member [participant] checks of the accuracy of the data and in checking for misinformation, and in establishing a relationship of trust with participants.
- Peer review by colleagues and members of the graduate committee of the study's methodology and findings.
- Clarifying that the researcher's perspective and bias was provided in the Investigator's Perspective section
- The interview protocol was used for procedural structure
- Rich thick descriptions were used in the findings section to allow the reader to make decisions about the transferability of the findings.

Reliability of the study was addressed by providing an audit trail (Creswell, 1998). The audit trail includes the participant selection process, the initial contact with participants, the interview protocol records, audiotapes, transcripts of tapes, theme analysis reports and notes and records of the development of themes and/or essences.

CHAPTER 4: FINDINGS

Introduction

This chapter contains seven sections. The first section provides the background of the context of the phenomenon of retiring and returning to work experienced by the participants. Section two briefly describes the demographic characteristics of the participants. Section three contains information about the setting of the participant interviews.

The analysis of the phenomenon in section four contains brief stories for each study participant, designed to provide information about each participant's description of their experience with the phenomena. Section five provides an analysis of the four master or context themes which emerged from the participant's descriptions: (1) reasons for retiring, (2) reasons for returning to work, (3) barriers or challenges to returning to work and (4) reasons to choose this organization or this type of work.

Section six follows with an analysis of the constituent themes which emerged and made up the four major themes, supported by relevant quotes from the participants. The chapter ends with a summary of the findings.

Background of the Context of the Phenomenon

As the Baby Boom generation ages, there has been increasing concern and interest in research on how organizations are dealing or are going to deal with an aging

workforce and on whether or not older workers will continue in the workforce beyond traditional retirement ages (AARP, 2001; Atchley & Baruch, 2004; Auerbach & Welsh, 1994). However, little research has been done on retirees who have returned to the workforce after retirement (Rocco, Stein & Lee, 2003) and, in particular, how retirees who have returned to work articulate that experience. To begin to close that gap, this study focused on listening to the voices of twelve people who have retired from a job, career or business and then subsequently returned to work in a similar or different type of work or business as they explained the meaning of that experience.

Demographics of Participants

Twelve people participated in this study, seven men and five women. Two of the participants (one woman and one man) would fall in the category of early or first-half Baby Boomers born in the years 1946 through 1954 (Zempke, Raines & Filipczek, 2000). The other ten participants were born prior to the beginning of the Baby Boom on January 1, 1946. Two of the participants hold master's degrees, eight hold bachelors degrees, one has an associates degree and one has one year of college.

Five of the participants were known by the researcher through a prior professional or personal relationship. Six of the seven participants not previously known to the researcher were referred by two of the participants known to the researcher, and one participant was referred by a colleague in the doctoral program. The participants were selected based on meeting the basic criteria of having retired from an organization or business and subsequently returning to work in the same or a different field, organization or business. An effort was made to achieve some balance between male and female

participants. While race, ethnicity, age or other factors were not considered in participant selection, all participants were white.

Participants worked for their organizations or under their retirement systems for periods ranging from 10 to 35 years. All participants retired from a local, state or federal government agency (ten participants) or non-government organization (two participants) and all receive some form of monthly annuity from a government or company-sponsored defined benefit retirement plan. Their monthly annuity payments are based on a combination of salary level (either their top salary or some average high years of salary), age and years of service at retirement. Some also receive income from private investments and one participant receives a survivor annuity from the pension of a deceased spouse. The government retirees are not eligible to receive Social Security payments because they did not pay into Social Security during the years they worked for government agencies. The two participants who worked for non-government organizations (both women) will be eligible to receive Social Security payments when they reach the age of eligibility.

All of the participants had returned to a paid job with an organization or, in one case, as an independent consultant. All but one person returned to work in the same or a related career field they were in prior to retirement.

Analysis of the Phenomenon as Experienced by the Participants

Interpretative phenomenological analysis of the type used for this study is concerned with both the participant's view of the world (*phenomenological*) and the researcher's own conceptions and standpoint (*interpretive*) (Willig, 2001). This type of analysis is concerned with understanding the knowledge that people have gained within

the context of a specific life experience or set of experiences as reflected in their description of the experiences.

After the initial reading and re-reading of all of the participant transcripts, the transcripts were subjected to a line by line reading and an initial “coding” using QSR NVivo© software to assist in developing and labeling themes in specific paragraphs in the transcript text. Brief “stories” were also written which contained the imbedded themes for each participant.

Participant Stories

Wolcott (1994) suggests that qualitative researchers need to be able to tell stories which reflect the participants’ experiences with the phenomena being studied to engage the readers and build their case in their studies. In an interpretive phenomenological analysis (Willig, 2001) of the type used in this study, stories provide both the voice of participants and reflect the themes and essences that emerge from the detail of the transcripts of the interviews. Accordingly, this section contains stories which are summaries from the interview transcripts for each participant. Pseudonyms are used for the participants to help personalize their stories.

Participant 01 - Sally

Sally is a white female who was born in the early part of the Baby Boom. She has one year of college. She retired from a state civil service position and receives a monthly annuity payment. Sally would have been able to continue her health insurance coverage under the state system as a retiree, but at a higher premium, so she opted to move to the lower cost coverage under her spouse’s company health insurance plan. Under the state retirement system, she will not be eligible for Social Security. Because her state

retirement system allowed it, she purchased some additional years of service to enable her to retire earlier than she would otherwise have been able to do.

Sally and her spouse had begun planning for their retirements when they were in their fifties. When she considered retiring early, they analyzed what income she would have from her pension, versus what they would have to invest to buy some years of service and pay back some money she had previously withdrawn from the system. Based on their analysis, they felt her retirement income would be sufficient for their family needs if she retired. Sally decided to retire when she did mainly because she felt the stress of the job was too much and was adversely affecting her health. Also, she was concerned about some proposed changes to the retirement system which might affect her pension in the future.

Sally had committed to her organization, however, to return on a part-time basis and a different job in the same office after a few months off work. The organization asked her to do this so that she could continue training and mentoring the person who replaced her. She had spent some time with her replacement beforehand, but she and the organization agreed that more transition and training time was needed to take advantage of her experience and expertise. She also saw this as a win-win situation for the organization as they get the benefit of her experience while paying her less money and her replacement a lower salary, at least for awhile. Also, she and her spouse determined that by working part-time, in addition to her annuity and no longer paying into the retirement fund, she was receiving as much income as when she was working full-time. The only downside to the additional income is that her taxes will increase in the short run because part of her retirement pay is taxable until she draws down the portion she put into

the system which was tax deferred. On the other hand, as a part time state employee she continues to receive pro-rated benefits, such as vacation time, while working.

One barrier or challenge Sally found when she returned to work was her change in status from being the lead person in the office and the authority for questions of process and other matters, to one of being the second person in the office in support of her replacement. She understands why some people still come to her, but she does not want to undermine her replacement.

Sally now works three days per week, but will need to cut back to two days per week toward the end of each year since the state pension system allows her to work up to 110 days per year without loss of some of her retirement pay. The other advantage of a part-time schedule for her is a chance to help her daughter with child care.

At first, Sally found the return to work difficult; because she had not gotten all of the things done she wanted to do during her three months off work after retiring. However, she is happier, more relaxed and her health has improved under the new part-time post-retirement work arrangement. She also enjoys the continuing relationship with the people in the organization and likes her new job. One of the things she enjoys about the change is she has had an opportunity to learn new things, or re-learn some of the tasks she has not performed for several years. She attributes this enjoyment or change partly to being tired of the routine of the job that she was in for years prior to retirement.

Sally also likes the fact that the organization is willing to adjust her work schedule around vacation times as needed. In addition, she is now considering working longer than her one-year commitment on another project which may continue for up to five more years. She feels that this additional five year work period will provide some additional

income to save for retirement, travel and pay of some debts. Also, working on the proposed project will dovetail with her husband's planned retirement in five years. She thus sees this as a transitional job and she will likely fully retire when her husband retires. The only concern she has with working on the new project is that she will have to work in the summer months, which she does not have to do in her current job. This will give her less time to do other things.

Participant 02 - Joan

Joan is a white female who was born prior to 1946. She completed her undergraduate education in a health care field immediately after high school. After working in her career field for a number of years, she completed a master's degree while continuing to work full time. Joan worked for a number of organizations in progressively responsible positions in the health field, the most recent prior to her retirement being a supervisor in a large hospital. She worked for this hospital for ten years which, along with reaching age 60, made her eligible to receive a pension from their retirement system.

Joan was also able to continue her health insurance coverage, by reducing her pension payments, under the hospital's group insurance plan. In addition, she receives survivor annuity based on a percentage of her late spouse's military pension. She will also be able to receive Social Security payments in addition to her annuities when she reaches the eligibility age.

Joan had originally planned to retire from the hospital after ten years and then work part-time in home health care in her locale. However, two years before her retirement, her husband died. A year after that she reconnected with a former high school

sweetheart and decided that when she retired she would relocate to her former home state where he lived and where she had family, and remarry.

Because her new husband planned to continue working operating his own business, and because she was not ready to fully retire, Joan began a job search. One of the challenges in this effort was that by moving she had lost her former network of contacts in the health field to help in her job search. To make up for this loss, she went to a career placement service for assistance. While the service did provide her advice and assistance in putting together her resume and in marketing herself, she felt it was not much use in finding a job. She had more success looking for a job on her own through reviewing the want ads in the local newspapers.

At first, Joan considered only working part-time to supplement her retirement income, but soon found that she had to adjust her salary expectations as the pay offered for her skills and experience was considerably less than what she could have expected in her former state. She was also concerned, at first, that her age may be a barrier in securing a new job. However, this turned out to not be the case. She attributed the lack of age being an issue to the fact that most of her interviews were by telephone and that she structured her resume on a performance and accomplishment basis without specific dates of education and experience. Also, she said that in the few face to face interviews she had, she did not get the sense that age was an issue.

In the end, Joan took a job in a health field which was outside her area of experience. While it was a stretch for her, she found that she learned quickly and was able to perform the job well without any additional formal training. The job as a consultant to six rehabilitation centers involves driving to the centers around the state,

visiting one per week. The travel and the ability to interact with the people in the different centers and help them more effectively manage their programs was, at first, appealing. The travel is less appealing now because the driving is tiring and time consuming. Joan does, however enjoy the work and the people she works with. In addition, she particularly likes the fact that she works independently (her boss is in another state) from a office in her home and is able to a large degree to set her own work schedule. This gives her the opportunity to run errands and do other things which would be more difficult on a regular day-to-day work schedule. Her work is evaluated on a performance basis through regular reports she sends to her boss.

One advantage of her current job and her interaction with others in the health field in the state is that she is building a new network to search for another job. In the future, she may look for a job with less travel and where she can work part-time, perhaps complemented with volunteer work, so she will have more time for travel and visiting her children who are in other states. At this point, she does not see herself just staying home as she likes the interaction and engagement of working and would like to work as long as she is capable and feels she is making a contribution.

Participant 03 - David

David is a white male who was born before the Baby Boom. He retired from a management position in the federal government. He receives a monthly annuity from his federal pension and is able to continue his health care insurance at the federal employee group rate. David has a bachelor's degree.

David retired at age 52 because he had reached retirement eligibility under the federal pension plan and retirement options in his agency. He said that he was becoming

tired of his job and was ready for a change. However, he felt that he was too young to fully retire at that point. He considered going into farming, as this had been his passion since college, but he decided he needed more income that agriculture could provide. He had undergone a divorce just before retirement and lost half of his assets as a result. He wanted to maintain his lifestyle in the high cost of living area in which he lived, so he decided to look for a job which would provide additional income beyond his pension annuity.

David received offers from several companies after he retired, because of his experience, knowledge and contacts within the federal government and with his former agency which could be useful to companies doing business with the government. He picked the company he now works for because he was familiar with the company and knew some of the people in the company that had been with his former agency, and he liked the way they worked and their ethics. Also, this company values the experience of retirees and their ability to do the work of providing services to federal agencies.

One of the barriers to returning to work for David was that he had to adjust to the status of being a contractor with little authority versus his former role as a manager and a customer. In addition, he found that he had to start over to build a new reputation. Another barrier was that he initially felt uncomfortable that he was only being used for his contacts in his former agency so that the company could sell the agency their services, and that his expertise and experience was not being used.

David has found that working with younger workers has been a challenge because he sees them as too concerned about their own ends and not dedicated to the company. He came from an agency with a strong sense of mission and national interest. Therefore,

he found the lack of loyalty and willingness to sacrifice to meet organizational objectives by his younger colleagues disturbing.

David also found it difficult at first to work with and for younger managers who had far less experience than him and seemed to feel threatened by him. He had no desire to move up the ladder and take their jobs, but he sensed that they felt he might do so. In his past career, he had led projects and managed large programs. He no longer has the desire to manage or lead, despite being offered that opportunity in the company. He thinks that the younger managers should have used his experience more effectively where he could have accomplished more and made them look good. He also feels that younger managers in the company do not know how to manage an age-diverse workforce. As he said, he and his older colleagues who have retired from the government are no longer interested in building a career and moving up the promotion ladder as are younger employees.

After the company he works for was bought by a larger company a few years ago, David found that both managers and the human resources department became much less flexible regarding work schedules. They began demanding that he be on site even when he did not have active work to do. The human resources staff and managers now had difficulty allowing him time to shift his work schedule, as he had done in the past, so he could do other things. This occurred despite the fact that he pointed out to them that he was accomplishing his assigned tasks and meeting his performance objectives. He was also asked to take training classes in areas beyond those needed for his job, on the assumption that it would enhance his ability to move to other jobs which he had no desire

to do. The human resources staff told him that the company needed to manage everyone the same way, despite the differences in employee needs and motivations.

David has since shifted to a different type of job and organization within the company where his colleagues are closer to his age and mostly came from his former agency. He finds this a more comfortable arrangement because his colleagues have similar experience and views on the type of work being done.

David originally planned to work only five years beyond retirement, but he has now been with the company ten years. In the last three years he has changed from a full time to a part time schedule, which gives him more time to pursue other interests outside the workplace. He now increasingly thinks about fully retiring, but he still likes the work and the pay is good. One option he is considering for the future is to stay with the company but in a contractor status where he can work from home or his farm and only come to the work site when needed for a project. The company has recently made similar work arrangements with other retirees who work for them, some who live in another state. He is considering this type of work arrangement because, while he would like to have more time for other pursuits, he wants to stay engaged in the workforce and the field he is in and feel that he is useful. Although he has a number of outside interests, but to him they do not represent meaningful and productive work and he feels he would miss the social aspect of working if he was fully retired.

Participant 04 – Eldon

Eldon is a white male born before the Baby Boom. He had been retired from federal government service for a little over a year at the time of the interview. He receives a monthly annuity from his federal pension and is able to continue his health

care insurance at the federal employee group rate. Eldon completed a bachelor's degree before beginning to work for the federal government. When he retired he was a senior manager with his agency.

Eldon had reached retirement eligibility and was mentally prepared to retire. He decided it was time to go before he reached a point where he was no longer making a contribution to the agency. Also, he wanted to provide an opportunity for younger managers to move up the promotion ladder. Because he had spent much of his career in other countries, Eldon had to face the transition to returning to the United States as well as retiring at the same time. The agency provided a formal ninety day transition planning and job search program for him and others in his circumstance. He decided that he wanted to return to work because he felt that he still had more to offer.

One of the barriers for Eldon in this transition process was that he had not had to look for a job for over thirty years and had to establish a network and learn to interview and sell himself to prospective employers. Another barrier for him was being interviewed by younger, less experienced managers who did not understand his experience, knowledge and abilities. He realized that he could no longer rely on his past reputation, and had to prove himself again. He also realized that he had to build a network to find job opportunities outside of the federal government.

Eldon performed a extensive job search, interviewing with fifteen to twenty consultant companies who were looking for people with his experience and expertise. He was looking, as he said, for a company which was a good fit for where he felt comfortable with the work and the people. He chose the company where he now works because he knew the company's history, mission and objectives from being a customer of

the company. Eldon felt that working for a company that provided services to the federal government eased the transition from the federal to the private sector. He had been working for the company, on a full time basis, for about one year at the time of the interview. So far, he said he liked working for the company, and he feels that they value and use his experience, as they do with other retirees they have hired. However, he is having a hard time adjusting to the new work environment.

A particular challenge for Eldon has been adjusting from being in a leadership position giving direction and being a customer to one of being a team member and provider of service. Although he is no longer a manager or leader, he has no desire to be a supervisor or lead a project or team. He is happy just to be a worker, and is not looking toward establishing a second career. He is frustrated, at times, however because he feels that the managers in the organization do not listen to his advice when he sees project potentially going awry. While he does not want to be a manager or supervisor, he would like the opportunity to mentor and help younger colleagues who have career and leadership aspirations.

Eldon is also having some problem adjusting to a regular eight hour per day and five day workweek and what he senses as a lack of focusing on the mission and reaching organization goals. He also feels the organization is too tolerant of incompetence. He acknowledges that this frustration comes from his having been in an agency that was very mission oriented and focused on getting the job done no matter what the time involved for accomplishment. One of the things he said that he will not tolerate if faced with the problem is not giving full value or service to a federal agency, despite whether the company maximized its profit by doing so.

Another adjustment which is difficult for Eldon is working with younger colleagues who have less company loyalty than he is used to, and a shorter time horizon for working for the company. He feels that it is hard for someone to maintain their expertise if they keep moving from company to company. He particularly does not agree with moving to another company just for a higher salary, which he says is the prevailing philosophy of his younger colleagues. Despite this concern, he acknowledges that he and the other retired federal employees working for the company may also not be around more than five years of so before they fully retire.

Participant 05 – Jason

Jason was the oldest of the participants in the study. He is a white male, with a bachelor's degree, who retired from a federal government agency in 1989. He receives a monthly annuity from his federal pension and is able to continue his health care insurance at the federal employee group rate.

Jason decided to retire because, as he said, he was burned out. Although some of his associates said they thought he was too young to retire (he was 50 years old at the time), he decided to retire anyway. One of the precipitating elements in his decision was that he happened to hear about a new book on the best places to retire. He picked up a copy of the book, looked through it and went home and told his spouse that he thought he would retire. They had not discussed retirement or planned for it at that point. She agreed with him that maybe it was time to start over.

At first, Jason intended to fully retire, and move to a warmer and lower cost location, which he did within six months of his retirement. What he found was that full retirement was not financially feasible for him and his family. Part of the reason was that

he and his wife had the expense of a four year old daughter, and the stock market hit a slump in the early nineties reducing the value of their assets and their income. At the same time, his wife became ill and they had to travel back to their original home. area regularly for her treatments.

In addition, Jason became bored with full retirement and felt isolated and away from the action. He considered and rejected going into business with some others in the area and decided that if he was going to work he may as well leverage his experience and knowledge. After two years of retirement, he took on a consulting job in his original home area and commuted between there and his retirement home for two years. He found that arrangement difficult for him and his family, so they moved back to the original home area permanently and he began working full time for the company. Another reason for moving was that his daughter was beginning school and he and his wife were not satisfied with the quality of the schools where they were living.

After ten years with the original company Jason moved to his current company where he had worked for just over a year at the time of the interview. The major reason he left the first company was that he had a conflict with his manager because he would not promote one of Jason's teammates who he felt was deserving of promotion. Also, the new company, unlike his previous employer, seems to value his experience and his contacts in his former agency for selling their services.

When he returned to work after retirement, Jason decided to work full time as he felt more comfortable with that schedule, and the company was flexible in letting him have time off when his daughter had an event or for other family matters. Also, he found that he had missed working and realized that (as he believes it is with most men) his

identity was largely tied to his job. His wife had also worked full time before he retired, but now stays home so she can spend more time with their daughter and has no desire to return to the workforce. Although this has resulted in them having less disposable income, they see it as a reasonable trade off in favor of their daughter.

Jason also said that despite the fact that he has been working for over ten years since retirement, he does not consider this a second career. He is not interested in again being a manager or leader or moving up the company promotion ladder. He prefers working in his area of expertise, helping where he can and mentoring others. It took him some time to adjust to not being in charge and coming to the realization that he has to let managers and others make their own mistakes and learn from them. He enjoys mentoring and working with younger employees but is sometimes frustrated by their impatience and unwillingness to “pay their dues” before moving up in the organization. Also, he feels that often younger workers are not willing to listen to his voice of experience and benefit from his accumulated knowledge in the programs they are operating.

At some point Jason believes that because of his own health problems he may reduce his work hours to a part-time schedule of two to three days per week. He wants to continue to work as long as he is able, however, because he still enjoys the work and the challenge.

Participant 06 – Joe

Joe is a white male born prior to the Baby Boom. He receives a monthly annuity from his federal pension and is able to continue his health care insurance at the federal employee group rate. He has a bachelor’s degree and retired from a federal agency as a senior executive.

Joe retired in 1997 at age 57, for a combination of reasons. First, he felt that he was following an expectation which is part of the federal civil service culture that one is expected to retire when they meet the eligibility criteria to retire. In addition, his agency was offering a buyout bonus for those willing to retire early (one year in his case). Also, he was in conflict with his third politically appointed boss in a short time over policy and objectives for his organization. He had not planned to retire when he did, but this combination of factors made it opportune to do so. He acknowledged that he should have planned ahead for retirement, but even though he had taken a couple of pre-retirement planning courses offered by the agency he had done little planning.

Joe did not remain retired for long. He retired from the federal government on a Friday and was back to work for a company as a consultant on the following Monday. He started with the consultant company working from home, but found he did not have the self-discipline to work at home without the structure of an office environment. Also, for the same reason, he felt he needed to work full time. He then went to another company where he worked for six months before coming back to his original post retirement company. He had been with his current company just over five years at the time of the interview.

One of the challenges Joe had in returning to work for a consulting company was the shift in status from being in charge, having authority and being the customer to being a consultant and provider of a service to the federal government. On the other hand, he said that he found working conditions much better in his current company than with his former agency in terms of the physical environment and the level of stress and pressure. Also, he does not want to build a new career, get a promotion or lead an activity.

He no longer wants to supervise and manage but just wants to do the work, and that seems to be fine with his company. While the pay is not as high as with some other consultant companies in the area, he is willing to trade that off because he feels that this company is very employee-friendly. He especially likes the fact that the company is flexible when he wants time off to travel or do other things. Since he is a consultant within the company he is paid for the work that he does for them, and is not paid when not working.

Joe enjoys working with former colleagues as well as with younger employees. In particular, he likes the fact that the younger employees are well educated and intelligent and energize and challenge him to “stay in the game”. He also enjoys mentoring younger employees and giving them the benefit of his knowledge and experience. Joe also enjoys the social aspect of working for the company and the fact that his colleagues work well together as a team and the company has little hierarchy. In addition to working for this company, he did work part time for awhile at the local performing arts center. His primary motivation for working there was again the social aspect of the job and the chance to see performances for free.

Joe is not certain when he will fully retire. He wants to continue working as long as he is able and the company values his contribution.

Participant 07 –Jack

Jack is a white male who is a federal government retiree. He receives a monthly annuity from his federal pension and is able to continue his health care insurance at the federal employee group rate. He has a bachelor’s degree and has taken some graduate level courses over the years. He was a senior executive in his agency before he retired.

Jack had originally planned to retire when he reached age 55 and would have been eligible for full retirement benefits under the federal civil service system. However, he retired early at age 51. The main reason he cited was that he was in a position which reported to a political appointee and his new boss at the time and he did not agree on the policy and goals of the organization. The solution his boss proposed to resolve the conflict was to assign Jack to another position in the agency. As an alternative, Jack proposed that the organization abolish his job allowing him to retire early under civil service rules. He made this decision quickly over a weekend and made the proposal on a Monday. He realized that the early retirement would reduce his annuity by 10 percent, but said he was willing to “trade off of time versus money”. Because of the quick decision, Jack put little thought into what he would do after retirement.

After being fully retired for a few months, Jack began to receive calls from organizations doing consulting work for the federal government who were interested in his experience and skills. He interviewed with several companies but rejected their offers because of the long hours of work that the jobs would have involved. He was then offered a job by a vice president he knew at the company for which he now works. The vice president told him that the company did not pay what some of the other companies offered, but they offered a great deal of flexibility in work schedule and assignments to offset the pay, which appealed to Jack. Also, he had worked with the company when it was a contractor to his agency and knew many of the people in the company.

The manager he now works for in the company told him that she could only commit to him for a one year period, but he has now been with the company for ten years. Part of the reason for this, Jack believes, is that people with his experience are in

short supply and the company is thus willing to be very flexible to attract retirees with the experience they need. The company also goes to some lengths to match the employee's experience to the task and project, especially for those who are federal retirees because their broad experience matches many of the project requirements.

Jack now works on site for the company for six months on a full time schedule during the summer and fall, and then from Florida for the winter months. Even when he is working on site, the company is flexible on allowing him time off for vacation. The company has several people who work both from the company offices and from their homes in other states. The company also has younger employees who are willing to put in longer hours and take less time off, but they do not have the level of experience that Jack and some of the other federal retiree employees can apply to projects and tasks.

Jack likes the fact that the company does not expect him to lead or supervise. He says he did enough of that in the government and now just wants to be a worker and contribute what he can. One of the challenges in this new work arrangement he has found is that he has to manage his own work to a greater degree than he did under the more structured work environment he had with the government. On the other hand, working on a project to project basis offers him more variety and chance to do something new. Also, he likes the fact that when the project is over they reach closure, unlike much of his work in the federal government.

