

OLDER WORKERS AND BRIDGE EMPLOYMENT: AN EXPLORATORY STUDY

by

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(ABSTRACT)

Using grounded theory methodology, the purpose of the study was to examine the transition experiences of older workers who retired from their long-term careers and who were working in bridge jobs. After interviewing 24 participants, a theory emerged that describes the decision to seek a bridge job, the strategies used, the problems faced, and the benefits received. The decision to retire is connected with the decision to seek a bridge job. Participants planned but mainly focused on their finances; no participant sought help from a career counseling professional. They faced challenges such as age discrimination and problems switching to a new position. Participants reported that they live a more balanced life and enjoy their bridge job. The core theme from the study is bridge employment redefines retirement.

ACKNOWLEDGEMENTS

Since 1996, I have learned that my life does not necessarily follow the course that I had planned or had wished for. Although these unexpected events many times are devastating at the time of occurrence, they can generate new and better life outcomes. My decision to pursue a Ph.D. was influenced by one of these unexpected events. Completing this degree has been an arduous but a rewarding journey. I did not take this journey alone but was helped by many special people in my life.

I had an exceptional Ph.D. Committee who respected my past experience, listened to my ideas, and shared their expertise. Dr. Hohenshil, my committee's chair, directed me through the Virginia Tech doctoral maze. I greatly appreciated his flexibility with my program and his willingness to accept a different research approach. I was relieved when Dr. Fortune agreed to continue his role as my research chair when he ventured into retirement. Dr. Roberto added a needed dimension to my program, and I was glad that she gently made sure that I did not leave my gerontology "roots." Dr Conrad was a great teacher when he took me under his wing at New River Community College, and I valued his continued support especially when he had a tragic loss in his life – the death of his wife, Sue. Dr. Brott was my dissertation lifesaver by patiently guiding me through the intricate process of grounded theory. Without our "devil's advocate" sessions, a theory never would have emerged nor a core message would have surfaced.

I truly value my network of friends. As I did in 1996, I relied on their friendship for support and encouragement. Throughout this journey, I was constantly receiving reassurance (i.e., yes, going back to school at my age was a good idea!) from my California girlfriends, the "Ladies Who Do," my lunch buddies (a.k.a. canoe specialists), and my new "dirt road" friends. I would like to describe how each friend made a difference, but unfortunately, my space is limited. However, I must recognize Denise Loftus because she is an exceptional friend. Her notes, her calls, and her visits meant much to me.

I am blessed with a wonderful family. Other than forgetting about my defense, my older (I like to remind her) sister, Elizabeth, has always been a "Lorene supporter." When I publish my book, her picture will be on the cover as the model bridge employee. Although, I know my older brother was skeptical about me returning to school and about the topic of working in retirement, I am sure that he supported me in his heart. My cousins, Tom and David, need to be acknowledged for their ongoing patience in helping the city Ulrich's adjust to country living.

When I started this journey, I was a wife and a mother. Along the way, I took on a new and a most rewarding role - a grandmother. Grace has given me a new life perspective. I hope that I will be able to show Grace and her soon-to-be born brother that it only "takes patience and perseverance" to become whatever they want to be.

I know that my two daughters, Gretchen and Marla, are proud that their Mother took on this challenge. I, too, am very proud of their life accomplishments – much more than I could ever do. They are very strong and determined women while at the same time they are most sensitive to those people around them.

Gretchen went on her own to Argentina to learn a new language and to Colorado Springs to complete her Masters Degree. Within five years, she has firmly established herself within the distance education field and has many future career opportunities available to her. Gretchen is the most loving mother that I know. This past year, she has had to make some very difficult but good decisions to ensure that she and her children lead a better life. I am confident that she has

the inner strength to make it happen. She just needs to believe what Grace keeps telling her, “the sun will come out tomorrow.”

Marla is an accomplished photographer and a good friend to everyone. Marla, too, left her home territory and moved to Los Angeles to find her niche. Entering into a very competitive career field, she did not give up and soon found a position that offered new learning experiences and many challenges. Regardless of her struggles, she gained 10 years of skills and experience in only four years, ventured to new lands, and maintained her sense of identity and purpose. And at the same time, she was always there for Gretchen, her Father, and me. I foresee a very successful and creative future for Marla.

My Ph.D. belongs to my husband, Greg. When I introduced the idea about going back to school, he without hesitation endorsed the idea and convinced me to go ahead. He changed his own life to make me happy. How can I ever repay him for picking up stakes and moving to Southwest Virginia; putting up with the long commute to Washington, DC; finding the ideal country location for us; selecting the perfect house to build; overseeing every detail of the building of our new home; tolerating of the countless hours I spent focusing only on my courses or research; and understanding my whining about the loss of city amenities? Our life has taken several unexpected turns, and I believe these turns will keep on happening. However, I am confident that even after 33 years of marriage our relationship will keep growing and together we will make these unexpected events turn into new opportunities.