Jack and some of his other fellow federal retirees at the company have determined that they are now better off financially than if they had stayed longer in the federal civil service by now drawing their retirement annuities and their salary with the company. Because Jack's wife is now also retired from the federal government and continues to

work for another company, he feels that they are fairly well off. One cost saving they found was that by moving their residence to Florida they avoided state income taxes and their property taxes were much less. He and his wife try to live within their combined retirement annuity income and use the extra money they now make for travel and vacations.

Jack says that he is not working for the money only but mainly because he enjoys what he is doing and the people in the organization. In particular, he enjoys the fact that he is keeping his hand in, knowing what is going on in his field and continuing to be a participant. He said that he plans to continue to work until he is at least age 65.

Participant 08 –Bill

Bill is a white male born in the first year of the Baby Boom. He retired as a federal senior executive. He receives a monthly annuity from his federal pension and is able to continue his health care insurance at the federal employee group rate. He has both a bachelor's and a master's degree in engineering.

Bill had originally intended to retire around age 57, but opted to retire at age 54 which was one year less than his reaching full retirement eligibility. The main precipitating factor in his decision was that his organization was facing a reorganization which would have been the fourth of fifth of his career. Each of the reorganizations involved a great deal of effort on his part, and he just did not want to face another one. Also, he was offered a cash buyout payment for leaving when he did.

Because he had shortened his time horizon for retirement, Bill had not thought much about what he would do after retiring. Initially, he thought about remaining retired and began working on home improvement projects. After doing this for two months he

realized that he needed to do some work which did not involve as much physical labor. Bill also felt that he was still too young to be fully retired. In addition, he realized that there was a potential conflict brewing with his spouse who was still working full time and seemed to resent all the time he had for other activities. He then began looking for part time work with consultant firms in his home area. He had determined that he only needed to work about half time to bring his total income back up to its pre-retirement level.

Bill was familiar with the company he is now with, and was solicited by some of the people in the company that he knew. In particular, he liked the fact that he could work for them in a consultant status and be paid by the job. He receives no other company benefits in this arrangement, but he does not feel that he needs them with the continued health insurance and other benefits he receives from his federal retirement. Another thing that he thought was good at first was that, as a consultant and not an employee, he was free to do consultant work for other companies as well. He did this for awhile, but found that the accounting for his hours, billing for his time and the other administrative tasks associated with the work was more trouble than it was worth.

One of the biggest requirements Bill had in returning to work, and which this company provides, is that he no longer wanted to manage or supervise people. In addition, he only has to work a maximum of eight hours per day when he is at the office. He now works on a project basis, his work is measured on results and he can pretty much come and go as he pleases. He can work short days or on an intermittent schedule, in order to do other things outside of work. In particular, Bill likes the schedule flexibility so that he can take vacation time in conjunction with his wife's vacation schedule, as she

is still working full time for a government agency. He also likes the fact that he is able to stay intellectually engaged without being tired out from work.

Bill said that this arrangement is common in his work unit where many members of the staff are on a part time work schedule. He believes that the company benefits from having experienced retirees who work when needed, and are paid on that basis, versus having a larger cadre of full time workers who are paid a full salary and benefits whether or not they are fully engaged in a project. Also, the company values the experience Bill and his fellow retirees bring to bear to accomplish projects and are therefore willing to be very flexible in both work hours and schedules. In fact, the company also has some of these retiree employees working from their homes in other cities and states.

One adjustment Bill had to make after retiring and returning to work was his change in status. He is now a consultant with no authority or rank, but when he visits his formal federal agency for work they still want to accord him the rank he once held. One good thing about this is that some of his former government colleagues still seek his advice, which gives him an ego boost. Also, it makes him feel good to know that his skills and knowledge are still valuable. Bill also said he has no problem now working for younger and less experienced managers, or with younger colleagues, partly because they seek out his advice and he enjoys mentoring them.

Although his wife will be able to retire in another year, she has also said that she wants to continue to do some type of work after retirement. Also Bill does not yet feel he wants to quit working altogether, so he is not sure when or if he will fully retire in the future. In particular, he feels that he needs to stay engaged in some form of work which requires mental stimulation. Also, he said that from a society point of view he was

concerned that if he and his fellow Baby Boomers all began to fully retire and start drawing on Social Security and Medicare benefits the systems would not be able to continue to be viable.

Participant 09 - Sam

Sam is a white male and also a former federal senior executive and civil service retiree, having retired in 1996 at age 54. He receives a monthly annuity from his federal pension and is able to continue his health care insurance at the federal employee group rate. Sam holds a bachelors degree.

Sam said that he retired when he did because he was getting to the point where he no longer enjoyed his job or the work he was doing. Also, his agency was offering a buyout bonus for employees to retire so this was also a precipitating factor in his decision to retire. In addition, his wife was a federal employee and would be able to retire a few years after he did.

Sam was not, however, ready to fully retire. Having an educational and work background in financial management, he did a careful analysis of what level of income he would need from a post-retirement job to maintain a total amount that matched his pre-retirement income level (\$60,000 per year). Beyond the salary level, however, he wanted to find a job where he enjoyed the work but with less pressure than his federal government position.

When he retired, Sam interviewed with several large consulting and accounting firms. However, most of them wanted him to work long hours and a full time schedule. He tried working for one of them for awhile and, despite the fact that he was making a good deal of money, he did not like the long hours and what he regarded as a “blood

thirsty” work atmosphere. He chose the consulting company he is now with because he knew some of the people in the organization and one of the managers was starting a financial management practice within the company recruited him. The manager was looking for someone with broad experience and knowledge (as Sam said, a “senior old guy”) who was willing to be a team member and work on multiple projects without having to be in charge and compete with some of the up and coming younger people in the organization. This suited Sam well, as he no longer had a desire to build a career or be a supervisor or project leader. He is very willing to support and counsel a project leader, and he particularly enjoys the mentoring aspect of the job even though he is not paid for mentoring. In fact, he says that he always preferred analytical work even though he rose to a leadership position in the federal government. He noted that the company was suspicious of his attitude at first because it was hard for them to believe that a former executive would be happy to work in the trenches. He says he is not status conscious and the non-hierarchical structure of the company does not generate a culture of status consciousness.

Sam works full time and is a consultant and company employee in a year-to-year contract, and he has been with the company for over six years. He tried working for the company as an independent contractor while doing work with other firms as well, but found that working solely for this company suited him better. He also likes the fact that, as a consultant versus a regular employee, his work is not encumbered with some of the overhead charges that are assigned to regular employees. Therefore, since he does not have to cover the overhead he gets to keep more of the income he generates.

Sam likes the company and said that it is the best place he has ever worked. He finds the company very employee friendly and the people great to work with. They are very collegial and willing to share in the work and their knowledge. He also likes working with younger colleagues who are technically competent, willing to listen to differing opinions and provide him challenge and mental stimulation. He has received raises with the company, but values the schedule flexibility more than the money. He realizes that he may be able to make more money with another company, but he values the lower stress and flexible work schedule he has with this company. He said he likes the company and the people he works with so well, that he even comes into the office to see them when he is not on a project and being paid

Sam's wife had also recently retired from the federal government at the time of the interview. Now that she is retired, they are planning to spend time in a summer home in the northern United States and some time in the winter months in the south. He is planning to negotiate a work arrangement with the company to be working 6 months and off for 6 months to accommodate this seasonal schedule. The company has made this arrangement with others, and is willing to do the same for him. Sam thinks that if he can clear \$20,000 a year from company pay this way, it will be an effective arrangement for him. He is not willing to completely give up working for the company because he wants to stay mentally challenged and keep up to date with what is going on in his field and the technology and processes of the field.

Participant 10 Paula

Paula retired from a large regional manufacturing company where she was training and development specialist. She was eligible to retire and did so at age 55 under

the provisions of a defined benefit pension plan with the company. She is also able to continue her health insurance plan at the lower company group rate, and will be eligible for Social Security when she reaches the age of eligibility. Paula has a two-year associate's degree.

In the interview, Paula made the point that she did not want to retire when she did because she enjoyed the work she was doing and especially enjoyed working with, mentoring and being the "champion" for the women employees in the company. However, her husband had been retired for seven years and had asked her to join him in retirement as soon as she was eligible. As she said, "he is my number one priority" and I feel that "I am doing the right thing for my husband".

When she first retired, Paula said "I did what every woman does - cleaned everything in the house" and tried to organize her recepies. For the first year, she did not do any paid work, except for editing the revision to a business book she had worked on previously with an author who was a friend of hers. One of the challenges to doing this project was that she had to purchase a computer and learn the software necessary for the project. She has continued this relationship and had recently helped the author put together a children's book.

Also, at the end of the first year Paula connected with the local chapter of a volunteer organization that helps emerging businesses. She also became very active in the organization and worked with them for eleven years on an almost daily basis. What she particularly liked about this was that she got to go to work and re-engage with work with "the guys". Also, she enjoyed the fact that she was once again in a nurturing and helping environment which was her role with the women employees in her former company.

Paula also began to receive offers of work through the network in the training and development arena that she had built up over her years with her company. Most of the requests were for development of training documents and programs or re-development of programs that she had been involved in previously. She took on some of these projects and found that her first challenge for this type of consulting work was determining how to price and bill for her services. Once she did so, however, she found this type of work to be lucrative and satisfying. In addition, she had an offer to work for eighteen months for a telecommunications company. While the pay for the job was not large, she again enjoyed having a regular work schedule getting back into the workforce.

Paula has also kept engaged with a volunteer activity with her former company and stays in contact with colleagues from the company. She said she still considers it “her company” and wants to stay engaged with the company.

One of the challenges he had to face with moving to work as a consultant, aside from the pricing and billing issues, was the increase in taxes she had to pay as a sole proprietor business. She said that she found that after taxes she was not making all that much money, but this was not her main motivation to continue to work. She says she works for the enjoyment of work, not for the money. The money she does make is put aside for travel and vacations and her plan for a 70th birthday party with her friends. Paula is not sure when, or if she might fully retire. She enjoys work and wants to continue to work as long as she is able.

Participant 11 – Monica

Monica, a white female born in the early Baby Boom, holds a bachelors degree and had been a secondary school teacher for over thirty years, retiring three years ago

under the school district's defined benefit retirement plan. She has been able to continue her health insurance under the school district plan. She is not eligible for Social Security.

Monica enjoyed her work as a teacher and its inherent sense of accomplishment. However, she was tiring of the time investment it required and felt it was time for her to make a change. She initially intended to spend the first part of her retirement organizing her house and her paperwork. However, soon after she retired her husband had an opportunity to continue his education in another state and they moved. She was happy that she had the flexibility to move because she had already retired, but she did regret that her retirement annuity was reduced because she moved from her former state which had paid her a cost-of-living allowance.

When she first retired, Monica thought that she would return to some type of paid work at some point in time. She said that she does not just want to "fill time" but wants to be engaged in work that is satisfying to her and where she can learn and grow and feel that she is making a contribution.

One of the challenges Monica has faced since she moved is that she lost her former network which could support her job search. She has found some intermittent part time work with an educational research organization, which she enjoys, because it allows her to apply her teaching experience and knowledge. She also considered going back into teaching but has found that in her new home area the school district is over subscribed with teaching applicants and for substitute teachers.

Monica is still searching for a type of work she would enjoy which also provides a flexible work schedule. She feels that she can only commit to part time work at this point because she wants to have time to support and assist her husband while he is

pursuing his educational goal. In addition, she and her husband thought at first that he would again need to move after completing his education, but it now appears that he will have a job opportunity in the area.

A barrier Monica has encountered in this search is that she does not have the computer skills that are required for many jobs she has seen advertised. She had taken some additional computer training courses, but realizes that she needs still more training. Aside from developing more skills, she is searching for a job that is a good fit to her skills and her need to interact with people. The part time research job she has does not provide this interaction. In addition, she recognizes that after working for the same organization for over thirty years, she needs to relearn interviewing and job search skills. In addition, she is rebuilding a network of contacts by becoming involved in volunteer organizations which she hopes will provide her with job opportunities.

Participant 12 – Mary

Mary is a white female born before the Baby Boom who had been retired from a human resource specialist position under a state civil service system just over a year at the time of the interview. Because the state retirement system allowed it, she was able to “buy” just over thirteen years of service so that she would be eligible for full retirement benefits. She is not eligible for Social security. Mary holds a bachelors degree.

The primary reason Mary retired when she did was that she had been in the same human resources job for some time and was tired of what she was doing. Also, her husband had retired three years earlier because his company had disbanded and she wanted to be able to spend more time with him. When she retired, she received a large lump sum payout for accumulated sick and annual leave. Although she and her husband

had been savers all their lives, they treated this payout as a bonanza and spent it in the first year of retirement on home improvements and travel. She intended at that point to fully retire and settle down to a “simpler life”.

Mary found, however, that most other retirees she met were much older than her and she had little in common with them. In addition, she found that she missed the social aspect of work. As she said, “you have to have playmates, and all your playmates are working”. Serendipitously, at the end of the first year of retirement another state agency contacted her asking if she could work for them in a related human resources field on a part time basis because they were needed someone with her expertise to accommodate their recent loss of experienced staff members. Mary thought of the solicitation for her to return to work as an ego boost and recognition that her skills were in short supply. She acknowledged that the state has been hiring retirees on a part time basis for some time because they are not able to find people with the requisite experience to fill some of their critical human resource jobs.

Mary decided to take the job, but only originally committed to them for six months. She has now been with the department for a year and enjoys the work and her colleagues. In particular, she likes the fact that the job provides and opportunity to learn new processes and new technology. She also has found that she enjoys a cross-mentoring relationship with another colleague. This person teaches her new technology and she teaches the colleague the processes she has learned over the years. There are also advantages to her in returning to work for the state. Even as part time employee she gets full benefits, the most significant of which is being able to get state sponsored health

insurance at a low rate, which is not available to state retirees. This saves her \$500 per month in health insurance costs.

Mary works two days a week in a job sharing arrangement with another retiree. She works Monday and Tuesday, and the other person works Thursday and Friday. One of the advantages of this arrangement is that when either of them wants time off for a vacation, the other person can and is willing to cover the job. One of the challenges Mary has faced with this schedule is getting up and going to work each Monday after being off for five days. Because of state retirement rules, she can only work up to 110 days per year for the state without losing some of her retirement annuity, so she scaled back her hours in December to stay under the limit.

Mary is not sure just how long she will continue working. She does not, as she said, want to work so long that she no longer has her health and ability to travel and do the other things she wants to do. One factor for continuing working is that her daughter who has graduated from college wants to go on to graduate school and she and her husband want to provide her some financial support. Her husband has also returned to work as a consultant and plans to work until he is 60 years old. Mary said that when her husband is through working, she is through working.

Emergent Themes and Essences

This section contains an analysis of the master or *context* themes and constituent themes that emerged from the interview of each participant (individual case analysis) and a summary of the themes across all participants (cross-case analysis), along with relevant quotes from participants which illustrate those themes.

Context Themes

After the reading and reflection on the transcripts in phase one of the analysis, each of the interview transcripts was subjected to a review for emerging themes using version 2.0 of QSR NVivo© software. The NVivo coding process using a tree structure was followed for this analysis. *Coding reports* were produced for each transcript, even though the outputs in these reports were not treated as codes per se. Each of the initial themes reflected in these coding reports were associated with specific paragraph numbers in the transcript texts.

Each coding report along with the marginal notes and field notes for each participant was then reviewed to see if the initial themes fell into natural theme clusters. Four broad *context* theme clusters emerged:

1. Reasons for retiring
2. Reasons for returning to work
3. Barriers or challenges to returning to work,
4. Reasons for working for this organization or doing this type of work

The transcript for each participant was then reviewed to associate the initial themes from the coding reports with the four context themes, with reference to the transcript paragraph numbers. The results of this within-case analysis are shown for each participant in tables D-1 through D-12 in Appendix D. A cross-case analysis was then performed across all of the individual constituent themes within the four context theme clusters. The constituent themes within the context themes were the further analyzed and combined to reflect the essence of the phenomenon of retiring and returning to work as described by the participants (Patton, 1990; Willig, 2001).The constituent themes within

the context themes are summarized in table D-13 in Appendix D. Note that participants 1, 2, 10, 11, and 12 are women and 3, 4, 5, 6, 7, 8 and 9 are men.

Constituent Themes

The constituent themes of the *reasons for retiring* from their original jobs or career that some or all of the participants expressed were that;

1. they had planned for retirement and were prepared both mentally and financially,
2. they had not planned or wanted to retire when they did or were influenced by an opportunity, health issue or life change,
3. their spouse had retired or could retire or they wanted to spend more time with their family or on other pursuits and/or,
4. they were leaving a stressful work environment or a conflict situation with their boss or organizational policies.

The constituent themes of the *reasons for returning to work* after retirement were that;

1. they felt they had more to contribute,
2. their spouse was still working,
3. they missed the social aspect of and mental stimulation of work,
4. they felt their identity was still tied to working,
5. they wanted to stay engaged, stay in touch with their field or do something new
6. they wanted to continue to receive some extra income for vacations and other things and/or,

7. they wanted a transition to full retirement.

The *barriers or challenges to returning to work* that participants encountered were;

1. some organizations were not a good fit for them and/or did not understand the need of retiree employees for flexibility,
2. they had to adjust to a new salary level, role or status or new organizational values in their new work or job,
3. they needed to build a new reputation in a new organization,
4. they had to learn to work with younger colleagues or supervisors with different values and motivations or less knowledge than them,
5. they had to learn new processes or technology,
6. they needed to develop a new network and interview skills and/or,
7. they had to learn to manage their work-life balance.

Some or all of the participants chose to *work for this organization or do this work* after returning to work because;

1. they knew the organization and its reputation and the people and/or were solicited by them,
2. the organization values and uses their experience, contacts and knowledge,
3. they enjoy the work and how people work together,
4. they have an opportunity to mentor and help other employees,
5. they have no promotion pressure or supervisory duties,

6. they are able to work part time or on a flexible schedule and/or have some flexibility of assignments,
7. they like the pay and benefits.

Analysis of the Essence of the Phenomenon

In the following sections, each of the constituent themes within each context theme is briefly introduced and the specific components of that constituent theme are articulated with relevant quotes from participants. Each quote is followed by the participant number in parentheses. An overall summary of context themes and constituent themes and the essence of the participants' experience with the phenomenon is provided at the end of the chapter.

Reasons for Retiring

Planning for Retirement

The first two constituent themes of *planning for or not planning for* retirement were not mutually exclusive. All of the participants said that they had either had some vague notion when they would retire or had planned in advance for retirement and had a specific or general target date for retirement. The difference between the two essences was that those who said that they had *not* planned to retire when they did were influenced by some intervening event, such as deteriorating health, a life change or an opportunity to retire early. Those that had planned for and retired when they planned to do so, had performed some analysis and given some detailed thought to what their financial situation would be and what they would do when they retired.

Planned and Prepared for Retirement

All of the participants in the study were eligible for and received an annuity from a defined benefit retirement plan when they retired. The eight participants who had a specific plan for retirement (four men and four women) had calculated the amount of this annuity in advance and reviewed their continuing health insurance needs and other assets available for living in retirement.

We started probably in our early 50s planning for our retirement, which is late. It cost quite a bit for us to do it but we figured - you know, we looked back at it and thought well, I can stay and work to get - you know, we were looking at getting 75% of my salary which was 25 years, and then we looked at, well maybe it would be nice to have 80% and we started looking back at ways we could do it. And then about the last three and a half years we decided well then I could retire early and then it gives us an extra little bit of income by me working half-time and drawing my retirement. And then they also allow you to buy back time from - that you worked social security time, maybe or other jobs that you had that were not (under) the retirement system and I had three years of that that I could put in there too so that's what I ended up doing was buying a total of eight and a half years, gave me thirty-three years towards my retirement which is really an outstanding retirement from the state. I'm not paying health insurance because when I retired I made the decision to go on my husband's health insurance, so that made a big difference too. (1)

Because of my age and because of the years of service, there were some options that were made available to me for retirement. One of the options was you could take a reduced matching on your 403-B in exchange for health care retirement benefits. I'd always thought I would like to work at that facility for ten years. I had always thought I would retire after ten years. (2)

I was thinking about retiring in '93. (3)

Even before the transition I was already mentally prepared. I had enough time and it was time to allow some of the younger officers to truly demonstrate whether they have the wherewithal in them. I could have stood longer but again I don't want to be dead wood. I want to be sure that I had made a contribution. And I would have still. But it was still time to move on ... (4)

My original plan was to work until about age 57 and I don't know why I picked that number, which was kind of what my plan was. (8)

And I ran some numbers at the time and said, you know, I could stay until I'm 60 and if I do then my retirement plan will look like this and if I retire now my retirement plan will be less, unless I go to work and make at least this much money. I can actually cover my side, did it two ways, one a cash fund, a cash flow basis so that if I adjust - if I want to stay even on a cash basis I'd have to make \$25,000 a year in retirement, but if I wanted to be paid all of the money that I wasn't going into the retirement plan I'd have to make \$60,000 a year. And so I set that as my - my sight on a job that pays me \$60,000 a year. They were offering buy-outs which sort of combined toward me taking a retirement at age 54 and 1/2 effectively 6 months before.

(9)

I taught for 31 years and had reached a point where I decided that I would retire. But it was time, I felt, to make a change ... and so I went ahead and retired. I feel very blessed for where I am right now because I do have a retirement, you know, I did stay in there with teaching. So I do have that retirement which so many jobs don't offer, and I put the years in and so that's wonderful for right now. (11)

I had enough time and the retirement system is so weird, you can buy time, you can create the retirement you want. I said it to human services when I was retiring, is that I will not work; I have no intention of working. (12)

Did not Plan or Impacted by an Opportunity, Health Issue or Life Change

For the two participants who did not plan to retire when they did (both men), and for three of those who did plan to retire (all women), an opportunity, health issue or a life change impacted their decision to retire.

Full-time, the stress of it was too much ... my health was not good. (1)

I lost my husband and therefore, you know, had to readjust my thinking. I developed a relationship, re-relationship with someone I knew in high school and so in addition to now the decision is - going to retire in ten years is - moving to a new area. (2)

One day I was going to a dental appointment or something in mid-day and I heard this spot on an all news station saying, 'Retirement Places Rated' had just come out. And I left the dentist's office and went to the nearby

mall and got a copy of this book. And I went home and I talked to my wife and I said, I think I'm going to pack it in. ... her idea of retirement was, we move from here and after about 6 or 7 months we moved to South Carolina in part because I had, unlike most retirees I had a 4 year old daughter. So we moved down there, we wanted a city, we wanted warmer weather we thought, but we also wanted an area that had a stable economy and maybe some cultural outlets and what have you. (5)

There's all this advice that you really should plan your retirement well in advance. I found that hard to do, not only for retirement but probably for every aspect of my life, like how to look forward ten years from now and develop a plan and stick to it. I didn't get it. I guess there are people who do it but I certainly didn't. But I was aware that Gee, this is something I ought to think about. They were offering a buy-out and the \$25,000 looked kind of interesting. My plan that I formulated over a short weekend was not to work because I was interested in doing some traveling and something like that, something different from what I had been doing, at least that's what I thought I was interested in. (7)

Unbeknownst to me at the time that I decided to retire we ended up moving. (11)

Spouse Retired or could Retire or wanted to spend more Time with Family or for Other Pursuits

The decision to retire for four of the participants (one man and three women) was influenced to some degree by the fact that their spouse had retired or could retire or that they wanted to have more time to spend with their family or for other activities.

Everybody said why are you retiring? How are you going to keep busy? And I said, I won't have a problem with doing that, and I did keep busy My husband has flexible hours, he works four tens, so sometimes he's off on Monday, sometimes he's off on Friday so this way I'm working in the middle of the week when he's working and we have long weekends either direction. That's ideally what I wanted to do, to be able to do things at home without feeling pushed to get them done. Thursdays typically I have things that I need to get done because I am doing a little bit of child care on the side too for my grandson. (1)

We kind of made an agreement when I did retire and my wife retired at the same time, actually a few months earlier. (7)

My husband had been retired for seven years and we had discussed that I would leave at 55. And it was something that I really didn't want to do. But I also -- he's my number one priority and so I decided well, that's what I would do. I thought, I don't know if I'm doing the right thing but I'm doing the right thing for my husband. (10)

My husband's company picked up and - well actually they just disappeared, they disbanded and so he was unemployed and retired and I thought, well, I don't know how much longer I'll work. (12)

Stressful Work Situation or Conflict with Boss or Organizational Policies

Eight of the participants (five men and three women) cited a degree of work stress or conflict with a boss as a precipitating factor in their decision to retire.

Changing from the position that I was in to the position that I am in now, took away a lot of the stress too because I had to deal with all the problems and do a lot of problem solving, do a lot of planning and coordinating of stuff and now I don't have to do any of that anymore. I come in, I do what I need to do, and no issues that I need to work out and I can go home at the end of the day. I feel better health-wise, I was having trouble with my asthma and allergies a lot when I was working full-time and I don't have that now, they're almost totally under control without the medication. And I don't have near the migraines that I had when I was working. (1)

I retired at the end of June of '89 when I kind of burned out. (5)

As things changed and the high levels were now reserved for political appointees, people with no background in the field, they were just 'friends of' would come in ... I was dealing with them a lot and they were friendly and competent and smart and all the good stuff, but basically it got old listening to their great ideas about how we were going to change the culture. And by the time we got to the third one, I was getting sort of weary of listening. By the third one I was sort of looking for some break from this. It was just getting old. (6)

I was in a position that was directly under political appointees, so I had a little more adjustment to do when - and what happened to me was a new political appointee came in as my boss and he and I didn't necessarily see too eye-to-eye. So we kind of had a mutual agreement to disagree and he suggested - actually what was going to happen is that they were going to move me to another position and I brought up - now I was 51 at the time so I wasn't really eligible for regular retirement but I had had in my mind that if I got an opportunity to get an early retirement I was going to take it,

so when this came up he said, well, we could move you to a different position and I said, well, that's fine but what about the idea of early retirement? And he was so anxious to get rid of me so he said, yes, I'd support that. Of course in that - since I wasn't 55 they would have to abolish my job and do all - which they did. (7)

When I was 54, I was confronted with reorganization - actually the 4th and 5th reorganization of government and was tired of trying to move on, and so they offered me the buy-off and so I just took the money and ran. (8)

It was frustrating and high stress. (9)

The one thing that was hard with teaching was the inflexibility of hours. (11)

[I was] kind of tired of it. (12)

Reasons for Returning to Work

More to Contribute

Seven of the twelve participants (five men and two women) cited one of the key reasons for returning to work was that they were not ready to fully retire because they thought that they had more to contribute.

I didn't see myself as being someone who would be just staying at home or maybe, you know, just playing bridge and volunteering, so I decided that that really wasn't an option. And I had really never thought that I wouldn't do something, even if it was just going to be part-time. (2)

I knew that I wanted to go back to work because I was only 52, 53 at the time. ... I just wanted to do creative work. (3)

In my particular case I truly enjoy at least probably another five or ten years, maybe. I think I expected to come out working full-time but, you know -- and I think that was primarily because I knew, in fact I know, I knew at that time and I know now the challenges that the federal government faces and that I still felt that I still had time left in me. (4)

As I grow older, I'll speak only for myself, as I grow older I want to think Oh, I can still play with these guys. And if you do it every day and it's working, you're continuing to give yourself some positive feedback. I hope I'm making a contribution that they like. (6)

And I guess I'm not ready yet to just be retired. (7)

I left federal employment and retired from the federal government with the idea of not retiring but as of continuing to work, but in a reduced capacity. (9)

I'd still be working. And I do get real tired of people saying 'when are you going to retire?' Well, you know, I don't know if I'm going to. I don't know if I want to. (10)

Spouse Continues to work

Three of the women participants and one of the men returned to work because their spouses' continued working.

I would be fully retired about the same time that he would be. He has changed jobs several times too so he's built up in this new position and new retirement funding and it's kind of like a rule of 80 and it won't happen for him for another five years. (1)

I think one of the reasons why I decided that that wasn't really an option is that the person I married is in his own business and so he ... continues to want to work. (2)

My wife still works, so even though I'll be able to go places she isn't (available) necessarily but when she goes on business trips I can go with her to Las Vegas or New Orleans or wherever, and that's really nice. Even if I wanted to (fully retire) my wife who was too young to retire, wouldn't let me! And let me tell you I learned a good lesson very early on; she came home from work one day and I did not recognize from the tone of her voice how bad a day she had, and she asked, well what did you do today? And I said, well I drove out and walked the Manassas Battle field. Well that turns out to be probably the second worst thing I could have said. (8)

He's been consulting with them for about four or five years. But when he's finished, I'll be finished. (12)

Missed the Social Interaction and Mental Stimulation of Work

Four of the men and three of the women participants missed the social aspects of work and/or the mental stimulation of working.

I mean part of it is - the take away for me is not just the money, the take away here is the social aspect... (3)

I've convinced myself it far better for the body to fail than the mind. As long as I can hobble in here I'm not ready to pack it in. I did miss the business and the people. (5)

For five years, I was an usher at the performing arts center and I really liked that. I liked the people and learned that a tremendous number of them are very well educated, had responsible jobs before they retired, music lovers, art lovers, theater lovers, book readers -- a very interesting group of people. And this gave them a chance to do something, not be just 100% retired. There's the social aspect of having to go to a job. It's part-time. I was only working one or two days a week for four hours. And then you go to a concert and you got to see all kind of different music and plays, and what not. So that worked out pretty nicely. (6)

They're analysts, all of them here, which are folks I like hanging around with anyway. (9)

There's about a half-a-dozen of us that we see each other at least - we try to see each other three times a year. My former secretary and I go out at least once a month for breakfast and then last night was the annual dinner that we always had. I loved it (going back to work). I got to dress up, I got to go to work, and I got to learn about the light rail, I was back with the guys. Because that was my whole forte, I worked with a bunch of men all my life, and I was back with the guys. And I'm convinced that all they want to do is make sure that my brain doesn't go to mush. So you kind of - you have to keep yourself up and I think that, to me I have to - I don't want to get Alzheimer's. I don't know if I can stop getting Alzheimer's by staying busy, using my brain actively, but I tell myself I can. (10)

I also learned that my heart was in there with the kids just working every day. You know, it's not really with researching where I don't get to interact a lot with people. (11)

One of the reasons I wanted to do it was social. If I went to a grocery store today, right now, there wouldn't be a single person my age there. They're all -- they look eighty but I don't know how old they are. You need playmates and all your playmates are working. So for me a big part of it is social - Having good people that will laugh with you and stuff. Interact with them and then go off and do your other stuff. But it would be a little bit more isolating to retire when we did because a lot of people can't afford it and they're still working. So you just don't retire. (12)

Identity Tied to Work, Missed Working, and/or Non-Work Activities Not Enough

Five of the participants (three men and two women) said that they saw part or much of their identity as being tied to work or working, which they missed when they retired, and that personal activities were not enough for them.

My wife used to say that I was married to the job and there's probably more than a little truth in that. I was never one that had any big hobby that had to be pursued or something like that. I was getting bored. ... Men, for most of us at least, a lot centers around the job, what you do eight plus, ten hours a day or whatever. (5)

I don't have the self-discipline to work at home. After a couple of years of that, where I was working less and less, I was thinking, I ought to really just either go to work full-time or chuck the whole thing. (6)

I just left work. And started working off my heavy duty honey-do list; relaying the patio out back, relaying the slate floor, the foyer, repainting some base boards and stuff that needed to be repainted, cleaning things... And so I did this for like two months and then realized that I was too old for that kind of work, I really needed to go get a sedentary pastime. I started looking into going to work for various professional services firms, specializing in government contracting since the government is sort of the only business in town here. (8)

I dearly, dearly loved my job ... I was the champion of the women and the trainees and I felt like who would do that when I was gone, and frankly no one has. And my retirement party was something I really didn't want because I thought it would be so sad. During the first year that I retired I did what every woman does when they retire, they clean everything in their whole house. They have every intention of doing their recipes, which I still haven't done - 13 years, so. And so then I retired and I was doing the things at home and we were camping and getting back to reading at least two books a week and so forth. Again I went back into the workforce and I loved it. (10)

I also realized that I wasn't just going to fill up my time with just busy stuff as far as like joining all kinds of different groups. I don't want to just fill up my time with stuff, you know, it's more like - I have lots of things that I can do around my house that are very - you know, like all those pictures and the organizing that I thought I would get done, it still isn't done, so I have lots of things. I'm very good at figuring out what to do around my house that keeps me busy enough. And I might want to - you know, like this year I want to get financial stuff all in order so that if

something happens my kids don't have to figure out all this stuff. So I've been working on that. So I have lots of things that I'd like to just do that are personal things, but in the meantime too I want to be sure I'm reaching out and then making these contacts in case I decide that I want to pursue another job, or more of a job. (11)

Stay Engaged, Stay in Touch with their Field or do Something New

For seven of the participants (five men and two women), remaining engaged or reengaging with their type of work or field and/or doing something new was a factor in their decision to return to work.

I must be from the old school because I still think it's nice to get a paycheck and work for your money and be engaged. The money - it gives you a little extra money that you can count on and I think it helps you to be - you're still engaged in work, where you're not just sitting at home. And maybe it's a feeling that well, if I'm not working, I'm not doing anything, not doing anything good. (3)

I'm a firm believer in the mission and what we're doing ... Economics aside, why do we come back, you know, is it really worth the money that they're paying to continue to put up with the sorts of challenges that are there. I think deep down within most, I think would tell you it's because they're endued and continue to have a sense of a mission, sense of contributing to national interests, you know, whatever those might be. (4)

And by coming back to this particular job, what I've found - one good part is that I'm still in touch with the community. I mean we work very regularly with ... the government people we work with other contractors, and we work with some of the federal agencies that were some of the people that I had worked with at my former agency. So to me it's a big factor keeping your hand in, you know, knowing what's going on in your area. (7)

Just the fact that I think that people don't want to disengage will change things. Boy, once you do disengage you just become mush. I've seen people who decided to just quit, just sit around and watch TV or read books and they turn to mush. I'm able to stay intellectually engaged without tiring myself out, and I'm enjoying it immensely. And so I think that we're going to see that people are going to end up working, from the baby-boomer generation, a lot longer than people who retired in the 1950's and 1960's did. The things that built Sun City in Arizona and these places in Florida where you had huge blobs of people around for a quarter of a century doing nothing except playing tennis and golf, I don't

think you're going to see that same phenomenon with the new generation. (8)

And keeping your hand in is stunningly important ... And it would be so easy to get out of touch and when you're out of touch it's hard to get back, in fact, you don't get back. So you've got to stay in the game ... the motivation is the staying in touch. I meant staying in touch with the technology and staying in the game. (9)

One thing that _____ (my volunteer organization) does that relates back to being retired is it keeps you up to date on current events, if you're a good counselor. So you read the Wall Street Journal and you look at what's happening in - you always read the business section of the paper and you see which restaurants are going downhill and then you figure out, oh, why is that? When the girls call and they say, I need you to help me, I need to write this request for a proposal, and there'll be words and I'll say, I don't even know what this means now. You shouldn't be calling me, this is new jargon. And where can I find out about this new jargon? I threw myself into that, back into the nurturing part, helping the secretaries at _____ (my volunteer organization) or counseling and helping somebody else (10)

It put me in a whole new world of research, I was always at the other end of research in the classroom so people would come into my classroom and tell me what researchers were telling us to do and what we shouldn't be doing and all those kinds of things. Like the center thing kind of opened up for me by accident and that worked out really well, so now I'm more interested in, or I've had more time to think that probably I will look for something. (11)

Extra Income

Three of the participants (two men and one woman) cited income as a key factor in their decision to return to work.

I could retire early and then it gives us an extra little bit of income by me working half-time and drawing my retirement. This year we're using the extra money to pay off our house and our home equity loan. So it works really well to draw your retirement and then go back and work part-time and have extra income and that was the biggest draw to it. (1)

Living in this area you cannot live at a level that you're used to living with just a retiree's income, there's no way you can do it. I was struggling to try to cover all those financial responsibilities that resulted in my divorce; it was a 50% split and I really felt obligated that I needed to get back on my feet financially so I went back to work. (3)

Like everyone else I got used to eating and liking to eat on a regular basis and I knew I couldn't continue without working for any length of time and the wife's assault on the check book was not going to diminish. Unlike most retirees I had a 4 year old daughter. (5)

Five of the participants (two men and three women) said that having more income was not a key factor in their decision to return to work. However, they did say that having the extra income was useful for vacations and other activities that they might not otherwise pursue or, in one case, to ease providing support to a child in college.

I'm not a regular employee, I'm a consultant, so the days that I'm here I get paid and when I'm not here I don't get paid. You know the extra money you make between your retirement income plus what you can get places like this or, you know other companies. It's nice to have the extra bucks to spend as you wish. It's funded a number of trips to Europe for me and my wife. (6)

We kind of made an agreement when I did retire and my wife retired at the same time, actually a few months earlier, that we would live on our Civil Service retirement and then anything that I happened to make would be considered extra. We're not somebody who's living up the level of our income so it gives us the option of walking away from it at any time and I think that that's a big factor. So I'm not working for money, the money that I earn is basically extra money that I can use for travel. (7)

The money that I made, coupled with what my husband made, put on top of our pensions, all had to be given back, it was – we probably made just a few dollars because of the tax bracket. It isn't the money. I save the money aside. Two or three days a week and help me out setting up trainings? And so I'm calculating and I told my husband – I said, it'll take me about ten minutes to drive there, six hours a day, \$15 an hour. Well, we could go on a cruise; we'd never been on a cruise. (10)

I guess my first reaction when I first retired and realized that maybe I should look for something part-time or – you know, that would help relieve financial things if we wanted to take trips and things like that. (11)

We just made our last payment to college to get our kid – an undergrad. She'll probably want to go to grad school but she's talking about maybe working one year and then go and... And her choices – she wants to do international relations and her choices would be eastern colleges, tuition would be the same as undergraduate and that would be – we figure

graduate school, wedding, and then down payment on a house, those would be our last big things. (12)

Transition to Full Retirement

Five of the participants (three men and two women) articulated some plan or some vague reference to a time they would work less or fully retire.

I'm going to work as long as I feel that I am actually still capable of doing the job that I've been assigned. Eventually I do want to not to be working every single day but to do something either part-time or maybe just a contract kind of job where they would call me in when they need me and just a short-term thing. (2)

In my particular case I truly enjoy at least probably another five or ten years, maybe. Then again, who knows? I may decide after two years that it's time to leave. Enough is enough. Their expression is "been there, done that, don't need anything more". (4)

One of my colleagues has the right idea, he works half a day. And ultimately with my health and what have you, I may fall back. I could probably do it - to three day weeks I think would be ideal ... A four day weekend? Tuesday, Wednesday, Thursday...? So I think it will be possible. And I know that - you know, for what I'm doing and can be doing I'm sure that I can find something like that if I decide to do that - or when I decide, I should say when. (5)

I'm not really planning on working much past 65 but if I were to I could actually - you know, do the triple thing and get Social Security, retirement. (7)

I'd still be working. And I do get real tired of people saying 'when are you going to retire?' Well, you know, I don't know if I'm going to. I don't know if I want to. (10)

Two of the participants (one man and one woman) also tied their transition plans to the retirement of their spouse.

On bad days, especially when there have been two or three in a row she says, God, I can't wait until I'm old enough to retire, which will be another year and then she's planning to do the same thing. The big thing that I know we'd do more of if she didn't have to work all the time is take more vacations, not necessarily longer ones but more of them. (8)

You don't want to work too long and you want to be able to have the health to do the stuff you want to do. And when my husband works he works really hard, he just spent more than 20 days out in Nevada drilling and it was out in the cold, in the morning it was below zero and he's out at a rig and outside all day and he doesn't want to do that forever. And so he's been consulting with them for about four or five years. But when he's finished, I'll be finished. And we talked about when we're 60 that we would stop. (12)

Barriers or Challenges to Returning to Work

Some Organizations were not a Good Fit and/or did Not Understand the Needs of Retiree Workers

Four of the men who participated in the study said that they had either interviewed with several companies or had worked for an initial company after retirement. All of them had rejected offers from or left these companies because they did not like the way the company operated and/or the managers did not understand the needs of retiree employees for flexible work schedules, a sense of accomplishment and no desire for being a manager or leader or for career advancement.

My point to them was, you know you have a diversity of people that work under you and all of those people need to be treated and managed differently. I need to be managed a lot differently. And they would look at me and say, no, we'll manage everybody the same here. Well, that doesn't make sense, you're different people. Someone who's retired ... I just wanted to do the work and get paid for it. I said I don't need any courses. Why should I take the courses? I will take courses to improve the work that I'm doing - immediate work that I'm doing. I've done those - I've taken those courses on my own, but I don't need all the other courses. I just wanted to do creative work. They're for someone who's going to move up in the company. I'm only going to be here for a few years and then I'm out of here. I felt like I was being prostituted a little bit by - they'd ask me to go to meetings, not because they wanted me to know but because I knew the people that were going to be at the meetings. So I felt a little bit that I was being used that way. (3)

When I thought about doing something else it occurred to me that when you go into an employer and you say, oh by the way, I don't know anything about what you're doing, and oh by the way every time my kid

has a day off I want to take that off. So they probably used me as best they could at the time. But what we initially set out to do never evolve. We changed direction. Well, after about a year and a half where we were preparing to help them get, we never got there, we never got close but we kept them happy as heck along the way and ultimately what we thought we would do was junked and we did something totally different. In the sight of a year and a half [we] didn't come close to ever delivering anything that we initially set out to do. (5)

They were program management jobs and every time I interviewed with somebody I could see this 70 hours a week, you know, 11 hour a day type jobs that - you know, offering good money but you would have no time and you get into some of these projects that, you know, just demand 24 hour a day focus on. And I knew that I didn't want to do that. (7)

That makes us different than some of the firms I interviewed with and there were the firms that I know people who are in my age group are now working for. To me it makes no sense to be in your late 50s, early 60s and having to go out and put in nine hour days trying to attract business. (8)

Adjustment to a New Role or Status, Organizational Values or Salary Level

Two of the women and four of the men in the study said that they had to make an adjustment in their thinking around their work role and status, different organizational values and/or salary level when returning to work.

I do tend to talk to the person - or answer questions the same as I did even though it's not my responsibility anymore and people will still come to me to get questions answered rather than to go to the person that they've hired to replace me. And I try not to let that happen but it's hard. She can answer the questions as well as I can but some ... are just used to coming to me, or calling me, getting the answers from me. (1)

I also had a certain level of salary that I wanted which could have been gained by working part-time. I didn't necessarily have to take a full-time position based on my retirement money and based on other factors; I had decided X amount of dollars would probably suffice. I was kind of amazed at how little they were paying [here] for some of the jobs that I interviewed for. When they asked you, well what was your previous salary? ... And I told them and their face would drop because I was making a lot of money when I left the hospital. The question became then would you be willing to negotiate for much less? (2)

I think when I came to work here it was a cultural shock to me because I was used to working in the government, now I was working - and I was the customer at the time, now I was working for the company and now I am the contractor and the actual responsibility and so forth was totally different than I was used to. I was now catering to the customer and that was hard for me to do because I had been the customer at one time and I had people catering to me. (3)

The retiring from federal service and then transitioning into a new second phase of career opportunity really wasn't too bad in that the federal government had a preparatory program to kind of transition you, so to speak, or to allow you time to decompress after years of federal service. I'm on this side of the table - where it was reversed, you know, where I would be doing the interview; I was being interviewed, if you will. A little bit - I don't say, not apprehensive or nervousness. I was well prepared going and knowing that whatever authorities that I had as a manager or as a supervisor; I abdicated those once I left. And you know, realities are I come back in a different iteration, a different version. And I have no authorities per se. And now you go in and say, well, you know, I've got no authority. And I say, Pete, Suzie, Jim, I'll do what you want. What do you want me to do? If you don't want me to do anything, fine. (5)

As a consultant you have zero power it seems so you're lucky to get people sometimes to even answer the phone, to be willing to talk to you. So yes, that was a major change. I just want to be a part of a team. I like working but I don't want the responsibilities of trying to sell these finished products or, you know, going through the stuff that I had spent so many years doing. (6)

I was telling someone the other day that it's really strange, when I go to see a client they tend to stand up for me, because I used to be the senior executive 2nd level supervisor of these people. So yes, you walk in a door and they stand up. I'm just a - I'm nobody now, right? (8)

Need to Build a New Reputation

Two of the men who participated in the study felt that having to build a new reputation was a barrier to finding a new job and fitting into a new organization after retirement.

Coming here was like I was starting all over again to build my reputation; my reputation was made in the agency. (3)

I'm on the other end and now I have to 'sell' myself after the number of years I've had in federal service, to an audience or individual who themselves have not had the exposure to the federal government or, for that matter, in private sector. So OK, you know, it's all within my resume. I really shouldn't have to go through this but for the sake of interview process; we're going to go through it. (4)

Working with Younger Managers and Colleagues

Three of the men in the study said that they found it difficult to work with younger managers who had less experience and knowledge that they had. Also, they had experienced difficulty in working with some of their younger colleagues who had different values and motivations toward work and the organization.

The other thing was dealing with a workforce that was a lot younger than I was. I'd never worked for younger people before, all my supervisors were always older than I was, or the same age. They didn't have the experience, they felt somewhat, I believe, intimidated by me. I think they felt that perhaps I could see that they were new managers and that they felt uncomfortable by that. I'm not working with a real diverse workforce, like really young people with no experience. Many times I saw a lot of short-cuts being taken but they probably didn't know that I saw were being taken. My sense was that the younger people were in it for themselves and not really dedicated to the mission or the company. And that bothered me some, that they were not in it to better the cause or to be involved in making our section strong and they were mainly in it for their own benefit. (3)

Well, generation "X" or whatever they call them nowadays, not having had the expertise, not having had the challenges, not having had the opportunities. It's a little bit of a challenge to try to educate them in a short order. To say here's what I've done, I don't need to prove myself to you or whatever. And I've only been here a year, or coming up on a year, is the esprit de corps, there's no true sense of the mission. Many of the younger officers, I'm talking who probably have from one to five to seven years, have volunteered to me they're not going to be around twenty to thirty years. I don't know, because how do you sustain the expertise when you keep moving around. You don't -- the depth and breadth of what you need is not there. So with many of them, both in the government as well as out, have expressed, hey, whoever has the highest dollar, I'm going with. I think that's the difference in the mentality in the current generation. ... We knew that it was a stable job for on average twenty-five, thirty, thirty-five, forty years. Our eyes were already on that horizon. OK, I'm

going to be doing that many years, it's going to be 24/7 if necessary to get to that milestone. Today's generation - maybe they're better visionaries than we. They've locked in on the target ...in five or seven or ten years and I'm out of here. So they'll probably do much better financially, who knows. (4)

The younger generation though, by and large, you've got very impatient, many of them think that they should be much further down the road than they are and some of them don't realize, and you can't tell them that they have to pay their dues. She's just convinced that it's her turn now and her due is to move along and to get into a higher rating in the field that she's in. Occasionally she'll come to me and ask questions or advice or something but when you try to help her or if I correct something or if I, you know, red line, take out, or mark it up or whatever, and I'll offer her the opportunity to explain why I did something. What kills me is the next time it happens I'm going to have to explain to her again. And you would think that, you know, there are certain things that you take a long time to learn and you have to have the right opportunities to learn to where you don't have to spend a lot of time researching it to know what to do. And when one of those comes along if you can learn from somebody who's already been there and done that, it doesn't make sense to me to just kiss them off and then have it come up two months, six months later and not know why they did it. (5)

Need to Learn New Technology or Processes

Four of the women, but none of the men, who participated in the study cited the need to learn new technology or processes as barrier or challenge to returning to work.

And so for that four years between when I hired her and I retired I wasn't doing it and so I didn't stay on top of it so I had to learn the process all over again; things that I have done before but that I had not done for a long time. And policies change, procedures change so I really did have to learn again to do stuff. (1)

Ultimately I ended up taking a job - actually in an area that I was unfamiliar with. So this was kind of a stretch, so that was one reason why I was interested in the job, first of all it was different; I had never done it before. (2)

One thing I'm finding as a look in the paper at jobs is computer skills, I don't have a lot of those because of being in the classroom for so long, elementary classroom - you know computers were introduced during the time that I was in there but it was not necessarily - we were not well trained with computers. They were just placed in our rooms and kids

started picking those skills up. I have taken a couple of classes through the school district here, through the center on Excel and Word but now I just need time to practice that kind of stuff. (11)

I have a notebook and everything that they do, I write down. I write down what it is and then all the steps until I've got it in my head. I mean these people are all younger than me and all just whizzes. So you know, you just ask somebody 'would you show me how you do that?' And they're nice, they help me. (12)

Need to Develop a New Network and Interview Skills to search for a Job

Three of the participants (two women and one man) found a challenge in returning to work in having to establish a new network of contacts and develop interviewing skills to effectively search for a job.

The decision about what to do next was colored a little bit by moving to an area where I didn't have any contacts anymore. Actually went to one of the career services and thought that they could help me get contacts in either the hospitals or in other health care facilities and that worked a little bit; they did give me contacts and I was able to call around, but it wasn't very useful. I also started looking in the want-ads to see whether there was something that would appeal to me. I think I've started to meet other people in the area and, you know, getting a feel for what else is available. I hadn't really interviewed nor done anything for ten years. (2)

The core of the program, roughly a 90-day program, and the value utility of it was actually more so to make contacts with the private sector. It was not necessary to provide you any new knowledge. It was more so to say OK, and they don't necessarily lead you in any direction, they just say here are all of the private sector firms/corporations that are looking for individuals with expertise. (4)

I've lost those contacts by moving, so you need to build those contacts again and meet people. I think there are other jobs out there that I would be able to do as a matter of - you know, making contacts with people or hearing of something that maybe isn't advertised. I never even did a resume because my jobs that I did with teaching were kind of prior to having to do all those kinds of things. I've filled out applications but as far as like a personal resume and cover sheet and all those kinds of things, I was in the school system for 30 years, you know. I realized that when I got down here I was going to need to join certain things, or join some things to meet people. And so I've been active doing that. So between - like I've joined newcomer's club, which of course is more for social,

because I wanted to hike, but through that I've met people that have had all kinds of different jobs so I've been networking with people through that. I've joined a Bible study group so I met a lot of women that way. I've worked at the center and have networked through that and through some educators there, as far as like putting the word out that I'm available. So I've spent some time laying that groundwork as far as being out in the community and then just kind of been listening - keeping my ear to the ground as far as like whether any of those organizations would need somebody or if they would know of somebody else that would know. (11)

Managing Work-Life Balance

Three of the women and one of the men who participated in the study said balancing the needs of returning to work with needs of their family was a challenge to returning to work.