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CHAPTER I INTRODUCTION

The term, “older worker,” is a fairly new concept. In the 19th Century, Americans worked all their adult lives and often died before reaching old age (Achenbaum, 1996). Men, in particular, were expected to remain economically and socially useful as long as they were physically able to work. Prior to the early 1900’s, older workers were highly valued. As our industrial base changed, however, people began viewing old age as a disability. Discharging employees who reached a certain age became a standard practice, and as the 20th century proceeded, retirement became more common.

When does a worker become “old”? Today, there are different ways to define an older worker. Under the provisions of the Age Discrimination in Employment Act (ADEA), which was enacted in 1967, an older worker is an individual who is 40 years and older (Sterns & Miklos, 1995). However, within federal and state training programs, an older worker is defined as anyone over the age of 55. For example, in order to participate in a federal older worker program (i.e., the Department of Labor’s Senior Community Services Employment Program), individuals must be 55 years and older. Likewise, to be considered for special older worker training funds with the Job Training Partnership Act (JTPA), participants, again, must be 55 years and older. Older workers can be defined in broad categories including career changers, displaced workers, adults aged 62 to 64 receiving Social Security benefits, and adults age 65 plus receiving Social Security benefits (American Association of Retired Persons [AARP], 1998a).

Regardless of how older workers are defined, their current situations have been described as paradoxical (Settersten, 1998). Americans are living longer and healthier lives. Most mandatory retirement requirements have been eliminated except for selected groups of workers (e.g., commercial airline pilots, law enforcement personnel). Physical demands of work are now easier because most of today’s jobs require only moderate or light physical effort (Baily, 1987; Manton & Stollard, 1994). And yet, the statistics continue to indicate that once older adults reach age 65 they will most likely retire (Ekerdt, 1998). Since World War II, labor force participation rates of older workers, especially men, have fallen significantly (Ruhm, 1996). In 1950, half the men 65 years and older were working. By 1985, just 15 % of men over 65 and 7 % of women over 65 were employed. However, this trend of early retirement has been reversed since the late 1980’s (Burtless & Quinn, 2000). In 2001, 18 % of men over the age of 65 were employed and 10 % of women over the age 65 were employed (AARP, 2002a).

When these older adults retire, are they actually leaving the workforce? Some individuals do take the traditional retirement route (i.e., move from full-time work to full-time leisure), but a substantial number of older Americans remain in the labor force after they leave their career jobs (Beehr, 1986; Hansson, DeKoekkoek, Neece, & Patterson, 1997). Ruhm (1990a) found that by age 60 more than half of all persons had left their career jobs, but only one in nine had fully retired.

Part-time employment among older workers who have previously retired is twice as common as it is for the general population (Weckerle & Shultz, 2000). Many of these older adults are in bridge-type jobs, which act as transitions between long-term career positions and total retirement (Mutchler, Burr, Pienta, & Massagli, 1997; Ruhm, 1990b). These bridge jobs often involve a combination of fewer hours, less stress or responsibility, greater flexibility, self-employment, and fewer physical demands. Bridge employment contributes to older adults’ economic security by providing additional retirement income and to their emotional well being

by providing an adaptive lifestyle to retirement (Hansson et al., 1997; Weckerle & Schultz, 2000).

Rationale for the Study

As the workforce ages and baby boomers (i.e., those born between 1946 and 1964) redefine retirement, career counselors will increasingly be working with the older worker. By the year 2030, there will be about 70 million older persons (Administration on Aging, [AoA], 2001). In 2000, adults 65 years and older accounted for almost 13% of the total United States population, and this population group is expected to grow to about 20% by 2030. The Bureau of Labor Statistics [BLS] (2002a) cites a 21% increase of workers aged 55 years and older between the years of 1990 and 2000, and BLS estimates these older workers will increase by 46.6 % between 2000 and 2010. The majority of baby boomers expect to be working beyond the age of 65 because they do not expect to have the financial resources to retire or they link their work with their self-worth (AARP, 1998b; Employee Benefit Research Institute [EBRI], 2001a). This belief of a longer work life is not just a baby boomer generation trend. In a survey conducted by Rutgers University and the University of Connecticut, nearly 70% of workers agreed that they would continue to work even if they had enough money to live comfortably for the rest of their lives (Heldrich Center, 2000). Retirees are returning to work (AARP, 2002a). Men and women in what might be considered the “retirement age” population (i.e., 65 years and beyond) were more likely to be in the labor force in 1999 than in 1998 including 12.3 % who were working or looking for work, up from 11.9 percent a year earlier. An increase was also evident even in the 75 plus population; 5.1 % were in the labor force in 1999 compared to 4.7 % in 1998.