I would say the only thing that's the downside is the driving; it's a little bit of a challenge. I was going to several facilities and so that was appealing in the beginning - less appealing now that I've been doing it for a year. (2)

I had a deal with my company that as long as I kept my customer happy and my kid was off and I wanted to take the week off, I did. (5)

I thought I don't know if I'm doing the right thing but I'm doing the right thing for my husband. (10)

I'm trying to discern where that fits in with my role as a wife, and my husband's doctorate program and being supportive to him which is pretty time consuming right now for him. Do I want to do it everyday where I have to go someplace else to do that, and then that would also add stress around our house? (11)

Reasons to Work for This Organization or Do This Work

Knew the Organization's Reputation and People and/or was Solicited by the Organization

Nine of the participants (three women and six men) had some knowledge of the organizations and/or the people in the organizations prior to their retirement that they ended up working for after retirement. In some cases, managers or others in these

organizations solicited them to come to work for the organization or work on tasks for the organization as a consultant.

I had the opportunity to work with the department, to come back and work part-time for them. They have asked me to stay on a part-time basis to be the program assistant.... (1)

There was a real demand at that time for ex-agency people and I was offered jobs. I didn't even have to go out and look for a job. The boss called me and said, hey come over for an interview. So it was a natural progression. I didn't interview with any other companies I just came right here. (3)

[I knew] the company's history, knowing the kind of people that they've hired, talented, etc. Kind of was a natural progression for me, knowing where they were trying to make in-roads and knowing what activities for the government they were trying to support. (4)

This was the only company that I considered simply because it's big enough and entrenched enough in various places that I knew that I could find variety. And it's been a good move, I've enjoyed it. (5)

I got a call from one of the guys here, they were looking for somebody with the kind of background I had, so I came over here. I've been here since. (6)

I was off work for a couple of months and I was starting to get some calls because I had good experience. I had been in an office which utilized this company as a contractor so I knew everybody over here. (7)

I interviewed - I was pretty sure that there would be this opportunity because there seemed to be other people who were out doing it. Although I didn't know anyone specifically, at least I didn't know that I did, actually it turned out that I did know people. I wound up knowing people here, I knew someone at this company for one, who was out here. (9)

Of course everybody knew then when I was retiring because they put it out all over the wire and people came from everywhere. A friend of mine worked at a telecommunications company and she was in over her head and she's a good friend, a young woman, she's 50, and she calls and she said, I really, really need you, and it's close to your home and I'll pay you \$15 an hour and would you come to my company ... two or three days a week and help me out setting up trainings? (10)

In December I got the call and, you know, it was a good arrangement where they realized that I was retired and I had plans for trips and stuff and that wasn't going to be impacted and so it worked out fine. (12)

The Organization Values and Uses their Experience, Contacts and Knowledge

Six of the twelve participants (three of the men and three of the women) also chose to work for the particular organization or do the type of work they were doing because they felt that they were able to use their prior experience and knowledge.

And everything that they would be doing is what I have done for the last ten years. Its things that I have done before but that I had not done for a long time ... and I am doing a few things that I did before. I think that that is good to keep someone who's in the position there for a while longer so that they can cover it and get the training done. (1)

I feel like I'm being useful, I feel like I'm giving back the experience and the things that I learned over the years. (3)

They know the value of the expertise. They're doing their best to bring that back. So again, one's life experiences and tenure with the government, or for that matter I suspect in private sector as well, provides you that ability. The actual transition itself into the -- from the federal government into the private sector or defense conductor - no major adjustment ... (4)

The Company that I went to work for was built primarily by getting old-timers or grey beards like me, so-called subject matter experts. ... The point is the government is still going to pay for it because they're going to look at what you can offer. (5)

You get these assignments because you have some background in the subject area, so yes; I think I have something to offer in that regard. (6)

[They selected me] because I had good experience. The pool of experienced people is shrinking so dramatically that they are willing - you know, the company is willing to almost bend over backwards to accommodate your needs. I'm kind of like a senior grey beard type guy who - you know; I've been doing this for 40 years now. They try to match the person with the job so there's very little - you're ordinarily not thrown into an environment that you haven't had some familiarity with before. A couple of us here who are old time government people, I tell him we're his utility infielders, because we can kind of - because several of us have worked virtually every area of logistics over our careers, or at least we're

familiar with them. So, you know the bosses will come to us and say, can you work on so and so, and basically it's - you know, 99 times out of a 100 these are subject matter areas that we have some familiarity with. (7)

Extensive experience is much more valuable than modeling - than IT skills and some of these other things. And so that's kind of refreshing to know that there are some skills that don't die and go away. There are a number of people on this floor who are working on projects that have the same title as something that I did a quarter of a century ago. (8)

Then people started calling me; could you help, we need this, we need that, how do I price this...? And these are all these people that I worked with or hired at one point. My friend and another young woman put together a proposal and they won it. And they paid me to study that proposal and it was just seat of the pants for me. (10)

... Could just start work, they didn't need to be trained. It's pretty common in this state, very common. We had a lady in our area that had retired and she was in charge of all the personnel rules. She retired and immediately was called and asked; would you come and work for us? (12)

Three of the participants (all men) disagreed on whether or not the fact that their organization hired them and used them in part for their contacts in their former organization was positive or negative.

I felt like I was being prostituted a little bit by - they'd ask me to go to meetings, not because they wanted me to know but because I knew the people that were going to be at the meetings. So I felt a little bit that I was being used that way. (3)

It's a revolving door, I left the federal government. I'm right back supporting the federal government. That also is something that is exploited naturally by the contractor is what skills you bring but beyond the skills, what kind of contacts do you have, who do you know? And who do they know? So it's always a spin-off. And I don't mind doing that and I have no problems doing that because it's a natural phenomenon, if you will, in life or in any employment. (4)

This business is incestuous enough that just your previous career - people know you, you're known by name and that's what the company is selling. (5)

Enjoy the Work and how the People Work Together

Ten of the participants (four of the women and six of the men) said that one of the reasons they joined their organizations or chose to the type of work they were doing, was because they enjoyed their work their colleagues.

I like the people in the department; I like my supervisor, the one other person in the office with me. We worked well together the whole time. (1)

And I've really enjoyed it; I've gotten a lot of satisfaction out of it. (2)

Now I'm working with people who are ex-agency people who understand, we all understand that - I'm just more upbeat. (3)

I'm still hanging around because I like what I'm doing. (5)

I've got my health, I like working here. It's a very level structure. Not like the government where it's so pyramided. Here's it's not that at all. And you're constantly on projects with different combinations of team members, so you're meeting new people. This is actually a very employee-friendly place. (6)

I was treated very nicely, and I still am. I've been treated so well here at this company and part of it I think is because I know everybody in the company. (7)

And the work I get to do is intellectually interesting most of the time. There's no pressure, no deadlines, or seldom is there a deadline. I'm able to stay intellectually engaged without tiring myself out, and I'm enjoying it immensely. (8)

The people here are delightful, they're smarter than the dickens, they're pretty much all independently minded, even the ones that work here seriously, they didn't come here to get rich, you know, they came here because they like to do good work for their - they're technically oriented or they're technically focused and they're often not people-people, they're analysts, all of them here, which are folks I like hanging around with anyway. (9)

I just have done it for about 18 months. And it was great. Again I went back into the workforce and I loved it. I got to dress up, I got to go to work, I got to learn about the light rail, I was back with the guys. Because that was my whole forte, I worked with a bunch of men all my life, and I

was back with the guys. And regardless of what anyone says you learn something every day in your life from somebody. (10)

There's nothing down about it. It's a learning environment, they pay me the same as I made before, plus they wanted to give me an increase and I said no. You know, I'm the same as the other people here; I should stay the same as everybody else. Yes, so you know, you just ask somebody 'would you show me how you do that?' And they're nice, they help me. So at one point she had four people that I had worked with at different times in my career and it was like old home week, you know, what have you been doing, and what have you been doing? (12)

Opportunity for Mentoring or Helping Others

Four of the women and two of the men cited the ability to help or mentor others as a reason to work for their organization or do the type of work they were doing.

I had trained her for the year before but you know, we missed stuff, there's just too much on the job that we missed a lot of things. To make sure that I covered all of the training that was necessary for that position. There's too much information on my job that I left to have covered it in two weeks. It almost takes a full year to make sure you cover every cycle of what that job does. (1)

The one that I devote the most time to, there is an opportunity to try and help some younger people out. They're aren't always that interested but once in a while you find one that you feel is worthy of some attention and you try and channel them, as best you can, to do the right things. (5)

I do a lot of mentoring in this job even though I don't get paid for it per se; I only get paid when I'm working for a client. But a lot of the work is mentoring and helping the young guys to see what the heck's going on and how to - you know, what they ought to be worried about, where the risks are and that sort of thing. (9)

I threw myself into that, back into the nurturing part, helping the secretaries or counseling and helping somebody else (10)

I also would like to know that what I'm doing is helping. And part of that comes probably from being a teacher for so long. I mean that was a job where I felt positive satisfaction you know, and there's lots of return for what I gave, so I gave more, you know? (11)

And you know I'm working with another woman. I was her mentor and so it was an exchange. And the other lady was the one who showed me

this other thing. And she said if you have any questions, there's a door with a window next to it on her wall, and it's my wall also, and she said knock on the window and I'll know it's you. (12)

No Promotion Pressure or Supervisory Duties

All of the male participants cited the fact that they had no pressure to move up the career ladder or to supervise people or manage projects as a reason they chose to work for their organization.

I didn't want to be a manager; I didn't want the headaches, the work hours and all. I just wanted to have a regular job ... I just wanted to come in and do my work during the day and leave. Someone who's retired like myself who - I just wanted to do the work and get paid for it, I had no aspirations of being manager or moving up, or doing anything like taking additional training. I said I don't need any courses. Why should I take the courses? I will take courses to improve the work that I'm doing - immediate work that I'm doing. I've done those - I've taken those courses on my own, but I don't need all the other courses. They're for someone who's going to move up in the company. I'm only going to be here for a few years and then I'm out of here. (3)

Not from the standpoint of management for management's sake, for impressing - I'm the leader - Certainly not for having to do evaluations. (4)

I don't want to manage people, I've been through that, got money and I've done better, done that, got my T-shirt, I'm not going to do it again. That's the most onerous part of any form of management is having to deal with the people and worry about their careers, I'm just not going to do it again. I seen guys that I report to here, that's not for me. I was never driven by promotions, it was job satisfaction and today it's still that way. (5)

Since I made the switch, I discovered I really absolutely do not want any promotion opportunities. I don't want any more responsibilities in whatever project I'm working on. Management is of no interest to me. I just want to be a part of a team. I like working but I don't want the responsibilities of trying to sell these finished products or, you know, going through the stuff that I had spent so many years doing. It was nice to get away from it and I want to stay away from it. I'm happy doing the work and I'll do whatever, you know, you think you want me to do and I'll offer advice, and take it or leave it. (6)

I don't want to supervise anybody; I don't want to be in charge of anything. I'm a worker, just give me the job, tell me what it is, tell me when you want the product, what's the deadline date and I'm going. But don't put me in charge of anything. (7)

I said to somebody when they wanted me to be a manger I said, if I wanted to be in management I'd stay in government where the perks are better. You know, bigger offices, more prestige, it's just better. Early on they kept wanting me to be a project leader because they felt that I would be uncomfortable working for people who were younger than me, and I said look, after you've worked for a couple of political appointees, you can tolerate anything! (8)

I will do no supervision. I won't be a project lead, in fact when they ask me to be, which they frequently do, I tell them if you want I'll lead from beneath but give one of the young people an opportunity to be the visible lead. And frankly I like analytical work. They were suspicious of me at first because I was too high graded, they were afraid I wouldn't do any work. So they said we don't want somebody like you because you won't get down in the trenches and do the analysis. And I had to do some analysis before they finally believed me that I was willing to do some analysis and then they said, oh OK, never mind, you're OK. (9)

Part Time or Flexible Work Schedule and/or Assignments

Ten of the participants (six men and four women) cited a key reason they are working for their organization or doing the type of work they are doing is that they have a part time or flexible work schedule or choice of task or project assignments.

The reason I retired in the first place was to go from working full-time and have the opportunity to maybe either not work at all or work part-time. I had the opportunity to work with the department, to come back and work part-time for them. They let me set my own schedule, what days I wanted to work, what hours I wanted to work. I come in, I do what I need to do, and no issues that I need to work out and I can go home at the end of the day. (1)

The definite advantage to the job is my schedule is my own, I set it up on my own with the caveat that I do go to these different facilities, six of them throughout the state monthly or every six weeks, depending on my schedule. But then some days I work out of my home office. I don't have to go to a spot every single morning and stay there for eight hours plus and then come home. And I can work in the evenings if I want to if I find

something in the morning I can make up my time in the evening which is very nice. (2)

I worked seven years full-time, three years I've been part-time. I can do things that I didn't have time to do before. We have three guys and they don't want to work full-time. I mean, it's a full-time job but they couldn't work a full month being gone from the family, so they go off and do their thing, then after the month he flies back to Montana. We have another guy from Memphis, Tennessee who drives up or flies up. We have a guy who has his camper who comes up and he stays in his camper. So we're calling on people who are living hither and yon out in the never, never land, so to speak, and they are still active in the workforce. (3)

One of my colleagues has the right idea, he works half a day. And ultimately with my health and what have you, I may fall back. I could probably do it - to three day weeks I think would be ideal. [Maybe I could work] a four day weekend? Tuesday, Wednesday, Thursday...? (5)

I don't have to worry about a certain number of days of leave, whether you use them or not. I'm not a regular employee, I'm a consultant, so the days that I'm here I get paid and when I'm not here I don't get paid. (6)

It's not part-time because I tend to be working almost full-time except if I want to take 3 or 4 weeks off. We work on a project's basis and so I try to time my travels based on the intervals between projects and the company seems to be very - I don't know, I mean they would like me here all the time just like they would any employee. (7)

This one fit my mold better because they were willing to hire me for part-time. I only want to stay at work for 8 hours a day. And so that's worked out really well because in fact I'm on projects where I come and go pretty much as I please. They've finally gotten used to the fact that if they want me at a meeting, they can't wait until the afternoon of the day before to tell me about it because I'll probably have to go early in the afternoon or will show up in the mornings. So I've been able to work short days or intermittent days. This company especially is very flexible. The projects I'm on if they stall I go home. I just take the day off. (8)

I sought a job with that in mind where I could work on an hourly basis and take a lot of free time off and have some flexibility in when that time off was going to be. So I work spring and fall if they've got work for me and have cut my expectations, of course now I don't have to make any money to make my financial plan work. (9)

So when I got down here and let things settle for a few months I decided that I should look for some part-time work.... some flexibility as far as the

hours. At this point, if I had my choice I would like that flexibility and I'd like to have part-time with flexibility. (11)

I work two days a week and for the first six months I was temporary so I came and went. And I work Monday, Tuesday and he works Thursday, Friday, so we could share.... The only down side is the alarm goes off and it's a shock on a Monday morning... that's just like being at work again, you know, you have to get up, you have to get ready, you've got to get down there on time... And that's tough; Tuesday's not hard but Monday morning.... (12)

Pay and Benefits

Three of the women and two of the men who participated in the study said that the pay and benefits they received were a factor in their decision to work for their organizations or do the type of work they were doing.

I'm going to get a change here and I'm still going to be able to make the amount of money that I was making and not have all of that to deal with. Because I could have gone half-time and stayed without retiring but then you look at - you're not going to have the income. I'm not paying health insurance because when I retired I made the decision to go on my husband's health insurance, so that made a big difference too. The other good thing about it is you get vacation and sick leave too. (1)

... They pay good money here; the salaries are good, particularly for people who can bring in work. (3)

And she said, oh yes, well we love you and we'll give you all that freedom, she says, but you ought to have more money, let me give me more money. And I said, OK, if you go to twist my arm, so I got a raise anyhow. I mean how could you not like working for a place like this? (9)

A good friend, a young woman, she's 50, and she calls and she said, I really, really need you, and it's close to your home and I'll pay you \$15 an hour and would you come to my company. Two or three days a week and help me out setting up trainings? And so I'm calculating and I told my husband - I said, it'll take me about ten minutes to drive there, six hours a day, \$15 an hour. I don't charge very much for that, I charge \$2000 because I have it all on the computer and all I have to do is go in and make any little tiny - like if they want to add a little piece here, a little piece there, erase a piece here from the year before, it takes me about 2 minutes and I don't feel ethically right charging any more than that. And people tell me that I'm silly, but I have to look in the mirror. (10)

When you work for the state you could work like one hour a month and you get all the benefits. You don't make enough money to pay your part so you'd have to make up the difference, but as a part-timer I'm getting all the benefits. And the big mover is health insurance through the retirement system, our insurance is a little more than \$700 a month, our portion, and through the state it's going to be I think \$200, so a major difference and it's the same coverage. (12)

Summary of Findings

Four theme clusters emerged from experiences of the participants with the phenomenon of retiring and returning to work in response to the grand tour question; “what has been your experience with retiring and then returning to work or to operating your own business?” The theme clusters, which formed the context of the study, were the participants’ (1) reasons for retiring, (2) reasons for returning to work, (3) barriers of challenges to returning to work and, (4) reasons to work for this organization or do this type of work.

Within the theme clusters, specific constituent themes emerged from the participants’ experience with the phenomenon. Not every participant shared every essence within each theme cluster. Also, there were some differences in the pattern of constituent themes shared between the men and the women who participated. The constituent themes within the major themes and the participants shared these constituent themes are shown in Table 4-1, with the constituent themes for the male participants in the first seven columns and the constituent themes for the female participants in the last five columns (shaded).

Table 4-1 Themes of Participants' Experiences with Retiring and Returning to Work by Gender

Participant Essence	P-3 M	P-4 M	P-5 M	P-6 M	P-7 M	P-8 M	P-9 M	P-1 F	P-2 F	P-10 F	P-11 F	P-12 F
Reasons for Retiring												
Planned - Financially or Mentally Prepared	X	X				X	X	X	X		X	X
Did Not Plan - Event or Opportunity			X		X				X		X	
Spouse Retired, Family, other things					X			X			X	X
Job Stress or Conflict			X	X	X	X	X	X			X	X
Return to Work												
More to Contribute	X	X		X	X		X		X	X		
Spouse Working						X		X	X			X
Social Interaction, Mental Stimulation	X		X	X			X			X	X	X
Identity tied to Work			X	X		X				X	X	
Stay Engaged/In Touch with Field	X	X			X	X	X			X	X	
Extra Income	X		X	X	X			X		X	X	X
Transition to Retirement		X	X		X	X			X			X
Barriers/Challenges												
Some Orgs. do Not Understand Needs of Retiree Employees	X		X		X	X						
New Role/Status, Salary Level	X		X	X		X		X	X			
Need to Build New Reputation	X	X										
Working with Younger Colleagues or Supervisors	X	X	X									
Need for New Knowledge or Skills								X	X		X	X
New Network and Interview Skills		X							X		X	
Work-Life Balance			X						X	X	X	
Why This Org. or Work												
Knew Org./People and they Solicited Me	X	X	X	X	X		X	X		X		X
Org. Uses my Experience, Knowledge, Contacts	X	X	X	X	X	X		X		X		X
Enjoy Work, People, Teamwork	X		X	X	X	X	X	X	X	X		X
Mentor/Help Others			X				X	X		X	X	X
No Supv. Duties, Promotion Pressure	X	X	X	X	X	X	X					
Part time, Flexible Schedule/Assignment	X		X	X	X	X	X	X	X		X	X
Pay and Benefits	X						X	X		X		X

Reasons for Retiring

Four constituent themes emerged within the context theme of reasons for retiring among participants. While all of the twelve participants said that they had given some thought to retirement, their planning for retirement and the timing of the decision to retire varied widely.

Eight of the participants (four men and four women) said that they had, to some degree, financially and mentally *planned and prepared for retirement* and retired when they had decided to retire. Two of the male participants who had *not planned or wanted to retire* when they did, and two of the female participants who had planned to retire, were influenced in their retirement decision by an *opportunity, health issue or a life change*. One of the men was influenced by an opportunity to receive a cash buyout bonus for retiring early, while the other made a serendipitous decision based on reading a book on the best places to retire. The decision to retire by one of the women was influenced by the death of a spouse and a subsequent remarriage, while the decision of the other woman was influenced by a health issue.

Four of the participants (three women and one man) based their decision to retire, in part, on the fact that their *spouse had retired or could retire or that they wanted to spend more time with their family or on other pursuits*. Seven of the participants (four men and three women) said they retired to get away from a *stressful work environment or a conflict situation*.

Eight of the participants (five men and three women) said that they decided to retire in part or in whole due to the stress of their work or a *conflict* with a boss or the policy direction of the organization.

Reasons for Returning to Work

The reasons for returning to work after retirement were centered on seven constituent themes. Seven of the participants (five men and two women) returned to work because they felt they *had more to contribute*. Four of the participants (one man and three women) returned to work, in part, because *their spouse was still working*.

The need for the *social aspect of and mental stimulation of work* influenced the decision to return to work of seven of the participants (four men and three women). Five of the participants (three men and two women) said their *identity was tied to working* and non-work activities were not enough to keep them satisfied. Being able to *stay engaged, stay in touch with their field*, was cited as a factor by seven participants (five men and two women), as a reason to return to work.

Three of the participants (two men and one woman) said that the need for *extra income* after retirement was a key factor in their decision to return to work. Five others (two men and three women) said that the extra income was not a key factor in their decision to return to work but was nice to have for vacations and other things. Six participants (four men and two women) said they wanted to continue to work for a period of time as a *transition to full retirement*.

Barriers to Returning to Work

Four of the men interviewed with several organizations, or worked for an initial organization after they retired. They rejected offers from some of those organizations or left their initial organization because the *organizations were not a good fit and/or did not accept needs of retiree employees* for flexibility.

Four of the men and two of the women said that they had to make an adjustment in their thinking around their work *role and status and/or salary level* when returning to work. The role and status issues for the men were based on having to shift from being in charge to being a consultant without authority and from being a customer to a provider. For the women, one had to adjust her role from being the person in the office who people went to for answers to policy and process questions, to being in a support role to her replacement. The other woman needed to adjust her salary level thinking because of a geographic move.

Two of the men, but none of the women felt that having to *build a new reputation* was a barrier to moving to a new job and fitting into a new organization after retirement. One of them felt that the reputation he had in their pre-retirement organization should have carried over to the new organization, but it did not.

Three of the men, but none of the women said that they found it *difficult to work with younger managers and colleagues* who had less experience and knowledge and different values and motivations toward work and the organization that they had. In particular, these men found it frustrating that these younger managers or colleagues would not take their experience-based advice and/or felt threatened by their experience and knowledge, and that they did show the same sense of loyalty to the organization and its mission as they did.

Four of the women, but none of the men cited the need to *learn new technology or processes* as a barrier or challenge to returning to work. For two women, the challenge was one of shifting within their field of expertise, which they found a stretch but only a

short-term barrier. For the other two women, this was more of a barrier because they had to learn new technology to apply to a job.

Three of the participants (two women and one man) found a challenge in returning to work in having to *establish a new network of contacts and develop interviewing skills* to effectively search for a job. All three had been in long term careers and had not had to interview for a job in a long time. For one of the women and one of the men, the use of a job service or a formal transition program was helpful but only in a limited way. For the same woman and another woman, a geographic move after retirement caused them to need to develop a new network for searching for a job.

Three of the women participants, and one of the men, said that having to learn to *manage their work-life balance* was a challenge to returning to work. One of these women cited the time involved in travel in her job as a work-life factor. The other two said that the need to balance obligations to or support of their spouse as a work-life issue in working. For the man, the need to be off work when his young child had a school event or other activity was a factor in his job search.

Reasons to work for This Organization or do This Type of Work

The majority of the participants (three women and six men) decided to work for their post-retirement organization or do the type of work they were doing in retirement because they *knew the organization and the people and/or were solicited by the organization or people* to join them. Often this was based on a past professional or personal relationship with the organization or some of the people in the organization.

Nine of the participants (three women and six men) felt that their chosen post-retirement organization *values and uses their experience and knowledge* in their work.

Three of the men also said that their organizations used their *contacts* in their former organizations to gain and retain business. However, they were divided on whether or not this use of their contacts was positive (two of the participants) or negative (one of the participants).

Ten of the twelve study participants (six men and four women) said they *enjoy the work and how the people work together* in their post-retirement organizations. In particular, these participants found their work to be interesting and their colleagues willing to help and work with them. Three of the women and two of the men who participated in the study cited the *opportunity for mentoring or helping others* as one of the things they found to be satisfying about their post-retirement work.

All of the men who were study participants, but none of the women, said that the fact that having *no supervisory duties or pressure to move up the career ladder* was important in their choice of a post-retirement organization. All of these men had been managers or executives in their prior careers and no longer wanted the responsibility of supervising and evaluating others of for project accomplishment. One of the women had been a supervisor prior to retirement and now was a consultant, but the fact that she was no longer a supervisor was not cited as a factor in her post-retirement job choice.