Unfortunately, there is limited information and research in the counseling profession on this client group. Issues surrounding late career are often not studied (Greller & Simpson, 1999; Greller & Stroh, 1995), and retirement research has ignored the trend of partial retirement (Weckerle & Shultz, 2000). There are a few books (e.g., Goldberg, 2000) and numerous articles (e.g., Prenda & Stahl, 2001) in professional journals for human resource managers and management personnel that describe the implications of the aging workforce. In addition, counseling practitioners have written articles (e.g., Brewington & Nassar-McMillan, 2000) and a few books (e.g., Harkness, 1999) suggesting various career development strategies for mature job seekers based on their work with their older clients. Although these articles and publications provide helpful information about older workers, they lack a strong empirical base. The information obtained in this study helps to fill in this research gap by examining the experiences of older adults who are working in bridge-type jobs and who have not taken the “traditional” retirement route.

Statement of the Problem

The study addresses the following three needs: a) adults are living longer and will need additional financial resources to secure their future, b) employers are experiencing and will continue to experience a labor shortage, and c) older adults have a difficult time transitioning from one career to another.

Financial Security of Older Adults

The United States population is in better health than ever before and living longer. In 1900, the life expectancy (i.e., from birth to death) was 47.3 years (AoA, 2003). In 2000, the average life expectancy was 76.9 years. People who live to age 65 can expect to survive beyond this average (19.2 years of age for a female and 16.3 years of age for males). The majority of older adults rate themselves in excellent or in good health and report no or only minor functional difficulties (Jette, 1996).

Living a longer and healthier life does not seem like a problem. However, consider individuals who are 50 years old today: they could live another 40 years. This is a considerable amount of time, especially in terms of financial planning. Will these adults have sufficient financial resources to live comfortably these many more years?

Personal savings in the United States, especially by baby boomers, is at an historic low (Committee for Economic Development [CED], 1999). In 1996, United States households were saving 4.8 % of their disposable income, down from 9 % in 1975. Although three out of four workers say they will have enough money to live comfortably throughout their retirement years, and 79 % of workers say they are doing a good job in preparing for their retirement, they are saving very little (EBRI, 2001a). Forty-six percent of baby boomers save regularly for retirement, but 24 % don't save at all (AARP, 1999a). For those who can indicate an amount of savings for retirement, the majority of these workers report that they have accumulated less than \$50,000, and almost one-fourth of all workers have saved less than \$10,000 toward retirement (Farkas & Johnson, 1997).

Employer-provided pensions will not necessarily fill the retirement savings gap because 40 % of workers are not covered by any kind of retirement plans (EBRI, 2001b). Adult workers who have a high school education, earn less than \$50,000 a year, are employed in certain industries (i.e., construction, agriculture, mining), or work in smaller companies are more likely not covered by pension plans. Likewise, 50% of women and minorities also lack retirement plan coverage. For those workers covered by defined benefit pension plans, their benefits are likely to erode as the period of retirement increases (Herz, 1995). Pension plans are generally not indexed for inflation, and ad hoc increases in benefit amounts for retirees are increasingly rare. In addition, there is a movement away from defined benefit pensions to defined contributions pensions, which encourage a longer work life (CED, 1999). However, defined contributions plans are often voluntary and place more responsibility for retirement planning on the employee. Therefore, many workers may not participate adequately. For 80 % of the population, Social Security benefits constitute the primary source of income after age 65, especially for lower income individuals (EBRI, 1997).

The increased life expectancy, the high level of dependence on Social Security, the poor personal savings rate, and the number of workers not covered by company pensions could contribute to the financial insecurity for many older Americans. To maintain desired incomes in retirement, older Americans will have to save more during their working years and/or work later in life, including taking bridge employment.

Tight Labor Market

Employers face a very tight labor market today (CED, 1999). Watson Wyatt Worldwide (2001), an international human resource company, estimates a 30 % shortage of workers. With the anticipated job growth for the next ten years of 14 % and the vast number of baby boomer workers expected to leave the workforce, this labor shortage will not be going away (Bureau of Labor Statistics, 2002a; Judy & D'Amico, 1997). The number of potential replacements from the Generation X group (i.e., those born between 1965 and 1976) is not large enough to keep up with the growing number of jobs. Even with the current fluctuations in the economy, vacancies will still be hard to fill. Seventy-six million people were born between 1946 and 1964 and only 41 million people were born between 1965 and 1976. There are simply not enough new workers coming into the labor force to replace those going out.