Ten of the participants (six men and four women) said that a key factor in their choice of post-retirement work and an organization was that the organization or type of work provided a *part time or flexible work schedule and/or assignments*. The key reason for their desire for work schedule flexibility was so that they could spend more time with their families or to pursue other interests.

Five of the study participants (three women and two men) also cited the *pay and benefits* provided as one of the factors in their choice of post-retirement organization or type of work. Two of the five (both women) cited a benefit (either lower health insurance cost or the accumulation of vacation time) as a factor in their choice of an organization to work for after retirement.

The Essence of Retiring and Returning to Work

The constituent themes within the context themes that emerged from the analysis of the voices of the participants provide an essence of their experience with retiring and then returning to work. This essence can be summed up in the following statement: *I am not ready to fully retire because I have more to contribute, and I want to continue to work but under less stressful and more flexible work arrangements.*

CHAPTER V: CONCLUSION, IMPLICATIONS AND RECOMMENDATIONS

Introduction

This chapter contains three sections. Section one is the conclusion which reflects how the findings of this study are consistent with or diverge from the findings in the current research literature on older workers and retirees. The second section suggests some implications from the findings of the study for organizations. Section three provides recommendations for further research.

Conclusion

The voices of the twelve retirees in this study provide insights into how they understand and articulate their experiences with the phenomenon of retiring and returning to work. Some of the findings of the study were consistent with the findings of prior research on aging, older workers, retirement and the issues of women retirees. Other findings diverged from or were not completely consistent with prior research.

Some Findings were Consistent with Prior Research

Planning for Retirement

All twelve participants in the study said that they had given at least some thought to retiring prior to actually doing so. They differed, however, by whether they had mentally and financially planned for and retired when they planned to do so.

Four men (David, Eldon, Bill and Sam) and four women (Sally, Joan, Monica and Mary) said that their retirement was based on *prior planning*, that they were *mentally and financially prepared to retire* when they did and that their income and other assets in retirement would be sufficient to sustain their lifestyle. This is consistent with the research by others on the financial and social issues surrounding the retirement decision (Clark, York & Anker, 1999; Penner, Perun & Steuerle, 2002).

In addition, all of these eight participants could fall into two of the four categories of prospective retirees in the study by Roper-Starch (1999); *self-reliants* who put money into various savings and investment vehicles that they were fairly sure they could count on as sources of retirement income or *enthusiasts* who could not wait to retire. In the Roper-Starch study, the prospective retirees in the self-reliant category said that they also planned to continue working in some capacity after retirement, while the enthusiasts said that they wanted to fully retire and pursue leisure activities. The eight participants who said they had planned to retire in this study all ultimately returned to work. Six of these participants said that they intended to return to work after retirement at the time they retired. Bill and Mary said that they initially did not intend to return to work after retirement, but later changed their minds. These differences among participants in their intent to work after retirement and their actual behavior to return to work is consistent with the study by Maestas (2004) of a sample of respondents in the longitudinal Health and Retirement Study conducted since 1992 by the University of Michigan.

I find that over half (55 percent) of HRS respondents had accurate expectations of work during retirement. Some 36 percent were overly pessimistic- they expected to work but did not in fact do so. In other words, unretirement was anticipated for all but nine percent of retirees. (28)

One of the women participants (Joan) had planned to retire at a specific point in time and had evaluated her income and benefits in retirement, but was influenced in her decision by the death of her spouse shortly before retiring. Life events, such as these, have previously been found to have an impact on retirement decisions (Feldman, 1994). Also, Sally based her decision to retire, in part, for health reasons and she and Mary cited the continued availability of health insurance as a factor in their retirement decision. Health and health insurance have been found in prior research to affect retirement decisions (Gustman & Steinmeier, 1994).

Two of the men who participated in the study *had not planned to retire when they did*. The decision to retire by Jason was made quickly and was based somewhat on a whim reinforced by reading a book on the best places to retire in the United States. Jack also made his decision to retire quickly in part because of a cash buyout incentive by his employer to retire early. Buyouts and other monetary incentives to encourage older workers to retire when an organization is downsizing is seen as a rational choice by organizations. These incentives encourage older, often more highly paid, workers to leave in favor of retaining or hiring younger lower paid workers (Atchley & Barusch, 2004; Duncan, 2001; Penner, Perun & Steuerle, 2002; Kober & Wright, 2001; Neumark & Stock, 1999, Stern, 1994).

Leaving a Stressful Work Environment or a Conflict Situation at Work

Three of the women participants (Sally, Monica and Mary) and one of the men (Jason) said that they were tired of the work they were doing, or that the work was stressful, which played into their decision to retire. Four of the men (Joe, Jack, Bill and Sam) said that one of the key factors in their decision to retire was a conflict with their

boss or a disagreement with work policies. In three of the cases their bosses encouraged or enabled them to retire early.

Job stress and conflict with a supervisor or organizational policies as a reason for leaving a job is consistent with findings of studies of reaction to workplace stress and conflict (Hagedoorn, van Yperen, van de Vliert & Buunk, 1999). Also, retirement in reaction to workplace stress and conflict is consistent with the findings of Feldman (1994) in his study of those who decided to retire and subsequently seek some form of bridge employment to full retirement. In addition, this encouragement of older workers to retire or otherwise leave by organizations and their leaders is often because they undervalue the older workers' human and social capital (Dess & Shaw, 2001) and the tacit or passive capacity (Geroy & Venneberg, 2003; Venneberg, Wilkinson & Geroy, 2004) represented by the knowledge and experience they have accumulated over the years.

Working After Retirement because Spouse Continues to Work

All of the participants in the study were married. Three of the women (Sally, Joan and Mary) and one of the men (Bill) based their decision to return to work, in part, because their spouses continue to work and are not ready to retire. Joan and Bill said that they may retire when their spouse is able to retire, or they may continue to work at least part time. Sally and Mary were more definite that when their spouses retire they would retire. These views again were consistent with the studies of the spousal influence on retirement decisions (Gustman & Steinmeier, 2000; Johnson, 2004; Smith & Moen, 1998).

Need for the Social Interaction and Mental Stimulation of Work

Four of the men (David, Jason, Joe and Sam) and three of the women (Paula, Monica and Mary) said that one of the reasons they returned to work was that they missed the social interaction and the mental stimulation of working. The need for the mental stimulation of working is consistent with the finding of Ross & Drentea (1998) that the mental challenge of problem-solving and the sense of control that comes with working are often missed by retirees.

Identity Tied to Working

Three of the men (Jason, Joe and Bill) and two of the women (Paula and Monica) said that one of the reasons they returned to the workplace was that they felt that a part of their identity was tied to working, and non-work activities were not enough for them. This motive for continuing to work is consistent with the findings of Parnes and Summers (1994) of men in their seventies and eighties who had a strong psychological commitment to work and distaste for the idea of retirement. Others found that retirees who had left work suffered a sense of loss from their changed role or status (Atchley & Barusch, 2004).

Need to Stay Engaged or In Touch with the Field

Five of the men (David, Eldon, Jack, Bill and Sam) and two of the women (Paula and Monica) felt a need to stay engaged and in touch with their field and the type of work they had been doing before retirement. This, in part, was cited by them as a reason to return to work. The need to be engaged and involved with their work is consistent with the findings of others (Dychtwald, 1999; Montenegro, Fisher & Remez, 2002; Stein, Rocco & Goldenetz, 2000).

Need for a Transition to Full Retirement

Seven of the participants in the study saw their post-retirement work as a transition to full retirement. Five of them (Joan, Eldon, Jason, Jack and Bill) said that they might cut back on the amount of time they worked in the future rather than fully retire as long as they were able and healthy. This feeling is consistent with the findings of others regarding bridge employment (Feldman, 1994) and gradual retirement (Chen & Scott, 2002; Montenegro, Fisher & Remez, 2002; Parnes & Summers, 1994). Sally and Mary seemed definite that they would fully retire when their husbands were able to retire, which is also consistent with prior research on the spousal impact on retirement decisions (Gustman & Steinmeier, 2000; Johnson, 2004; Smith & Moen, 1998).

Rejected Organizations that were Not a Good Fit and/or Did Not Meet their Needs for Flexibility

Four of the men (David, Jason, Jack and Bill), but none of the women, who participated in the study either had experience working with an organization or had interviewed with a number of organizations prior to joining their current organization. All of these had either left their first post-retirement organization or rejected consideration or offers from other organizations. The primary reasons these men left or did not join these organizations was because the organizations did not recognize their needs for flexibility in work schedules, that they had no desire to lead or manage. Also, in some cases, the organizations did not exhibit values and ethics consistent with theirs or the organizations did not provide them with a sense of accomplishment.

All of the women in the study had not worked for a prior post-retirement organization and already worked on a flexible or part-time schedule which may explain

the gender difference in this essence. The one woman (Monica) who was still seeking a more permanent post-retirement organization or type of work also cited the desire for work schedule flexibility as a key factor in her search.

The importance of work schedule flexibility for post-retirement employment was consistent with the findings of other studies (Montenegro, Fisher & Remez, 2002; Penner, Perun & Steuerle, 2002). Also, the desire by the four men for working for an organization that provided a sense of accomplishment and compatible values was consistent with the findings of Collison (2003) and Nichols (2001).

Desire for Part Time or Flexible Work Schedule and/or Assignments

All but one of the men (Jack) and all but one of the women (Paula) said that the ability to work on a part-time or flexible work schedule and/or having the flexibility in work assignments was a key factor in their choice of working for their post-retirement organization. This desire for work schedule flexibility is consistent with the findings of other researchers who have studied older workers (Montenegro, Fisher & Remez, 2002; Penner, Perun & Steuerle, 2002) and the limited studies on retirees who have returned to work (Stein, Rocco & Goldenetz, 2000).

Challenge of Working with Younger Managers and Colleagues

Three of the men (David, Eldon and Jason) found it difficult to work for or with younger managers and colleagues who had less knowledge and experience than they did and a less organizational-loyal view of work. None of the women in the study expressed this concern.

Much of the generational literature in recent years has been focused on the challenges to organizations in building effective intergenerational teams in the workplace

(Karp, Fuller & Sirias, 2002; Lancaster and Stillman, 2002; Tulgan, 2003) and on developing effective working relationships among members with different values toward work and organizations (Smola & Sutton, 2002; Zempke, Raines & Filipczek, 2000). The voices of the three men who had difficulty working with their younger managers and colleagues seemed to reflect this challenge.

For these three men, the culture of the pre-retirement and/or post-retirement organization may have had an effect on their issue with younger managers and colleagues. These men had all worked for the same federal agency prior to retirement and now all worked in the same post-retirement organization. On the other hand, the other four men who were also federal retirees from another agency did not experience the same angst in working with younger managers and colleagues at another organization.

Chose the Post-Retirement Organization Based on Knowing the People and/or They Solicited Me

All but one of the men (Bill) and three of the five women (Sally, Paula and Mary) chose to work for their particular organization or do the type of work they were doing because of prior experience with or knowledge of the organization and its people and an offer by the organization or some of its people. The use of networking in job search has been treated in the literature for some time (Marmaros, 2001), although some researchers disagree about its importance in effective job search (Mouw, 1999). For retirees and older workers, their social capital is related to who they know and this network can serve them in good stead in a job search (Benitez-Silva, 2003; Lin, 2001). The fact that both Joan and Monica had made a geographic move after retiring limited their ability to use a social or professional network for their job search.

Organization Uses my Experience, Knowledge and Contacts

All but one of the men (Sam) said it was important that their post-retirement organization valued and used their experience, knowledge and contacts gained from their prior careers in their current work. This was also important to three of the women (Sally, Paula and Mary).

Older workers generally have a large store of human capital based on their experience and knowledge (Becker, 1964) and social capital, represented by their broad networks of social relationships with both those outside the organization and those within the organization (Lin, 2001). However, these relationships are often under valued or overlooked assets or capacity which could be used by organizations for the furtherance of organization ends (Geroy & Venneberg, 2003; Venneberg, Wilkinson & Geroy, 2004). The organizations that the men and three of the women joined or worked for apparently saw the value in the human and social capital and the capacity held by these participants.

Enjoy the Work, the People and the Sense of Teamwork

All but one of the men (Eldon) and one of the women (Monica) said that the people they worked with, the type of work they did and the sense of teamwork among their colleagues were important factors in their choice of organization for which they worked. To these participants, the importance of the social aspect of work and the way people work together effectively is consistent with other literature on social networks and social capital in the workplace (Cohen & Prusak, 2001).

The Need for a New Network and New Knowledge and Skills

The need for additional training to gain new knowledge or skills is common for people entering new jobs. This may be a particular challenge for retirees who have

worked for a long period of time in a single career or field. Subsequent to retirement they may find that the skills and knowledge that served them well in their pre-retirement jobs are not current or compatible with available post-retirement jobs. Four of the five women (Sally, Joan, Monica and Mary) felt that they had to gain new knowledge or learn new technical or other skills as part of their transition from retirement to a return to working. For Joan, a geographic move after retirement caused her to need to establish a new network for searching for a new job. Monica also had to establish a new network to assist in finding a new job after a post-retirement geographic move. There was also a period of time where Joan had to learn new health care programs which differed from those in her pre-retirement work. Sally was challenged to re-learn some processes which she had not used for some time. Both Monica and Mary needed to learn new information technology to apply to their new jobs.

The men in this study had moved from a federal agency into a consultant company doing business with their agency and others providing a service similar to the work they had overseen in their federal jobs. Therefore the transition did not require much if any acquisition of new knowledge or skills. In fact, one of the men (David) specifically rejected further training offered by his company that was not directly related to his immediate job.

I said I don't need any courses. Why should I take the courses? I will take courses to improve the work that I'm doing - immediate work that I'm doing. I've done those - I've taken those courses on my own, but I don't need all the other courses. They're for someone who's going to move up in the company. I'm only going to be here for a few years and then I'm out of here.

The comment by David may be reflective the finding in the study by Simpson, Greller and Stroh (2002) that older workers were more likely than younger workers to

invest in developing focused skills that were job-related versus those skills that enabled them to advance in a career.

Maintaining a Work-Life Balance

Maintaining a work-life balance as a challenge to returning to work was another essence where there were gender differences among the study participants. Three of the women (Joan, Monica and Mary) and one of the men (Jason) cited the need to maintain a balance of work time and family time a challenge in returning to work.

Joan found that, despite some flexibility in setting her actual work hours, the time involved in traveling to her various work sites limited her time for family and other activities. Paula was eager to return to work despite committing to her spouse to retire when she did so they could spend more time traveling and in other leisure activities. While she now had flexibility in the amount of time she worked, she still felt that keeping the balance between work and time spent with her spouse was a challenge. For Monica, working part-time was important so that she could continue to support her husband in his pursuit of additional education. Jason was unique among the male study participants in that he had a young child. Although he was working full time, he wanted to have the flexibility to be available when his child had an event or needed to be with him.

These retiree workers do not differ from other workers in the desire for flexibility and the maintenance of a work life balance (Burggraf, 1998; Montenegro, Fisher & Remez, 2002). There is some evidence that the issue of work-life balance is important to both men and women, particularly for younger generational cohorts (Karp, Fuller & Sirias, 2002; Zempke, Raines & Filipczek, 2000). However, the differences by gender in the desire to maintain a balance between work and family in this study is consistent with

other research which reflects the continued socially assigned role to women as caregivers and supporters of the family (Calasanti & Slevin, 2001; Dailey, 1998).

Some Findings Diverged from Prior Research

Gender Differences in Decision to Retire and Barriers or Challenges to Returning to Work

The purpose of this study was not to compare men and women on how they experienced the phenomenon. However, several differences in the essences of how they experienced the phenomenon emerged during the study. These differences can be seen visually in table 4.1.

All five of the women in this study, including the four who had *planned for their retirement*, had worked in jobs which provided them with a defined benefit annuity. This group may thus differ from the norm noted in other studies. Schulz (2001) for example noted that women have often had more irregular work patterns and therefore are dependent for retirement on benefits from a spouse or a limited amount of Social Security payments. Other studies have also found that a gap in the level of pensions between men and women, while closing somewhat, still remains (Even & Macpherson, 1994) and that there is continued segregation of women into gendered lower paying professions with lower access to training (Schulz, 2001; Simpson & Stroh, 2002; Tomaskovic-Devey & Skaggs, 2002).

The women in this study may also presage the results of the 2004 Retirement Confidence Survey by the Employee Benefits Research Institute (EBRI) that currently employed women and men are about equal in their level of confidence that they will have adequate income and assets in retirement to support a comfortable lifestyle. One

exception cited in the EBRI study is that women are slightly less likely than men to feel that they will have adequate health care, long-term care or not outlive their savings. In this study, two of the women who had planned for retirement cited the continuation of health insurance benefits at a reasonable cost as important to their retirement planning.

Three of the women (Sally, Monica and Mary), but only one of the men (Jack), were influenced in their decision to retire by the fact that their spouse had or soon would retire from their job or career. This is consistent with some of the recent studies on the marital status impact on the retirement decision (Szinovacz & DeViney, 2000), spousal influence on retirement decisions (Smith & Moen, 1998), and the retirement decision in dual career families (Gustman & Steinmeir, 2000), all of which suggested the linkage of spouses' decisions..

In the area of *barriers or challenges to returning to work* four of the women, but none of the men, cited a need to gain *new knowledge and skills* as a challenge to returning to work. Notably, these three women shifted to a different, if related, type of job where new technology or processes were in use compared their pre-retirement jobs. In contrast, all of the men in the study returned to doing work that was similar to their pre-retirement jobs so they may have had or at least acknowledged less need for skill and knowledge development. Also, three of the women (Joan, Paula and Monica), but only one of the men (Jason) felt that the need to maintain their *work-life balance* was a barrier or challenge to returning to work.

No Feeling of Age Bias in the Decision to Retire or Return to Working

Notably absent as a reason for deciding to retire was a feeling that they were encouraged to leave their organizations because of their age. Also, none of the

participants felt that age was a barrier to returning to work or to the organization or type of work they chose after retiring. This may be considered unusual given the studies that reflect that a youth culture in the United States weighs against organizations valuing older workers (Auerbach & Welsh, 1994; Goldberg, 2000) and that outright age discrimination exists in the workplace (Johnson & Neumark, 1997; Montenegro, Fisher & Remez, 2002; Seagrave, 2001).

Acceptance that they Have More to Contribute

Two of the women in the study (Joan and Paula) and five of the men (David, Eldon, Joe, Jack and Sam) were not ready to fully retire from work because they felt that they had more to contribute in the way of experience, knowledge and skill to an organization or their field of work. Also, all of them felt that their organization accepted them as being able to fully contribute to organizational goals and objectives.

The research to date on the employment and/or re-employment of older workers has focused largely on the negative view by organizations of older workers as having less to contribute to organizations in an era of rapid change (Dychtwald, 1999; Goldberg, 2000). However, some organizations are beginning to recognize that older workers still have much to contribute to organizational performance and accomplishment. Companies such as Home Depot and others were cited by the 2003 AARP study of the best organizations for older workers (O'Sullivan, 2003). More recently AARP has added a website of links to featured employers of older workers, such as Borders Books, MetLife, Pitney-Bowes and Walgreen drug stores (Feudenheim, 2005).

Extra Income and Pay and Benefits

Of the eight participants who cited extra income as a factor in their return to work decision, five of the eight saw the income as “nice to have” for vacations and other pursuits. Only three (Sally, David and Jason) cited this as a key factor in their decision to return to work. These three participants do not seem to fit the categories of potential Baby Boomer retirees in the Roper-Starch study (2001) that felt that they could not retire or would have to continue working because of the lack of sufficient income (the *Anxious* and the *Strugglers*). In two of these three cases, the participants had income needs caused by circumstances that did not affect the others (e.g., a young child, a divorce).

Three of the women (Sally, Paula and Mary) and two of the men (David and Sam) said that the pay and benefits they received were a factor in their decision to work for their organizations or do the type of work they were doing after retirement. Of those, three cited extra income as a *need* in retirement; Sally to pay off some debts, David to cover his loss of assets in a divorce prior to retiring, and Mary for lower health benefit costs by returning to work.

The low ranking of the need for additional post-retirement income and benefits by these retirees is not consistent with the findings of others who have studied older employees who have remained in the workforce. For example, in the study by Fisher, Montenegro and Remez (2002) respondents ranked the lack of sufficient income to cover basic family needs as the primary factor influencing their decision to remain in paid employment. Other researchers, however, have found that there are wide variations on race, ethnicity, gender and marital status within age groups on the level of income which

can support a comfortable lifestyle in retirement (Atchley & Barusch, 2004; Riggs, 2004, Schulz, 2001).

It needs to be noted that the group of retirees who participated in this study all have pensions from defined benefit retirement plans, some of which they cited as being fairly generous because of their longevity with their pre-retirement organizations. This factor may account for most if not all of the reason that extra income in retirement is not high on their ranking of needs in post-retirement employment. The results of a study by Costa (1998), shows that in recent years income has been less and less of a factor in the retirement decision, as both retirees' relative wealth has increased along with their ability to migrate to lower-cost areas upon retirement.

Adjustment to a New Role or Status and the Need to Build a New Reputation in a Post-Retirement Job or Organization

Four men in the study (David, Jason, Joe and Bill) cited a need to make a *role or status adjustment* in their post-retirement job and organization as a challenge in returning to work. David and Eldon further found that they had to build a new reputation in their new organization since their prior reputation did not carry over. For all of these men, this role and status and reputation adjustment was one of moving from being a manager or leader to being a worker, and from being a customer in charge of a program or organization to one of being the provider of a service.

Two of the women also cited a status adjustment, but they differed from the men. Joan, who had been a manager in a large hospital prior to retirement, did not find the shift to a non-managerial position difficult but did have some concern with having to *adjust from a higher to a lower salary* level. Sally had not been a manager or supervisor before

retiring, but she had to adjust to a change in role from being the person in the office who provided advice and knowledge on the processes and program of the office, to being in a subordinate position in the same office.

Most of the recent writing on the re-employment of retirees has been anecdotal, and is usually focused on the need for income to supplement the lack of or an inadequate pension or other assets (Porter & Walsh, 2005). Research has been done on the role of retirees (Atchley & Barusch, 2004). However, little research has been done on the type of role or status adjustment retirees who return to work go through when shifting from a managerial or leadership position to one of a consultant or employee.

Opportunity to Mentor or Help Others

Four of the women (Sally, Paula, Monica and Mary) and two of the men (Jason and Sam) cited the opportunity for mentoring or helping others as one of the things they found to be satisfying about their post-retirement work. The capacity of older workers with experience and knowledge and strong organizational values to effectively mentor younger workers is not always recognized by organizations as an asset to be exploited (Besl & Kale, 1996; Dess & Shaw, 2001; Geroy & Venneberg, 2003; Venneberg, Wilkinson & Geroy, 2004). Also, as discussed in the section on *working with younger managers and colleagues* above, younger workers are not always receptive to the advice and assistance of older workers or others.

No Promotion Pressure or Supervisory Duties

All of the men who participated in the study, but none of the women, cited the fact that they had no pressure to move up the career ladder or to supervise people or manage projects as a reason they chose to work for their organization. Only one of the

women (Joan) had been a supervisor or manager prior to retirement, but all of the men had been supervisors and managers. The literature to date has not treated this particular issue, especially in the differences between men and women on this issue.

Implications for Organizations

This study provides the voices of seven men and five women retirees who returned to work in response to the research question; what has been your experience with retiring and then returning to paid work or to operating your own business? The themes and essences which emerged from the study were both consistent with and divergent from some of the prior research on both older workers and retirees. Although the findings of this study are limited to how this particular set of retirees experienced the phenomena of retiring and returning to work within their individual context, they provide some insight for organizations that may consider hiring retirees in the future.

Non-Monetary Factors as the Primary Attraction to Return to Work for Retirees

All of the participants in the study were able to retire under a defined benefits retirement plan and are receiving monthly income from a pension. Some of them also have income from savings and other sources.

Organizations in the United States are increasingly reducing their risk for long term obligations to retirees by moving to defined contribution plans which place more risk on retirees (Cooke, Davey, Mazumdar & Slater, 2003; Dailey, 1998; Penner, Perun & Steuerle, 2002; Schulz, 2001). However, defined benefit retirement plans are still prevalent among government agencies and large corporations. For those, such as the participants in this study, who have a steady and somewhat reliable income from a

defined benefit plan, the choice to return to work after retirement can often be made on the basis of factors other than financial considerations.

This may be good news for organizations that need to attract those from the ranks of the retired, with the experience and knowledge they need. The key for organizations is to provide non-monetary and possibly lower cost incentives to retirees. Some of the possible incentives based on the essences which emerged from this study are as follows.

1. The opportunity for retirees to be contributors to organizational goals, engage in challenging and stimulating work and maintain a sense of engagement with their work or field of endeavor.
2. Opportunities for retiree workers to apply the experience, knowledge and skills gained from a lifetime of work.
3. Social interaction of work for retirees and the feeling of being an important member of their team.
4. An environment where younger managers are not threatened by older experienced employees, where value differences between younger and older employees are valued and respected and where older employees can effectively use their knowledge and experience to mentor younger employees.
5. Provide work schedule and assignment flexibility for retiree employees.

Use Employees within Your Company as Recruiters of Retirees

The retirees in this study, with few exceptions, found their post-retirement jobs through a personal or professional network based on past experience with the organization for which they chose to work and often a relationship with people within the organization. Two of those who did not find their post-retirement jobs through a personal

or professional network said they would probably have done so but had lost their network due to a geographic move after retirement.

For organizations, this reflects the value of using their employees as recruiters to bring in those they know with the experience and skills needed for the work of the organization. This may be truer for recruiting retirees than others as retirees have often developed a large store of social capital through their networks over a career.

Plan to Train Retirees who need Skill Refreshment or New Skills for the Job

While retirees often have a large store of experience and knowledge which can be brought to bear on the tasks an organization needs to accomplish, some of their skills may need to be refreshed and some new skills may need to be learned. Leaders of organizations need to be aware of this and recognize that older workers are willing and able to learn. However, it must also be recognized that this willingness is often limited to learning which directly applies to the job or task. Those who have retired from a career are often not looking for a second career, and often do not wish to learn new skills and gain new knowledge to enable them to move up the organization's promotion ladder.

Retirees who formerly Supervised and Managed may No Longer wish to do so

As expressed by all seven of the men in this study, being a supervisor and manager is a challenging role and takes a great deal of energy and effort. After performing this role for a career, these individuals sought a form of employment which met their needs for working, contributing and accomplishing and where they did not have to supervise people or lead a program or project. They were selected by their organizations for their knowledge, skills and contacts without the requirement to use their leadership and managerial skills to supervise others or lead projects. Notably, five of

them also noted that this was a challenge to returning to work as well in that they had to adjust to a new status or role from being in charge to being a worker.

If an organization is seeking someone with leadership experience and abilities that these study participants had gained in their past careers, they need to assure that further leadership is what they truly want in post-retirement employment. This is especially true for those who have had challenging leadership careers and simply want to be a contributing member of a team in their post-retirement job.

Understand Gender Differences in Needs for Post-Retirement Employment

While the purpose of this study was not to compare men and women on how they experienced the phenomenon of retiring and then returning to work, several differences in the essences of how they experienced the phenomenon emerged during the study. These differences should be understood by organizations who intend to recruit men and women retirees. This insight can be helpful for the design of their recruiting and placement strategies and approaches appropriately for each gender. Some of these differences for consideration are as follows.

1. Women whose spouse continues to work may be more likely to return to work than those whose spouse is retired.
2. Women, more so than men, may be more concerned with flexibility in work schedule to balance work-life issues.
3. Men, more so than women retirees, may be more concerned about a change in status or role from their pre-retirement to post-retirement job.
4. Men may be more concerned about working for younger managers and with younger colleagues than are women retirees.

Recommendations for Further Research

As the Baby Boom cohort ages, research has been increasing on the challenges for organizations faced with an aging work force, and for older workers in those organizations (Rocco, Stein & Lee, 2003). Most of the research to date on retirees returning to work has been prospective on older workers who have yet to retire on their future decision to retire and possibly return to work after retirement (Montenegro, Fisher & Remez, 2002). Little research has been conducted the factors which motivated, or would motivate, retirees to return to work, either to their same organizations or fields, or in different employment which utilizes their skills and abilities (Rocco, Stein & Lee, 2003; Stein, Rocco & Goldenetz, 2000).

Some of the findings in this study were consistent with this prior research on older workers. This was particularly true for what retirees desired in a post-retirement job. Some of these desires were; flexibility in work schedules, the opportunity to gain or regain a feeling of making a contribution, the opportunity for challenge and mental stimulation, a transition or bridge job to retirement and the opportunity to gain extra income. Other findings, however, raised issues which merit further research.

Gender Differences in Post-Retirement Employment Needs

Research on gender differences in the decision to retire has focused on the relative disadvantage of women in retirement due to traditionally lower income levels and less regular work patterns than men (Calasanti & Slevin, 2001; Canetto, 2001; Dailey, 1998; Even & Macpherson, 1994; Hershey, Jacobs-Lawson & Neukam, 2002; Honig, 1985; Muller, 1999; Simpson & Stroh, 2002; Tomaskovic-Devy & Skaggs, 2002). The reasons that influence men and women, particularly Baby Boomer women who have previously

worked and retired, to return to the workforce have not yet been researched in detail (Calasanti & Slevin, 2001; Dailey, 1998; Rocco, Stein & Lee, 2003).

The women participants in this study are not a representative sample of retired women. However, some of their experience with returning to work, particularly with regard to the barriers they faced, differed from those of the men. This difference indicates that further research is needed to determine if there is or will be a shift in the future where the reasons to return to work after retirement and the barriers to returning to work become more alike or differ between men and women.

The Move from Leader to Follower

Another issue raised in the study that warrants further research is that the men in this study who have led organizations and supervised people in their careers were no longer interested in being supervisors, managers and leaders after they retired. In addition, they did not wish to treat their post-retirement jobs as a second career but as a means to continued satisfaction with work. They were also, however, challenged to adjust to their new role and status of not being in charge as in their post-retirement jobs. Delving further into what these former leaders and managers are looking for in post-retirement employment may provide insights into this issue.

Challenges of the Intergenerational Workplace

There was some division among the men in the study over whether or not working with younger colleagues and for younger managers was an issue for them. None of the women raised this issue.

Research in intergenerational teams and the challenges of working in an intergenerational workplace has begun to be treated in the literature as the baby Boomers

age and the two following generations (Generations X and Y) are moving into positions of responsibility in organizations (Karp, Fuller & Sirias, 2002; Lancaster & Stillman, 2002; Zempke, Raines & Filipczek, 2000) . Most of this literature, however, is not based on empirical studies and some of the information is anecdotal. Therefore, a more concerted research effort should be undertaken to develop findings on how intergenerational teams actually work, how differences in generational values impact work and how training and development programs and activities can be designed to be effective for all age groups in the workplace. Further research should also be conducted on older workers as a resource for mentoring younger workers, and on the gender differences in how members of different generations work together.

The Importance of Social Interaction in the Workplace

Three of the men and three of the women said that they missed the social interaction aspect of work when they retired and that this factor was important in their decision to return to work. The feeling of loss of one's social circle and other aspects of work after retirement has been treated in the literature on retirement and aging (Atchley & Barusch, 2004; Schulz, 2001). However, more research is needed on how the opportunity for social interaction may be a factor in both the choice to return to work and the choice of a post-retirement job and organization.

Work-Family Balance Issues for Retiree Employees

Considerable research has been conducted on work-family balance issues, particularly as more women have entered the workforce in the past two decades. The focus of this research has mainly been for women as the traditional family caregivers (Calasanti & Slevin, 2001; Canetto, 2001). Some research has been coming to the fore

more recently on the challenge for older workers to care for elderly family members, grand parents, etc. Again this task has largely fallen to women. Little research, however, has been conducted on the specific issues facing retirees who return to work in balancing their work and family needs.

Summary

The trend toward earlier retirement which began in the 1970s, particularly for men, is showing signs of reversing (Toossi, 2004). In addition the members of the Baby Boom generation are generally better educated and have a stronger personal identity with work than their parents. They do not appear to desire to fully retire from working, even if they may initially retire from a career or organization, because they feel that they have more to contribute to an organization or job and wish to do so (Montenegro, Fisher & Remez, 2002).

As this large generation ages and begins to consider their first retirement, increasing research will be needed to understand the dimensions of their choices to retire and return to work in a similar or different capacity. This understanding and the ability to meet the needs of these retirees in retaining them or recruiting them to return to work may be increasingly important for organizations who wish to retain or regain the store of tacit knowledge and skill represented by these senior workers. This study provides an initial exploration of the dimensions of the issues to be further researched.

REFERENCES

- Atchley, R. C. & Barusch, A. S. (2004). *Social forces and aging: An introduction to social gerontology, 10th edition*. Belmont, CA: Wadsworth/Thomson Learning.
- Auerbach, J. A. & Welsh, J. C. (1994). *Aging and competition: Rebuilding the U. S. workforce*. Washington, DC: National Planning Association.
- Becker, G. (1964). *Human Capital: With special reference to education*. New York: Columbia University Press.
- Benitez-Silva, H. (2003). *Job search behavior of older Americans*. Unpublished paper. New York: State University of New York at Stony Brook.
- Berger, P.L. & Luckman, T. (1967). *The social construction of reality: A treatise in sociology of knowledge*. New York: Anchor Books.
- Besl, J.R., & Kale, B.D. (1996). Older workers in the 21st century: Active and educated, a case study. *Monthly Labor Review*, 119 (6), 18-28.
- Bowers, P. H. (2001). Is retirement sustainable? In I. Glover & M. Branine (Eds.), *Ageism in work and employment* (pp. 97-114). Aldershot, England: Ashgate.
- Boyatzis, R.E. (1998). *Transforming qualitative information: Thematic analysis and code development*. Thousand Oaks, CA: Sage.
- Bureau of Labor Statistics (2001a). *Employment and Earnings 2001*. Washington, DC: U.S. Government Printing Office.
- Bureau of Labor Statistics (2001b), *2000-2010 Employment Projections: Table 5. Civilian labor force by sex, age, race, and Hispanic origin, 1990, 2000, and projected 2010*. Washington, DC: U.S. Government Printing Office.
- Burggraf, S. P. (1998). *The feminine economy and the economic man: Reviving the role of family in the post-industrial age*. Cambridge, MA: Perseus Books.
- Burt, R.S. (2000). The contingent value of social capital. In E.L. Lesser (Ed.), *Knowledge and social capital: Foundations and applications* (pp. 255-286). Boston: Butterworth-Heinemann.
- Burtless, G. & Quinn, J. F. (2002, December). Is working longer the answer for an aging workforce? *An Issue in Brief*, 11. Boston: Trustees of Boston College, Center for Retirement Research.

- Butrica, B. & Uccello, C. (2004). *How will Boomers fare in retirement?* Washington, DC: AARP.
- Calasanti, T. M. & Slevin, K. F. (2001). *Gender, social inequalities and aging*. Walnut Creek, CA: Alta Mira Press.
- Canetto, S. S. (2001). Older adult women: Issues, resources, and challenges. In R. K. Unger (Ed.). *Handbook of the psychology of women and gender* (pp. 183-197). New York: John Wiley & Sons.
- Carnevale, A. & Fry, R. (2001), *The economic and demographic roots of education and training*, Washington, DC: Center for Workforce Success and National Center on Education and the Economy.
- Center for Health Communication, Harvard School of Public Health (2004). *Reinventing aging: Baby boomers and civic engagement*. Cambridge, MA: President and Fellows of Harvard College.
- Challenger, J.A. (2003). The coming labor shortage. *The Futurist*, 37-5 (September-October): 24-28.
- Chen, Y-P. & Scott, J.C. (2002, June). *Gradual retirement: An additional option in work and retirement*. Paper Presented at Retirement Implications of Demographic and Family Change Symposium Sponsored by the Society of Actuaries, San Francisco.
- Clark, R.L., York, E.A. & Anker, R. (1999). Economic development and labor force participation of older persons. *Population Research and Policy Review*, 18, 411-432.
- Cohen, D.J. & Prusak, L. (2001). *In good company: How social capital makes organizations work*. Cambridge: Harvard Business School Press.
- Collison, J. (2003). *SHRM/NOWCC/CED older workers survey*. Alexandria, VA: Society for Human Resource Management.
- Committee for Economic Development (1999). *New opportunities for older workers: A statement by the research and policy committee of the committee for economic development*. New York: Committee for Economic Development.
- Cooke, B. A., Davey, J., Mazumdar, M. & Slater, W. (2003, September). Benefit compensation plans: Roundtable, *Human Capital*, 18-22.
- Copeland, C (2002, August). *Retirement plan participation rate higher for older workers: Pension and retiree health key factors to living standard for post-55 generation, EBRI Issue Brief 248*. Washington, DC: Employee Benefit Research Institute.

- Costa, D. L. (1998). The evolution of retirement: Summary of a research project. Papers of the hundred and tenth annual meeting of the American Economic Association. *Journal of Economic Review*, 88-2: 232-236.
- Costello, C. (1997). *Training older workers for the future*, Changing work in America series, Cambridge, MA: Radcliff Policy Institute, Radcliff College.
- Creighton, S. & Hudson, L. (2002, February), Participation trends and patterns in adult education: 1991-1999. *National Center for Education Statistics Statistical Analysis Report, NCES 2002-119*. Washington, D.C.: U.S. Department of Education, Office of Educational Research and Improvement.
- Creswell, J.W. (1998). *Qualitative inquiry and research design: Choosing among the five traditions*. Thousand Oaks, CA: Sage.
- Dailey, N. (1998). *When baby boom women retire*. Westport, CT: Praeger.
- Dess, G.G. & Shaw, J.D. (2001). Voluntary turnover, social capital, and organizational performance. *Academy of Management Review*, 26, 446-456.
- Diehl, M. (1999). Self-development in adulthood and aging: The role of critical life events. In C. Ryff & V. W. Marshall, (Eds.), *The self and society in aging processes* (pp. 150-183). New York: Springer Publishing Company.
- Dooley, L.M. (2002). HRD literature: Where is it published? In T.M Egan & S.A. Lynham (Eds.), *Proceedings of the Academy of Human Resource Development Conference* (pp. 696-702). Bowling Green, OH: Academy of Human resource Development.
- Duncan, C. (2001). Ageism, early exit, and the rationality of age-based discrimination. In I. Glover & M. Branine (Eds.). *Ageism in work and employment* (pp. 25-46). Aldershot, England: Ashgate.
- Dychtwald, K. (1999), *Age power: How 21st the century will be ruled by the new old*. New York: Tarcher/Putnam.
- Dychtwald, K., Erickson, T. & Morison, B. (2004, March), It's time to retire retirement, *Harvard Business Review*, 82-3, 48-57.
- Employee Benefit Research Institute (2004), *Retirement confidence survey, 2004: Retirement confidence fact sheet*. Washington, DC: Employee Benefit Research Institute, American Savings Education Council & Mathew Greenwald & Associates.
- Erikson, E.H. (1997). *The life cycle completed*. New York: Norton.

- Erikson, E.H., Erikson, J.M. & Kivnick, H.Q. (1986). *Vital involvement in old age*. New York: Norton.
- Even, W. E. & Macpherson, D. A. (1994). Gender differences in pensions. *The Journal of Human Resources, Special Issue: Women's Work, Wages and Well-Being*, 29-2: 555-587.
- Feldman, D. C. (1994). The decision to retire early: A review and conceptualization. *The Academy of Management Review*, 19-2: 285-311.
- Feudenheim, M. (2005, March 24). More companies see value of older workers. *The Denver Post*, 3C.
- Findley, M.E. & Bennett, J.O. (2002, May). Safety and the blue collar worker: Are older workers considered in program development? *Professional Safety*, 34-38.
- Fine, B. & Green, F. (2000). Economics, social capital, and the colonization of the social sciences. In S. Baron, J. Field & T. Schuller, (Eds.), *Social capital: Critical Perspectives* (pp. 78-93). New York: Oxford University Press, Inc.
- Freedman, M. (1999). *Prime time: How baby boomers will revolutionize retirement and transform America*. Cambridge, MA: Perseus Books
- Friedland, R. B. & Summer, L. S. (1999). *Demography is not destiny*. Washington, DC: National Academy on an Aging Society.
- Geroy, G. D. & Venneberg, D.L. (2003). A view to human capital metrics. In A. M. Gilley, J. L. Callahan, & L. L. Bierema, (Eds.), *Critical issues in HRD: An agenda for the twenty-first century* (pp. 87-103). Cambridge, MA: Perseus Books.
- Gibson, S. K. & Hanes, L.A. (2003). The contribution of phenomenology to HRD research. *HRD Review*, 2-2: 181-205.
- Gilley, J. W. & Egglund, S. A. (1989). *Principles of human resource development*. Cambridge, MA: Perseus Books.
- Gilley, J. W., Egglund, S.A. & Maycunich, A.G. (2002). *Principles of human resource development (2nd Ed)*. Cambridge, MA: Perseus Books.
- Goldberg, B. (2000). *Age works: What corporate America must do to survive the graying of the workforce*. New York: The Free Press.
- Gustman, A. L. & Steinmeier, T. L. (1994). Employer-provided health insurance and retirement behavior. *Industrial and Labor Relations Review*, 48-1: 124-140.

- Gustman, A.L. & Steinmeier, T.L. (2000). Retirement in dual-career families: A structural model. *Journal of Labor Economics*, 18-3; 503-545.
- Hagedoorn, M., van Yperen, N.W., van de Vliert, E. & Buunk, B.P. (1999). Employees' reactions to problematic events: A circumplex structure of five categories of responses, and the role of job satisfaction. *Journal of Organizational Behavior*, 20-3; 309-321.
- Han, S-K. & Moen, P. (1999). Clocking-out: Temporal patterning of retirement. *The American Journal of Sociology*, 105, 1: 191-236.
- Herman, R. E., Olivo, T. G. & Gioia, J. L. (2003). *Impending crisis: Too many jobs too few people*. Winchester, VA: Oakhill Press.
- Hershey, D. A., Jacobs-Lawson, J. M. & Neukam, K. A. (2002). Influences of age and gender on workers' goals for retirement. *International Journal of Aging and Development*. 55, 2, 163-179.
- Hirsch, B.T., Macpherson, D.A. & Hardy, M.A. (2004). Occupational age structure and access for older workers. *Industrial and Labor Relations Review*. 53-3, 401-418.
- Home Depot (2004). <http://storecareers.homedepot.com/aarp>. Downloaded July 22, 2004.
- Honig, M. (1985). Partial retirement among women, *Journal of Human Resources*. 20-4, 613-621.
- Howe, N & Strauss, B. (1993). *13th Gen; Abort, retry, ignore, fail*. New York: Vintage Books.
- Huber, G. A. & Espenshade, T. J. (1997). Neo-isolationism, balanced budgets and the fiscal impacts of immigrants. *Population Migration Review, Special Issue: Immigrant Adaptation and Native Born Responses in the Making of Americans*. 31-4, 1031-1054.
- Ilmarinen, J. (2003). Promotion of work ability during aging. In Kumashiro, M. (Ed.), *Aging and work*. (pp. 21-35) New York: Taylor & Francis.
- Imel, S. (1991). *Older worker training: An overview*, ERIC Digest 114, ED334470, ERIC Clearinghouse, Center on Education and Training for Employment, Columbus, OH.
- Johnson, R.W. (2004, July). Do spouses coordinate their retirement decisions? *An Issue in Brief*, 19. Boston: Center for Retirement Research at Boston College.

- Johnson, R.W. & Neumark, D. (1997). Age discrimination, job separations and employment status of older workers: Evidence from self-reports, *Journal of Human Resources*, 32-4, 113-129.
- Kaihla, P. (2003, September), The coming job boom. *Business 2.0*, 4-8: 97-105.
- Karoly, L. A. & Rogowski, J. A. (1994). The effect of access to post-retirement health insurance on the decision to retire early. *Industrial and Labor Relations Review*, 48, 1: 103-123.
- Karp, H., Fuller, C & Sirias, D. (2002). Bridging the boomer xer gap: Creating authentic teams for high performance at work. Palo Alto: Davies-Black Publishing.
- Kober, C. & Wright, D. W. (2001). Wage bias in worker displacement: How industrial structure shapes the job loss and earnings decline of older American workers. *The Journal of Socio-Economics*, 30: 343-352.
- Lancaster, L. C. & Stillman, D. (2002), *When generations collide: Who they are, why they clash, how to solve the generational puzzle at work*. New York: Harper Collins.
- Laz, C. (1998). Act your age. *Sociological Forum*, 13-1: 85-113.
- Lerman, R.I. & Schmidt, S.R. (2003). *An overview of economic, social and demographic trends affecting the US labor market*. Washington, D.C.: The Urban Institute.
- Lin, N. (2001). *Social capital: A theory of social structure and action*. New York: Cambridge University Press.
- Lubrowsky, M. R. (1994). The retirement process: Making the person and cultural meanings malleable. *Medical Anthropology Quarterly*, New Series 8, 4: 411-429.
- Madrian, B.C., Burtless, G. & Gruber, J. (1994). The effect of health insurance on retirement. *Brookings Papers on Economic Activity*, 1994-1:181-252.
- Maestas, N. (2004, July). Back to work: Expectations and realizations of work after retirement. *Working Paper WP 2004-085*. Ann Arbor: Michigan Retirement Research Center, University of Michigan.
- Marshall, C. & Rossman, G.B. (1999). *Designing qualitative research, 3d edition* Thousand Oaks, CA: Sage.
- Marshall, V.W. & Mueller, M.M. (2002), Rethinking social policy for an aging workforce and society: Insights from the life course perspective, *CPRN Discussion Paper No. W18*. Ottawa, ON: Canadian Policy Research Networks.

- Maurer, T. J. (2001). Career-relevant learning and development, worker age, and beliefs about self-efficacy for development. *Journal of Management*, 27: 123-140.
- McHugh, K. E. (2003). Three faces of ageism: Society, image and place. *Ageing and Society*, 23:165-185.
- Medicare Modernization Act of 2003 (PL 108-173).
- Meyer, J. (2001, October). *Age 2000: Census 2000 brief*. Washington, DC: U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau.
- Miles, M.B. & Huberman, A.M. (1994). *An expanded sourcebook: Qualitative data analysis, 2d Ed.* Thousand Oaks, CA: Sage.
- Mirowsky, J. & Ross, C. E. (1999). Economic hardship across the life course. *American Sociological Review*, 64-4: 548-569.
- Mitchell, O.S. & Fields, G. S. (1984). The economics of retirement behavior. *Journal of Labor Economics*, 2-1: 84-105.
- Mitchell, O. S. & Moore, J.F. (1998), Can Americans afford to retire: New evidence on retirement saving adequacy, *The Journal of Risk and Insurance*, 65-3 (September): 371-400.
- Montenegro, X., Fisher, L. & Remez, S. (2002), *Staying ahead of the curve: The AARP work and career study conducted for AARP by Roper ASW*. Washington, DC: AARP.
- Morrison, E. W. & Robinson, S. L. (1997). When workers feel betrayed: A model of how psychological contract violation develops. *The Academy of Management Review*, 22, 1: 226-256.
- Moustakas, C. (1994). *Phenomenological research methods*. Thousand Oaks, CA: Sage.
- Mouw, T. (1999, August). *Social capital and the job search: Do contacts matter?* Paper presented at the meeting of the American Sociological Association, Chicago, IL.
- Muller, C. (1999). The distinctive needs of women and minorities. In R. N. Butler, L. K. Grossman & M. R. Oberlink (Eds.), *Life in an older America*. New York: The Century Foundation Press.
- Neumark, D. & Stock, W. A. (1999). Age discrimination laws and labor market efficiency. *The Journal of Political Economy*. 107-5: 1081-1125.

- Nichols, K. L. (2001). Optimizing the silver collar worker: In the shoes of the older employee. *International Journal of Organization, Theory and Behavior*, 4 (3&4): 225-245.
- OECD (2001), *The well-being of nations: The role of human and social capital countries*. Paris: Organisation for Economic Cooperation and Development.
- O'Sullivan, S. O. (2003, November). Great jobs: Our annual hot list. *AARP the Magazine*, 20-11: 51-55.
- Overholt, A. (2004, August). The labor-shortage myth. *Fast Company*, 85: 23-24.
- Parnes, H. S. & Sommers, D.G. (1994). Shunning retirement: Work experience of men in their seventies and eighties. *Journal of Gerontology: Social Sciences*, 49-3: S117-S124.
- Patton, M.Q. (2002). *Qualitative research and evaluation methods*. Thousand Oaks, CA: Sage.
- Penner, R.G., Perun, P. & Steuerle, E. (2002). *Legal and institutional impediments to partial retirement and part-time work by older workers*. Washington, DC: The Urban Institute; http://www.urban.org/UploadedPDF/410587_SlaonFinal.pdf. Downloaded August 11, 2004.
- Peterson, P. G. (1996). *Gray dawn: How the coming age wave will transform America – and the world*. New York: Times Books.
- Polkinghorne, D.E. (1989). Phenomenological research methods. In R.S. Valle & S. Halling (Eds.), *Existential-phenomenological perspectives in psychology* (pp. 41-60). New York: Plenum.
- Porter, E. & Walsh, M.W. (2005, February 9). Retirement turns into a rest stop as benefits dwindle. *The New York Times*, B-2.
- Riggs, K. E. (2004). *Granny @ work: Aging and new technology on the job in America*. New York: Routledge.
- Rix, S. E. (1999). The older worker in a graying America: Innovation, choice and change. In R. N. Butler, L. K. Grossman & M. R. Oberlink (Eds.), *Life in an older America*, 35-51. New York: The Century Foundation Press.
- Rix, S.E. (2001). Restructuring work in an aging America: What role for public policy? In V.W. Marshall, W.R. Heinz, H. Kruger & A. Verma (Eds.) *Restructuring work and the lifecourse*, 72-89. Toronto: University of Toronto Press.

- Rocco, T.S., Stein, D. & Lee, C. (2003), An exploratory examination of the literature on age and HRD policy development, *Human Resource Development Review*, 2-2: 155-180.
- Roper-Starch (1999). *Baby Boomers envision their retirement: An AARP segmentation analysis*. Washington, DC: AARP.
- Rosenblatt, R. A. (2004, January-February). Social security privatization is back. *Aging Today: The Bi-monthly Newspaper of the American Society on Aging*, 25-1:1-2.
- Rosenblatt, Z. & Sheaffer, Z. (2001). Brain drain in declining organizations: Toward a research agenda. *Journal of Organizational Behavior*, 22, 409-424.
- Ross, C. E. & Drentea, P. (1998). Consequences of retirement activities for distress and the sense of personal control. *Journal of Health and Social Behavior*, 39: 317-334.
- Ruona, W. E. A., Lynham, S. A. & Chermak, T. J., & (2003). Critical uncertainties confronting human resource development. *Advances in Developing Human Resources*, 5-3: 272-282.
- Rust, J. & Phelan, C. (1997). How Social Security and Medicare affect retirement behavior in a world of incomplete markets, *Econometrica*, 65-4: 781-831.
- Schulz, J. H. (2001). *The economics of aging*, 7th ed. Westport, CT: Auburn House.
- Schweyer, A. (2003). Whither the labor shortage? *Human Capital*, 5-5, 30-32.
- Seagrave, K. (2001). *Age discrimination by employers*. Jefferson, NC: McFarland & Co.
- Seidman, I. (1998). *Interviewing as qualitative research: A guide for researchers in education and the social sciences*, 2nd ed. New York: Teachers College Press, Teachers College, Columbia University.
- Sicker, M. (2002). *The political economy of work in the 21st century: Implications for an aging American workforce*. Westport, CT: Quorum Books.
- Simpson, P. A., Greller, M. M. & Stroh, L. K. (2002). Variations in human capital investment activity by age. *Journal of Vocational Behavior*, 61, 109-138.
- Simpson, P.A. & Stroh, L.K. (2002). Revisiting gender variation in training. *Feminist Economics*, 8 (3), 21-53.
- Sinovac, M.E. & DeViney, S. (2000). Marital characteristics and retirement decisions. *Research on Aging*, 22-5, 470-498.

- Smith, D.B. & Moen, P. (1998). Spousal influence on retirement: His, her, and their perceptions. *Journal of Marriage and the Family*, 60-3; 734-744.
- Smith, D. I. & Spraggins, R. E. (2001, September). *Gender 2000: Census 2000 brief*. Washington, DC: U.S. Department of Commerce, Economics and Statistics Administration, U.S. Census Bureau.
- Smola, K. W. & Sutton, D. (2002). Generational differences: Revisiting generational work values for the new millennium. *Journal of Organizational Behavior*, 23, 363-382.
- Stein, D., Rocco, T. & Goldenetz, K. (2000). Age and the university workplace: A case study of remaining, retiring and returning older workers. *Human Resource Development Quarterly*, 11 (1), 61-80.
- Stern, S. (1994, January). Ability, promotion, and optimal retirement. *Journal of Labor Economics*, 12-1, 119-137.
- Strauss, W. & Howe, N. (1991). *Generations: The history of America's future. 1584 to 2069*. New York: William Morrow.
- Szinovacz, M. E. & DeViney, S. (2000). Marital characteristics and retirement decisions. *Research on Aging*, 22-5: 470-498.
- Taylor, P. (2000). *New policies for older workers*. Bristol, England: The Policy Press, University of Cambridge.
- Tomaskovic-Devy, D. & Skaggs, S. (2002). Sex segregation, labor process organization, and gender earnings inequality. *American Journal of Sociology*, 108 (1), 102-128.
- Toossi, M. (2004). Labor force projections to 2012: The graying of the U.S. workforce. *Monthly Labor Review*, February, 127-2: 37-57.
- Tulgan, B (2003). *Generational shift: What we saw at the workplace revolution, Executive summary: Key findings of our ten year workplace study*. New Haven, CT: Rainmaker Thinking, Inc.
- Turner, F. (2004). Retired professor, 104, tired to inspire youths: Professor continues century of curiosity. *The Patriot News* (April 14). Harrisburg, PA.
- U.S. Census Bureau (2000, May 24), *Current Population Reports, 25-1095 and Resident population estimates of the United States by age and sex: April 1, 1990 to July 1, 1999; with short-term projections to April 1, 2000*; <http://www.census.gov/population/estimates/nation/infile2-1.txt>. Downloaded November 6, 2003.

- U.S. Department of Health and Human Services, Center for Disease Control and Prevention, National Center for Health Statistics (2001). *Health, United States 2003, table 27 Life expectancy at birth, at 65 years of age, and at 75 years of age, according to race and sex: United States, selected years 1900-2001*; www.cdc.gov/nchs/data/hus/tables/2003/03hus027.pdf. Downloaded August 24, 2004.
- U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (2003, April). *Your Medicare benefits: Your health care coverage in the original Medicare plan; a guide to what Medicare covers, and what you pay for your covered health care services and supplies*, Publication CMS 10116. Baltimore, MD: U.S. Department of Health and Human Services, Centers for Medicare & Medicaid.
- U.S. Social Security Administration (2004 February). *How work affects your benefits*. Publication 05-10069, ICN 467005. Baltimore, MD: U.S. Social Security Administration.
- VanDerhei, J. & Copeland, C. (2003, November). Can America afford tomorrow's retirees: Results from the EBRI-ERF retirement security projection model. *EBRI Issue Brief Number 263*. Washington, DC: Employee Benefit Research Institute.
- Van Manen, M. (1997). *Researching lived experience (2nd Ed.)*. London, Canada: Althouse Press.
- Venneberg, D. L., Wilkinson, V. D. & Geroy, G. D. (2004). Viewing Older Workers' Social and Human Capital Capacity Development to Evolve an Adaptive Future Workforce. *The Proceedings of the Academy of Human Resource Development Conference, 2004*, 35-2, 751-758. Bowling Green, OH: Academy of Human Resource Development.
- Verma, S. K. & Lichtenstein, J. H. (2003, July). Retirement plan coverage of baby boomers and retired workers: Analysis of 1998 SIPP data. *AARP Public Policy Institute Paper, 2003-10*. Washington, DC: AARP.
- Weckerle, J.R. & Schultz, K.S. (1999). Influences on the bridge employment decision among older USA workers. *Journal of Occupational and Organizational Psychology*, 72-3: 317-329.
- Willig, C. (2001). *Introducing qualitative research in psychology: Adventures in theory and method*. Buckingham, England: Open University Press.
- Wolcott, H. F. (1994). *Transforming qualitative data: Description, analysis and interpretation*. Thousand Oaks, CA. Sage Publications.

Zaslow, J. (2004, July 8), The latest generation gap: Boomers are often unfairly lumped together. *The Wall Street Journal*, D1.

Zempke, R., Raines, C. & Filipczek, P. (2000). *Generations at work: Managing the clash of veterans, boomers, xers and nexters in your workplace*. New York: AMACOM.

Zuboff, S. (2004, August). The new adulthood. *Fast Company*, 85: 92.

APPENDIX A: DEFINITION OF TERMS

This study will use the terms Baby Boomers, Bridge Employment, Employed Persons, Full-time worker, Generation X, Generation Y, Labor Force, Older Americans, Older Workers, Part-time Worker, Prime Age Worker, Retiree and Workforce as defined below.

Baby Boomer or Boomer: A Baby Boomer, or Boomer, is a person born in a period of increased birth rates following World War II. In the United States, demographers have put the generation's birth years at 1946 to 1964, originally encompassing 76 million Americans. Others have defined Baby Boomers differently based on shared values or major events that occurred during the Boomer's formative growth period (e.g., Strauss & Howe, 1991; Zempke, Raines & Filipczek, 2000). For purposes of this study, the generational cohort born between the years 1946 through 1964 will be used to define baby boomers.

Bridge employment: Bridge employment is employment after retirement from a long-term job, but before permanent withdrawal from the workforce.

Full-Time Worker: For purposes of this study, a full-time worker is one who works at their sole or principal job for pay for more than 35 hours per week on a regular schedule, as defined by the Bureau of Labor Statistics, U.S. Department of Labor.

Generation X: Generation X (sometimes also called the *Baby Bust* generation) is the generational cohort born between the years 1961 and 1979, which originally consisted of 51 million members.

Generation Y: Generation Y (sometimes called *Millennials* or the *Echo Boom*) is the 74 million member generational cohort born between the years 1980 and 2000.

Labor Force - The components of the labor force are:

Civilian noninstitutional population: Persons 16 years of age and older residing in the 50 states and the District of Columbia, who are not inmates of institutions (e.g., penal and mental facilities, homes for the aged), and who are not on active duty in the Armed Forces.

Civilian labor force: All persons in the civilian noninstitutional population classified as either employed or unemployed.

Employed persons: All persons who, during the reference week (week including the twelfth day of the month), (a) did any work as paid employees, worked in their own business or profession or on their own farm, or worked 15 hours or more as unpaid workers in an enterprise operated by a member of their family, or (b) were not working but who had jobs from which they were temporarily absent. Each employed person is counted only once, even if he or she holds more than one job.

Unemployed persons: All persons who had no employment during the reference week, were available for work, except for temporary illness, and had made specific efforts to find employment some time during the 4 week-period ending with the reference week. Persons who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed.

Unemployment rate: The ratio of unemployed to the civilian labor force expressed as a percentage.

Older Americans: Multiple definitions of older Americans exist. Older Americans are generally thought of as those over age 65. This definition is used by several federal government entities, including the Social Security Administration. However, the Bureau

on Aging uses the definition specified in its enabling legislation; U.S Title 42, Chapter 35, Subchapter I, Section 3002 (38): “The term ‘older individual’ means an individual who is 60 years of age or older”. For purposes of this study, older Americans will be defined as those over 65 years of age.

Older Workers: Older workers are categorized in the Age Discrimination in Employment Act (ADEA) of 1968 as a protected class as all workers over age 40 for purposes of determining age discrimination in the workplace. While useful as a cutoff point for age discrimination complaints and lawsuits, this definition provides a population that is beyond the focus of this study. The American Association of Retired Persons (AARP) defines older Americans as those in its constituent group who are over 50 years of age, and their studies of *older workers* usually include those over age 55. The federal government uses 55 as the minimum age for retirement as do some corporations.

Fullerton and Toossi (2001) in a study for the U.S. Department of Labor also used 55 as the minimum age for analyzing labor force participation by older Americans. Rocco, Stein and Lee (2003) “... define older workers as 55 years old because baby boomers will begin reaching this age by 2001 or 2002”, and “baby boomers will become a significant force in defining the older worker workspace” (p. 156). For purposes of this study, older workers are defined as those workers aged 55 or older.

Part-Time Worker: For purposes of this study, a part-time worker is one who works at their sole or principal job for pay for less than 35 hours per week on a regular schedule, as defined by the Bureau of Labor Statistics, U.S. Department of Labor.

Prime Age Worker: For purposes of this study, a prime age worker will be one who is a full or part time worker between the age of 25 and 64, as defined by the Bureau of Labor Statistics, U.S. Department of Labor.

Retiree: A retiree is a person who has left full-time or part-time paid employment or his or her own business, and receives a pension paid out on a regularly scheduled basis (usually monthly) or receives a regular stream of income from investments, savings and other assets accumulated during his or her working period.

Workforce: For purposes of this study, the term *workforce* will be used for those *employed persons* in the *civilian labor force*.

APPENDIX B: INTERVIEW QUESTIONS

Background Questions:

1. What type of organization(s) did you work for, or what was your career field or job, or what type of business did you operate, prior to retiring?
2. If you retired from an organization with a pension plan was your retirement eligibility based on reaching a combination of age and years of service that qualified you for a retirement annuity?
3. What type of retirement income do you receive?
 - a. An annuity paid in regular increments (e.g. monthly) from a retirement fund established by your employer or union?
 - b. Regular payments from a self-established fund (e.g. a Keogh or IRA fund) or investments?
 - c. Social Security?
 - d. Other?
4. Were you born,
 - a. Prior 10 January 1, 1946?
 - b. January 1, 1946 or later?
5. What type of organization do you now work for or what type of job or business do you now have?

Grand Tour (Primary) Question: What has been your experience with retiring and then returning to paid work or to operating your own business?

Potential Follow up Questions:

Detail Probe or Expander Questions

- Why did you return to work?
- Why did you choose that particular type of work or business?
- What were the barriers, if any, you encountered in returning to work after retirement?
- How satisfied are you with your current job?
- How long do you expect to continue working?

Elaboration & Classification Probe Questions

- Were there other reasons?
- Did you consider other alternatives and, if so, why did you reject them?
- How did you overcome the barriers?
- If so why, and if not, why not?
- If you expect to discontinue working at some point in the future, do you expect to then remain out of the workforce permanently?

APPENDIX C: CONTACT LETTER AND INFORMED CONSENT FORM



School of Education
1588 Campus Delivery
Fort Collins, Colorado 80523-1588

Dear _____ ;

The reason I am contacting you is to ask you to participate in a study of the experience of persons who have retired from a job, career or business and who have returned to paid work for an organization or to operating their own business. If you agree to participate you will be invited to be interviewed at a time and place mutually agreed upon between you and me. During the interview, you will be asked an open-ended question about your experience with retiring and then returning to work. You may also be asked follow up questions to allow you to more fully explain your experience. It is expected that this interview will last no more than one hour, with the possibility of an additional interview of no more than one hour if mutually agreed upon by you and me as being needed to more fully tell your story. Interviews will be digitally or tape recorded and subsequently transcribed verbatim into written form. Each interview transcript will only be identified by number and not linked to your name or other identifying information. Once the written transcript is verified to be accurate, the tape or digital file will be destroyed.

The purpose of this study is to explore the experience of retiring and returning to work which may help explain the factors which go into the decision of retirees to return to work. From these factors my hope is to provide a better understanding to organizations of what might attract retired workers to their organizations or what might act as barriers to retirees from joining their organizations. I am interested in this subject as a graduate student pursuing a PhD degree and also as a retiree who has returned to work at several points since retirement.

Before you agree to participate in the study, I must tell you about the requirements in conducting any research involving human subjects. Federal law and each educational institution tightly regulate all research involving human subjects. There are strict requirements for confidentiality, informed consent and participant knowledge of the

research purpose. I have satisfied all requirements of CSU in this regard and have received approval from the CSU Human Subjects Committee to proceed with the study. Dr. Jerry Gilley of the CSU School of Education is the Principal Investigator for this study and I am working directly under his supervision.

If you choose to participate, all identifying information about you will be kept confidential. I will not produce any documents, reports or articles which identify you or your employer or business. I will also not provide any information on your participation or response to questions to your employer or organization. I have included with this letter an informed consent form. I will need you to review, sign and return this form to me before you participate in any interview.

Please call or e-mail me if you have further questions on this study or your role as a participant in the study, and to let me know if you wish to participate. I will then contact you to arrange an appointment time and place for the interview.

Thank you,

Donald L. Venneberg
Co-Principal Investigator
Room 237, Education Building
Office Phone: 970-491-2965
Cellular Phone: 970-218-0096
E-mail: don.venneberg@colostate.edu

**Consent to Participate in a Research Study
Colorado State University**

TITLE OF STUDY: The Experiences of Retirees and their Decision to Return to the Workforce: Implications for Organizations

PRINCIPAL INVESTIGATOR: JERRY W. GILLEY, RM. 246, EDUCATION BUILDING (1588); 970-491-2918

CO-PRINCIPAL INVESTIGATOR: DONALD L. VENNEBERG, RM 237, EDUCATION BUILDING (1588); 970-491-2965

WHY AM I BEING INVITED TO TAKE PART IN THIS RESEARCH?

You are being invited to take part in this research because you have retired from one job, career or your own business and then decided to go back to paid work either for your former company or organization or business, or another company, organization or your own business.

WHO IS DOING THE STUDY?

Donald L. Venneberg, who is a doctoral student at Colorado State University, will be the co-principal investigator and researcher conducting this study. He will be under the guidance and supervision of Jerry W. Gilley, a professor with the University.

WHAT IS THE PURPOSE OF THIS STUDY?

The purpose of this research is to understand your experience with the process of leaving paid work or your business and then returning to paid work or a business.

WHERE IS THE STUDY GOING TO TAKE PLACE AND HOW LONG WILL IT LAST?

This study will take place in an interview with you at a place and time that is mutually decided between you and the researcher. It is expected that the interview will last no more than one hour. An additional interview of up to one hour may be scheduled if you and the researcher mutually agree that it is necessary for you to more fully explain your experience.

WHAT WILL I BE ASKED TO DO?

During the interview, you will be asked an open-ended question about your experience with retiring and then returning to work. You may also be asked follow up questions to allow you to more fully explain your experience. Interviews will be digitally or tape recorded and subsequently transcribed verbatim into written form. Each interview transcript will only be identified by number and not linked to your name or other identifying information. Once the written transcript is verified to be accurate, the tape or digital file will be destroyed.

ARE THERE REASONS WHY I SHOULD NOT TAKE PART IN THIS STUDY?

You would not take part in this study if you are either not retired or if you have not returned to work after retiring.

Page 1 of 3 Participant's initials _____ Date _____

WHAT ARE THE POSSIBLE RISKS AND DISCOMFORTS? There are no known risks or discomforts associated with this study. It is not possible to identify all potential risks in research procedures, but the researcher has taken reasonable safeguards to minimize any known and potential, but unknown, risks.

WILL I BENEFIT FROM TAKING PART IN THIS STUDY? There are no direct benefits to you as a participant in this study.

DO I HAVE TO TAKE PART IN THE STUDY? Your participation in this research is voluntary. If you decide to participate in the study, you may withdraw your consent and stop participating at any time without penalty or loss of benefits to which you are otherwise entitled.

WHAT WILL IT COST ME TO PARTICIPATE? The only cost to you to participate in this study will be the time you spend with the researcher as a participant.

WHO WILL SEE THE INFORMATION THAT I GIVE?

We will keep private all research records that identify you, to the extent allowed by law.

Your information will be combined with information from other people taking part in the study. When we write about the study to share it with other researchers, we will write about the combined information we have gathered. You will not be identified in these written materials. We may publish the results of this study; however, we will keep your name and other identifying information private.

As a participant in the study, you will only be identified by a number which will be assigned by the researcher in sequential order (for example, "Participant 1"). During the study, the researcher will maintain a list that links your name to your number only to assure that the research record is complete. This list will only be known to the researcher and the Principal Investigator and stored under lock and key as described below. This list will be destroyed at the end of the study.

We will make every effort to prevent anyone who is not on the research team from knowing that you gave us information, or what that information is. For example, your name will be kept separate from your research records and these two things will be stored in different places under lock and key. You should know, however, that there are some circumstances in which we may have to show your information to other people. For example, the law may require us to show your information to a court.

CAN MY TAKING PART IN THE STUDY END EARLY? You would only be removed from the study if you do not meet the criteria for the study (in other words you are not retired and have not returned to work) or you withdraw voluntarily.

WILL I RECEIVE ANY COMPENSATION FOR TAKING PART IN THIS STUDY? Compensation will not be provided for your participation in the study.

WHAT HAPPENS IF I AM INJURED BECAUSE OF THE RESEARCH? The Colorado Governmental Immunity Act determines and may limit Colorado State University's legal responsibility if an injury happens because of this study. Claims against the University must be filed within 180 days of the injury.

WHAT IF I HAVE QUESTIONS?

Before you decide whether to accept this invitation to take part in the study, please ask any questions that might come to mind now. Later, if you have questions about the study, you can contact the investigator, Donald L. Venneberg at 970-491-2965 or by e-mail at Don.Venneberg@colostate.edu. If you have any questions about your rights as a volunteer in this research, contact Celia Walker, Director of Regulatory Compliance, at 970-491-1553. We will give you a copy of this consent form to take with you.

WHAT ELSE DO I NEED TO KNOW?

Your signature acknowledges that you have read the information stated and willingly sign this consent form. Your signature also acknowledges that you have received, on the date signed, a copy of this document containing 3 pages.

Signature of person agreeing to take part in the study

Printed name of person agreeing to take part in the study

Donald L. Venneberg
Name of person providing information to participant

Signature of Researcher

Page 3 of 3 Participant's initials _____ Date _____

APPENDIX D: DATA ANALYSIS TABLES

Appendix D-1 Context Theme Clusters and Constituent Themes by Participant

Table D-1.1 thematic clusters from transcript for participant 01

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• To switch from full to part-time work	To go from working full-time to part-time, or and maybe not working at all	2
• Health reasons	Stress was too much – health not good	2
• Eligible for pension	Bought additional years to get to full retirement	32
• Financial assessment	80% of salary in retirement and income working half-time = as much as making before, but, paying taxes on retirement income	34, 54 74
• Planned for retirement	Started planning in our early 50's	158
• Uncertainty in job/ work environment	Unsure of what is in the future	126
• Time with family	Husband and I now have same days off	36
• Time to do other things	Get things done at home without feeling pushed	38
• Child care or support	Provide child care for grandson	36
2. Reasons for returning to work		
• Work part-time	Could come back part-time	2
• Flexible work schedule	-They let me set my own schedule - Can go to work even if tired because I know I don't have to work tomorrow - Can take vacation when I want	2 144 116
• Spouse not ready to retire	- Spouse not retirement eligible for 5 years	42
• Different work	Upcoming new opportunity for different job	14,16, 26
3. Barriers or Challenges to Returning to Work		
• Limits to work per year	Can only work up to 110 days per year for a state agency under retirement system	62, 72
• Change in status	Colleagues still come to me for answers although no longer my responsibility – try to not let it happen	20, 22
• Learning/Relearning	Had to learn changes in processes	24, 26
4. Reasons to work for this organization or do this work		
• Organization solicited me	Organization asked me to return	12
• Organization and people	- Good organization to work for and I like the people in the department	122
• Organization welcomes retirees	-Department gets expertise for reduced cost and I get extra money working part-time -Other departments have similar arrangements with retirees either part-time or on-call	80, 98 90, 128, 140
• Continue training successor	-trained for a year, but missed stuff , too much information, don't know how about exceptions until they happen	2, 4, 10
• Health improved	Feel better health-wise, less stress on the job	150, 48
• Employee benefits	- Used husband's health insurance plan, but get vacation and sick leave also	96, 110

Table D-1.2 thematic clusters from transcript for participant 02

Theme Cluster	Key Words	Paragraph
1. Reasons for retiring		
• Eligible for pension	Met age and years-of-service minimum	2
• Planned to retire	Planned to retire after 10 years in last job	2, 4
• Continued health care insurance	Could continue health care insurance in exchange for reduced retirement annuity	2
• Life change	Husband died, then rekindled relationship with high school friend, remarried and moved geographically	4
2. Reasons for returning to work		
• Not ready to fully retire	Not ready to give up working - does not want to stay home or just playing bridge and volunteering	40
• Spouse not ready to retire	Spouse has own business and wants to continue to work	36
• May work part-time in future	May want to shift to part-time, on-call, or contract work in the future	16, 42
• Work as long as still capable	Wants to work as long as work is still interesting and as long as capable to do the work	40
3. Barriers or challenges to Returning to Work		
• Changed type of work	Needed to learn new skills and develop new knowledge	4
• Lost former network	Geographic move meant establishing new contacts and network for job search	4, 78
• Job search difficulties	- Career service/job firm not too helpful, searched want ads, and needed to re-learn to interview	4, 74
• Adjustment of salary	Pay in new geographic area not as high as former area – needed to adjust salary goals	4, 26, 28, 32
• Age	A concern at first, but was not a barrier - no dates in resume and primarily telephone interviews	20, 26, 20,24
4. Reasons to work for this organization or do this work		
• Flexible work schedule	Works full-time but sets own schedule, office in home, travel to sites	4, 6, 8
• Challenge of work	New job a “stretch”	4
• Job satisfaction	Gotten satisfaction from new work and people	56
• Learning new things	Learned a lot	56
• Work-life balance issues	The extensive travel in the job was appealing at first, but takes too much time	4,12

Table D-1.3 thematic clusters from transcript for participant 03

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Eligible to retire	Retired at age 52	2
2. Reasons for returning to work		
• Did not want to fully retire	Felt too young to fully retire	2
• Demand for my experience	Organizations looking for people with my experience	2
• Cost of living	Lives in high cost area and needs additional income beyond pension	4
• Life change resulted in other expenses	Lost assets in divorce	6
• To stay engaged	-Engagement in work is important beyond just being paid – not working means not doing anything good -Being useful and giving back experience gained	48, 78 52
• Social Aspect of work	Social aspect of working in an organization is also important	52
3. Barriers or challenges to Returning to Work		
• Wanted to go into agriculture	Long time interest, but not enough money	2
• Change in status and role	From working for the government to working for a contractor and from customer to service provider	10
• Need to rebuild reputation	Reputation established in prior organization, but needed to establish new reputation	10
• First post-retirement organization did not know how to manage retiree employees	Organization did not recognize that his and other retiree's work needs were different: No career or leadership ambitions, work values are different and no desire for additional training	64, 68, 70
• Working with younger employees	At first worked with younger less experienced peers and supervisors – younger managers intimidated by my experience and younger employees not dedicated to organization and goals – in it for themselves.	12, 16, 18, 62
4. Reasons to work for this organization or do this work		
• Organization solicited me	Worked with another organization, then interviewed with other organizations, but chose this organization	2, 4
• Happier with second organization	Better work environment – considered fully retiring after working for first organization - intended to work five years, but now approaching ten years	26
• Knew the organization	Familiar with the organization and people and liked their ethics	4, 18
• Organization uses his contacts and experience	Organization uses him for his contacts with former organization, as well as his knowledge and skills	12
• Flexible work schedule and assignments	-Full time for 7 years, and now part-time for 3 years, time to do other things - might consider living in another area and commuting for projects	22, 24, 36, 56
• No supervisory responsibilities	Do not want to supervise or be a manager - just be an employee, do the work and go home	12, 20
• Enjoy the work	Job provides interesting and creative work	12
• Pay is good	Organization pays well	26

Table D-1.4 thematic clusters from transcript for participant 04

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Eligible for pension	Met age and years-of-service criteria for retirement	38
• Mentally prepared to retire	Time to move on and allow younger workers an opportunity to move up, prove themselves, succeed	44
• Did not want to be “dead wood”	I made a contribution and did not stay beyond that point	44
2. Reasons for returning to work		
• Transition program reduced barriers	Agency had 90 day transition program to civilian job sector and provided contacts for job opportunities	2, 4
• Not yet ready to fully retire	May work 5-10 years more, or maybe less or transition to part-time work in future	24
• Felt I had more to contribute	I felt I still had time left in me	38
3. Barriers or challenges to Returning to Work		
• Change in status and role	No longer had leadership/managerial authority - from being the hiring official to the one being hired	2, 6, 40
• Need to sell myself again	Cannot rely on past reputation in this organization - need to prove myself like any other employee	4
• Need to establish a new network	Had to establish a network for job search and opportunities	4
• Difficult to adjust to 8-hour/day schedule	Mental shift from working until the job is done to regular workday and as-needed project basis	6
• Working for and with younger employees	They do not have the expertise, the challenges and the opportunities - I need to educate them - they lack organizational loyalty, having short-term thinking , go to the highest bidder, move from job to job	4, 10, 28
• Balance profit with government interest	There is a certain line that I will not cross - will not take an action which harms government interest	8
• Organization does not always listen	Do not always listen to my advice about problems and pitfalls with direction they are taking	6
• Organization less committed	Organization lacks esprit de corps and sense of mission held by former government organization	6
4. Reasons to work for this organization or do this work		
• Did extensive job search first	Interviewed 15-20 consulting companies for the best “fit” where I felt comfortable or had the least angst	12
• Knew the organization	Knew the company’s history, people, and agreed with mission, objectives and type of support provided to the federal government	14
• Organization uses my experience and contacts	Knowledge and contacts in the federal government valued as well as my skills and expertise	14, 18
• Similar work to that in prior organization	A ‘revolving door’ – from federal government employee to supporting the government as a contractor	4
• Flexible work assignments	Work on project basis, as needed	40
• Non supervisory job	Did not want to supervise or evaluate people	28
• Want to continue to contribute	- Loyal to the mission of the government and the national interest - its not about the money	6, 28

Table D-1.5 thematic clusters from transcript for participant 05

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Fortuitous circumstance	Saw “Best Places to Retire” book and decided, with spouse, to retire	2
• Trade time for money	Time to be with child, especially for spouse	10, 11, 12
• Fully retired at first	Felt “burned out” and wanted to retire and move to warmer climate, a city, stable economy, cultural outlets	2
2. Reasons for returning to work		
• Wanted to continue to work	Explored several opportunities, including own business but decided to do what I already knew	6
• Identity tied to job	“men, for most of us, a lot centers around the job”	10
• No hobbies or other interests	Work had been my life	24
• Got bored and missed working	Missed the routine of working, felt I had no reason for being	4, 6, 64
• Needed the mental stimulation	Better for the body to fail than the mind, as long as I can hobble in I’m not ready to pack it in	44
• Needed additional income	- Not willing to decrease spending level - Has a younger child	2 2
• Return to home area	Both spouse and he had health problems and needed to return for treatment - happier here	4, 10
3. Barriers or challenges to Returning to Work		
• Geographic move	Initially moved away from job sources and contacts	2
• Working with younger employees	Many younger employees impatient to move up in the organization – do not want to “pay their dues” and do not want to benefit from my knowledge and expertise	34
• Shift in status and role	From customer to provider - have to remember I am no longer in charge, customer may do dumb things which you cannot prevent	28
• First post-retirement organization did not always use my expertise	- What we set out to do never evolved in one major project - new VP did not know the business and interfered with the work of the team - conflict with HR policies regarding a team member’s promotion	36, 38
4. Reasons to work for this organization or do this work		
• Worked for another organization first	Worked for previous organization 10 years -valued my experience, but became more rigid on work schedule	18, 36
• This organization met my needs better	Large enough and had enough customers that there was enough variety	42
• Flexible work schedule	Started part-time, now full-time, can take time off to be with family – may shift to part time or retire in future	8, 10, 20, 22, 24
• Enjoy the work	Enjoy what I am doing	26, 42
• Could use contacts and expertise	People know you by name and that is what the company is selling – company values my expertise and knowledge – government willing to pay for it	8, 10, 64
• No supervisory responsibilities	- I do not want to manage people and their careers – most onerous part of management - never driven by promotion but job satisfaction	18, 14, 20
• Chance to mentor	Opportunity to help younger employees in learning	34

Table D-1.6 thematic clusters from transcript for participant 06

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• To retire when eligible is part of culture	Retirement a big part of civil service experience - social expectations to retire when eligible	3
• Could retire early	Retired one year early, received cash buy out	3
• Offered consultant work	Friend said he could get me as much consultant work as I wanted, working from home	9
• Did not plan for retirement	- I knew that I should plan ahead for retirement, but "I didn't get it"	3
• Disagreement with a new political boss	- New boss did not know the field - had great ideas, but not feasible, and I did not want to train him	7, 9
2. Reasons for returning to work		
• Wanted to continue working	Not ready to fully retire	11
• Also worked for pleasure	Worked as an usher at performing arts center for social contacts with interesting people and to see performances for free	55
• Not ready to fully retire	As long as my health is good, I will continue to work	19
• Extra income	I like having extra money for vacations	43
3. Barriers or challenges to Returning to Work		
• Shift in status and role	No authority or power any longer – people do not respond because of your position – now a consultant and need to restrain myself in offering opinions	9, 13
4. Reasons to work for this organization or do this work		
• Organization solicited me	Organization looking for someone with my background and experience	11
• Organization values my expertise	I am making a contribution	11, 53
• Easy transition	From government to civilian in same type of work	11
• Flexible work schedule	Work as a consultant and get paid for hours worked, but work pretty much full-time	43
• Organization is employee-friendly	This is an employee-friendly workplace	51
• No supervisory responsibilities	- Do not want to again supervise people or direct projects - Just want to be a team member, do the work and advise as needed	13, 15, 27
• Little hierarchy	Company has flat organizational structure	25
• Enjoy the work	I like working here	19
• Organization values my expertise	Assignments received on basis of background in the subject area	31
• Like working with younger employees	- They have energy and technical skill, if not expertise in the field and I like being able to keep up with them	19, 31
• Need the structure	- Worked from home two years as a consultant, but lack necessary self-discipline, now working full time for this company , Probably could not work part-time	11,17

Table D-1.7 thematic clusters from transcript for participant 07

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Both spouse and I could retire	Agreed that we would both retire when we were eligible - we could live within our pension income	26, 32
• Disagreement with new political boss	Mutual agreement to disagree - boss offered to help me retire early (age 51)	2
• Had not planned to retire	Had originally planned not to retire until fully eligible (age 55) - made a quick decision over a long weekend	6, 10, 18
• Initially decided to fully retire	- Wanted to travel and do something different than what I was doing	10
2. Reasons for returning to work		
• Not ready to fully retire	Found I was not ready yet to just be retired	14
• Solicited for jobs after retirement	Had good experience and contacts	10
• Extra income	Money for travel	26
• Want to work at least to age 65	May work long enough to be eligible for Social Security	18
3. Barriers or challenges to Returning to Work		
• Some organizations did not understand retiree needs	Wanted me to work long hours	10, 18
• I did not face any barriers	I was solicited and welcomed to the organization	10, 46
4. Reasons to work for this organization or in this work		
• Organization solicited me	Pay not as high as other organizations, but more flexible	10
• Flexible work schedule	Work almost full-time, but take time off when I want to	14
• Knew the organization and the people	I had worked with the company as a contractor/provider of service, in former job	46
• Welcomed by the organization and enjoy the work	I have been treated well and I like working for this company	18, 46
• Organization values experience	Company is willing to bend over backward to meet needs of experienced people - younger, less experienced people cannot always do the job – I can work on most tasks	10, 16, 18, 46
• Flexible work assignments	- I have a variety in work and assignments – not pigeon holed - work is limited by delivery date – definite beginning and end	38, 40
• No supervisory responsibilities	- Do not have management, supervision and decision making pressure	34, 38
• No promotion Pressure	I do not want to move up the corporate ladder	38
• Keeping my hand in	Still in touch with government community and my area	34
• The pay is good	The income here plus the retirement income is better than when I was working for the government	18

Table D-1.8 thematic clusters from transcript for participant 08

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Reorganization	Yet another reorganization and I was tired of adapting	2
• Buy-out and early retirement	Took buy out offer and retired at age 54	2
• Had not planned to retire when I did	Had planned to work until about age 57	2
2. Reasons for returning to work		
• Spouse still working	Limited on when we can travel and do other things – she will work for at least another year or so and thought I should still be working	2, 38, 46
• Wanted to stay engaged	Ran out of projects around the house - believes people who disengage just become “mush”	2, 74
• May not completely retire	Would probably do more volunteer work and less paid work	44, 46
• Believes Baby boomers will have to continue to work	If Baby Boomers retire at high rates, we will need to worry about Social Security and Medicare and cemetery space. Americans do not save enough for retirement.	66, 74
3. Barriers or challenges to Returning to Work		
• Organizations did not understand retiree needs	Wanted me to work long hours	4, 6
• Change in status and role	No longer has authority and leadership – just a consultant	12, 13, 74
4. Reasons to work for this organization or do this work		
• Considered other organizations	Looked into working for other profit and not-for-profit professional services companies doing business with the federal government	2, 30
• Company offered part-time and flexible work schedule	I did not want to work full-time – no more than 8 hours per day – became a contract employee – paid by the hour, with no benefits- can work short or intermittent days–also did consultant work for other firms, but more trouble than it was worth	2, 4, 8, 34, 36
• Get to do intellectually interesting work	- Less pressure of deadlines and able to work on interesting projects - I enjoy the work	2, 18, 20
• No supervisory responsibilities	Others did not want to pay as much as this organization unless you were in sales or a manager - at my age it made no sense to be working long hours– I wanted no management responsibility - OK with working for younger supervisors	2, 18, 24, 32
• Organization values my experience	Extensive experience is more valued here than technical skills – good to know the value of some skills have not gone away	10, 14
• Opportunity to mentor	Chance to occasionally give advice based on past experience – Things I did 15-20 years ago are still relevant	20, 24
• Pay is good	Paid, on an hourly basis, better than when I was a senior government executive	32
• Able to trade off money for time	Because of a good defined benefit retirement, has flexibility to make the trade off	52

Table D-1.9 thematic clusters from transcript for participant 09

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Frustrated with job	Job was increasingly frustrating and high-stress, and not enjoyable any longer	2
• Offered a buy-out	Received buy-out to leave at age 54.5, 6 months ahead of full retirement eligibility	2
• Defined benefit retirement plans	Both spouse and I have a good civil service pension	2
• Did a cost analysis on retiring	Found that I could be as well off by making \$60,000 per year after retirement as if I stayed until age 60	2
2. Reasons for returning to work		
• Not ready to fully retire	Left federal employment with idea of not retiring but continuing to work in a reduced capacity	2, 22
• Staying mentally challenged-engaged	Felt it was important to “keep my hand in” and “stay in the game” and stay in touch with technology and work	22, 49, 51
• Spouse now retired – may work less	Will take more time off, but “I’m reluctant to give this up because it’s so enjoyable just being here”.	18
3. Barriers or challenges to Returning to Work		
• Explored other organizations first	Interviewed with accounting and other consultant firms, but they did not want part-time employees	4, 6
• Had to prove self again	Organization was unsure I could shift from being an executive to being an analyst	39
4. Reasons to work for this organization or do this work		
• Did some consultant work for others	It paid well, but it was “... sort of blood thirsty and cut throat work and the people were a little slippery”.	16, 36
• Knew some of the people in this organization	I found that I knew others in the organization and like the people I work with – they are smart, independent-minded and want to do a good job which I value	4, 18
• Flexible work schedule and employment	- Works spring and fall and off in summer (in Minnesota) and winter (in Florida) and no long days – a company employee, but on a year-to-year contract	14, 16, 18, 20, 28
• No supervisory responsibility	Do no supervision or lead a project – I will advise and help others lead	10
• Opportunity to mentor others	A lot of the work is mentoring younger employees and helping them	10
• Like the work	Enjoy analytical work – Had quit being an analyst when I moved up the organization ladder, and may have moved beyond my level (the Peter Principle)	39, 41
• Organization values my experience	They needed a “senior old guy” not trying to get ahead with government experience	6, 39
• Organization is collegial, goal-oriented and employee-friendly	Work life style is easier and friendly – “... how could you not like working for a place like this?” - “This is the best place I ever worked” – Everyone shares knowledge and skills, help each other and they value varying opinions	10, 18, 26, 28, 30, 32, 81, 89, 91, 94
• Importance of social aspect	I come here even when I am not working “chilling instead of billing” - It is not just the money	18, 49
• Low stress work environment	“It’s way easy to do our job, and I mean its no stress really.”	53

Table D-1.10 thematic clusters from transcript for participant 10

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Eligible to retire	Met age (55) and years-of-service requirement	2
• Receive a good pension	Company defined benefit retirement program	98
• Did not want to retire	Committed to spouse to retire, as he was already retired– “He’s my number one priority”. “I’m doing the right thing for my husband”.	2
• Did not want to give up championing women and trainees in the company	Champion of women and trainees in the company - no one has taken on the cause of promoting women to supervisory jobs since I left.	2, 4
2. Reasons for returning to work		
• Not ready to retire	I would still be working for former company	38
• Ran out of work to do at home	Upon retirement “I did what every woman does – clean everything in the house” and try to organize my recipes. Also read went camping and traveled	4, 6, 38
• Wanted to stay engaged	Wanted to make sure my brain did not go to mush. Now keep current with events and trends in business	56, 58
• Solicited by colleagues	I had a huge network - a telecommunications company asked for part time help with a project. A friend, wanted to do an update a book we wrote	4, 6
• Identity tied to working, being in the workforce	Worked on projects and tasks for 18 months and enjoy working again – may be too busy at times	6, 26
• Also doing volunteer work – Mentoring and nurturing	Volunteer counseling small business owners - replaced my “nurturing” need by helping secretaries and others in the organization - also continued prior volunteer activity with another organization	4, 56, 58
• Social interaction of work	“I got to dress up.; I got to go to work... I was back with the guys”.	4
• Missed the learning aspect of work	“...you learn something every day of your life from somebody”.	4
• Not about the money, but can use it for vacation	Because of tax bracket, most of the extra income went to taxes. What was left over was saved for vacations. Do not charge what other consultants do because I know the clients and want to help them.	6, 12, 20, 32
• Keeps up contacts from former company	It is still “my company”	85. 86. 88, 94
3. Barriers or challenges to Returning to Work		
• Work-life balance	Need to spend time with my retired husband	2
4. Reasons to work for this organization or do this work		
• Consulting work for friends and former colleagues is rewarding	Asked to help and apply my expertise for human resources, management and training programs and college curriculum behind the scenes, doing the support work, which I prefer.	4, 6, 14, 58
• Developing/updating leadership training program	Updating a leadership training program formerly developed, and helped develop a proposal for another leadership training program with a university for a city government	18
• Assisting with rewriting a management book	An update and expansion of a book previously written with the author	6
• Also assisting in writing a children’s book	The management author asked for assistance in writing a children’s book and now on a second book	16

Table D-1.11 thematic clusters from transcript for participant 11

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Eligible to retire	Taught at the secondary school level for 31 years	2
• Good pension	Pension form a defined benefit retirement system	2
• Time for a change	Needed a change. Inflexibility of hours in teaching.	2,
• Spouse wanted to move	Had already decided to retire when spouse had an opportunity for further education in another state	2
2. Reasons for returning to work		
• Not ready to fully retire	Spends time organizing the house, financial records and other things, but this will not be enough in the long run	72
• Want to do something new	Considered being a substitute teacher, but school district is over-subscribed with substitute teachers. Does not want to teach full time - time to rethink what I want to do	4, 36, 40, 48
• Still seeking what work I want to do	Part time or full time? Type of work? Not sure where my skills would fit in another type of work. I have good work ethic and people skills I can apply in another job.	4, 6, 18, 20
• Want a part time flexible schedule	“At this point, if I had my choice, I would like that flexibility” - need to support spouse’s education and have time for volunteer activities	4, 16, 36
• Want a job that is a good “fit” allows me to make a contribution and learn	I want something I would enjoy doing every day and matches my skills- need to interact with people - I would like to know that I am helping - “I also want a job where I’m going to learn something new that is exciting for me”	18, 22, 36, 56, 62
• Do not have to take just any job	Pension and continued health insurance is good enough to allow me to be selective in job search	12, 44
• Extra income	Would like to have extra income for vacations and other things, with the flexibility of work schedule to enjoy them.	18
3. Barriers or challenges to Returning to Work		
• Need to establish a new network	Geographic move broke ties to former network –building a new network through social associations. – “keeping my ear to the ground” , getting a feel for the local area and getting the word out that I am available	14, 16, 36
• Lack computer skills	I do not have the computer skills required for many jobs I have seen advertised.	6, 8
• Have not searched for a job for a long time	In the school system for over 30 years. Out of practice looking for a job.	14
• Work-life balance issues	Wants to work outside home, but feels a need to provide support to spouse while completing education	4
4. Reasons to work for this organization or do this work		
• Like working for a research organization	First exposure to the research side – enjoy the work, and can apply my teaching experience, but need more interaction with people than this job affords	4, 22
• Part-time schedule	Can work part-time when needed	4

Table D-1.12 thematic clusters from transcript for participant 12

Theme Cluster	Key Words/Phrases	Paragraph
1. Reasons for retiring		
• Tired of the job	I was tired of what I was doing	56
• Spouse was retired	Spouse’s company disbanded so he had retired so I wanted to join him in retirement	58
• Wanted more time	It gave me the freedom to do things, that I did not have time to do when working	170
• Retired early - intended to stay retired	Could “buy” additional years of service (13.5 years in my case) to be retirement eligible - no intention of looking for another job–wanted a simpler life	58, 82, 90, 106, 176
• Received large lump-sum payout	A spending bonanza we spent it all in the first year for home improvements and travel, “we have spent in this last year more that we ever have in our whole lives”	90, 168
2. Reasons for returning to work		
• Spouse is working again	Spouse doing consulting work for the past 4-5 years	120
• Will retire when spouse does	When he is finished I will be finished (probably age 60) - “You don’t want to work too long and you want to have the health to do the stuff you want to do”.	118, 120
• Organization solicited me	Another department asked me to work for them part time – an ego boost, whatever I do they feel its perfect	4, 64
• Social aspect of work	“For me a big part of it is social ...you need playmates and all your playmates are working”.	178
• Support to Daughter	Just made last tuition payment for her undergraduate degree, but she wants to go to graduate school – more tuition, then wedding, down payment for a house, etc.	124
3. Barriers or challenges to Returning to Work		
• Had to learn new technology	Learned on the job – younger employees help me learn	150, 156, 158
• Can only work up to 110 days per year	As a state retiree, pension rules limit working for state over 110 days per year	20
• Going to work after 5 days off	Hard to get up and go back to work on Mondays	110, 112
4. Reasons to work for this organization or do this work		
• Knew the organization and like the work and the people	Had done similar work for other state organizations - Initially - People in the office share information and willingly help each other to learn	2, 4, 30, 64, 160, 164
• Flexible work schedule	Department asked me to stay on a two day per week schedule - willing to give me time off for travel, appointments, etc. Share a job with another - the department is better staffed and the service is good	2, 6, 32,34, 64
• Continued benefits and reduced health insurance cost	Even part time workers for state get full benefits – being under the state insurance system saved us \$500 per month	8, 14
• Pay is good	Pay me the same as I made before	74
• Learning environment	I am learning new skills and gaining new knowledge	8, 74
• Organization values retiree experience	Boss actively seeks retirees with applicable experience to help with projects and/or work part-time.	30, 32, 82, 84
• Mentoring	I mentor another employee and she helps me	160

Appendix D-2 Master Context Themes Constituent Themes

Table D-2.1 Summary Master Context Themes and Constituent Themes by Participant

Participant Themes	P-01 Para #	P-02 Para #	P-03 Para #	P- 4 Para #	P-05 Para #	P-06 Para #	P-07 Para #	P-08 Para #	P-09 Para #	P-10 Para #	P-11 Para #	P-12 Para #
<i>Reasons for retiring</i>												
<ul style="list-style-type: none"> Planned for and Financially able - eligible for pension, buyout and/or continued health insurance 	32, 34, 54, 74, 158	2, 4	2	2, 4, 38, 44			10, 26	2	2	2, 98	2, 12	8, 58, 74, 82, 90, 106, 168, 176
<ul style="list-style-type: none"> Did not plan to retire, health/life changes and/or geographic move 	2	4			2	3	6, 10, 18	2			2	
<ul style="list-style-type: none"> Spouse retired or could retire and/or wanted to have time for family or other things 	36, 38						26, 32			2, 4		58, 170
<ul style="list-style-type: none"> Stress or frustration with work , time spent on job or conflict with boss or policies 	2, 48, 150					7, 9	2	2	2		2, 4	56

Table D-2.1 Summary Master Themes by Participant (continued)

Participant Themes	P-01 Para #	P-02 Para #	P-03 Para #	P- 4 Para #	P-05 Para #	P-06 Para #	P-07 Para #	P-08 Para #	P-09 Para #	P-10 Para #	P-11 Para #	P-12 Para #
Reasons for returning to work												
• Have more to contribute		38	2, 4	24, 38		31	14		2, 22	36		
• Spouse continues to work or is not yet eligible/ready to retire	42	36						2, 38, 46				120
• Missed social interaction , pleasure and mental stimulation of work			52		44, 64	55			18	4	22	178
• Identity tied to working – non-work activities not enough					10, 24	11				26	72	
• To stay engaged, stay in touch with their field, help others, do something new			48, 52, 78	6			34	2, 74	22	56, 58,	4, 18, 36	
• Extra income for needs or vacation and other things	34		4, 6		2	43	26			6, 12, 20, 32	18	124
• A transition to full retirement, tapering off with less hours or days working		40		24	20, 22		18	38				118, 120

Table D-2.1 Summary Master Themes by Participant (continued)

Participant Themes	P-01 Para #	P-02 Para #	P-03 Para #	P- 4 Para #	P-05 Para #	P-06 Para #	P-07 Para #	P-08 Para #	P-09 Para #	P-10 Para #	P-11 Para #	P-12 Para #
Barriers or Challenges to Returning to work												
<ul style="list-style-type: none"> Some organizations did not understand the needs of retiree employees 			4, 12, 64, 68, 70		18, 36, 38		10	2, 18, 30				
<ul style="list-style-type: none"> Adjustment to new salary level, role or status and new organizational values 	20, 22	4, 26, 28, 32	10	2, 6,8, 40	28	9, 13		12, 14				
<ul style="list-style-type: none"> Need to build new reputation in organization 			10	2, 4, 50								
<ul style="list-style-type: none"> Working with younger managers and colleagues with different experience, values and motivations 			12, 16, 18, 62	4, 10, 28	34							
<ul style="list-style-type: none"> Need to learn new technology or processes 	24, 26	4									6, 8	150, 156, 158
<ul style="list-style-type: none"> Need to develop a new network and interview skills 		4, 74		4							4, 14, 16, 36	
<ul style="list-style-type: none"> Managing work-life balance 		4, 12			10					2	4, 16	

Table D-2.1 Summary Master Themes by Participant (continued)

Participant Themes	P-01 Para #	P-02 Para #	P-03 Para #	P- 4 Para #	P-05 Para #	P-06 Para #	P-07 Para #	P-08 Para #	P-09 Para #	P-10 Para #	P-11 Para #	P-12 Para #
<i>Reasons to work for this organization or do this work</i>												
• Knew organization, quality, goals, people and they solicited me	12, 122		2, 4, 18, 26	14	42	11	10, 46		4, 18, 94	4, 6		4, 64
• Organization uses my experience, contacts and knowledge	2, 14		52	4, 14, 18	36, 64	31	10, 16, 18, 46	10, 14		6, 16, 18		4, 30, 32, 64, 82, 84
• Enjoy the work and how people work together as a team	122	56	18		26	19, 25, 51	46	2, 18	18	4, 6		30, 74, 158
• Mentoring and helping other employees	2, 4, 10, 12				34				10	4		160
• No supervisory duties or promotion pressure			12, 18, 20, 70	28	14, 18, 20	13, 15, 27		18, 24	10, 39			
• Part time or flexible work schedule and assignments	2, 48,	4, 6, 8	12, 24		8, 10, 20, 24	43	14	24, 32	20		4	2, 6, 20, 32, 34, 64
• Good pay and benefits	54, 96, 100		26						32	6, 53		8, 14, 32