This projected labor shortage could affect both blue collar and white-collar sectors. For example, the average age of blue-collar workers at Ford Motor Company is 44 years and at

General Motors it is 48 (“Ageing Workers,” 1999). At US West, a telecommunications firm, 15% of employees are eligible for pensions and more than one-third of their employees are over 40 (Sherrid, 2000). Deloitte Consulting faces a shortage of experienced consultants in the next five years because over 200 of the corporation’s 850 partners are over 50 years of age. The federal government will also face a serious labor shortage in the next few years (United States Commission on National Security/21st Century, 2001). It is estimated that 30 % of the career civil service will be eligible to retire within the next five years, and an additional 20 % will request early retirement. The Defense Department is particularly vulnerable to this aging workforce where more than 50% of its workers are eligible for retirement by 2005.

Employers will have to look to new sources of skilled and educated workers, including older workers. Encouraging older Americans to work longer and facilitating longer work lives through bridge-type employment could help solve this labor problem. Understanding the possible factors that influence older workers’ decision to stay working or to retire will help employers develop their human resource recruitment and retention plans (Adams & Beehr, 1998; Hanisch & Hulin, 1990).

Career Transition Barriers

The “graying of America” has been a frequent banner in the media including many stories of older adults who retire and then embark on second careers. In print or on television news bytes, these recareering stories sound so effortless and uncomplicated. However, in real life, the actual transition from one career to another is not so easy for older workers (AARP, 2000; Hardy, 1991). Despite the current labor and talent shortages, older adults face definite barriers when they try to make a career change. Workers in their fifties who have lost their jobs are estimated to have a 75% chance of returning to work within two years after a job loss; whereas, for workers in their sixties, the probability is less than a third (Chan & Stevens, 1999). In a content analysis of hundreds of email requests for career assistance, AARP (2000) found that a significant number of its members are frustrated in making a career transition. The themes in these email messages reflected another side of this “graying of America.” These older adults have watched their jobs disappear due to technology advances, have experienced age discrimination, or do not know how to make a career transition.

Many employers retain the mind-set of getting people out the door at the earliest possible age. Regardless of the predictions of growing labor and talent shortages, employers have not tapped older adults to fill their hiring needs because they view younger workers as more healthy, productive, adaptable, trainable, cost-effective, and technology oriented (AARP, 1999b; National Council on Aging [NCOA], 1998). Workers over the age of 55 are less likely to receive training to improve their skills than any other age group because employers do not want to invest in a worker who they expect will retire within a few years (Rix, 1996). Many older workers do not actively pursue training opportunities because management provides little or no encouragement, and older workers, themselves, sometimes question their own ability to learn (AARP, 1999b; Costello, 1997).

The problem of job opportunities also has a geographic component. Often, unemployment is the result of declining local or regional industries. Older workers are particularly vulnerable (Chan & Stevens, 1999). Finding a new job may require relocation, often a daunting prospect for workers who have lived in a community for many years. It can be an expensive proposition especially if housing prices in that community are falling as the result of the region’s overall economic problems.

Age discrimination can be a definite barrier when older adults try to transition to a new career. When management introduces a policy or makes a decision based on age either intentionally or unintentionally, this is age discrimination (Sandell & Rosenblum, 1996). Throughout the 1980's and 1990's, the number of age discrimination complaints continued to increase. In comparison to the four-year period of 1989 to 1993, the Equal Employment Opportunity Commission (EEOC) reported that there was a 29% increase in the number of age discrimination cases filed between 1990 and 1995. The EEOC reported the average age of both men and women filing charges was 53 years old, but executive search firms believe that age considerations start at age 45 (ExecuNet, 2001).

Career counselors can play an instrumental role in helping these adults overcome these barriers and find meaningful employment. They, however, must first understand the unique needs of their older clients. Based on this knowledge, counselors can incorporate appropriate interventions. The study adds insight into these barriers and suggests how older adults can be successful in their career transitions.

Purpose of the Study

The purpose of the study was to investigate the experiences of those adults who “retire” to bridge employment rather than completely exiting the workforce.

Research Questions

1. What are the factors that contribute to older workers' decision to take bridge employment rather than to continue working full time in the same long-term career jobs or to retire?
2. What personal or career strategies help older workers make this transition?
3. What challenges and opportunities do older workers face transitioning to a bridge-type position?

Limitations of the Study

Answers to these three questions were obtained only from older workers' self-reported experiences. Twenty-four participants were interviewed one time, and these interviews lasted between one and a half hours to two hours. Ely (1991) said an “interview is to learn to see the world from the eyes of the person being interviewed” (p. 58). Even with probing questions during this one interview, the study participants could have been selective as to what they wanted to share about their transition.

Definitions of Terms

Late career pertains to work-related choices of adults from 50 to 70 years of age (Grellar & Stroh, 1995).

Career employment is a job a worker has held for 10 years or more (Quinn, 2000).

Part-time employment is work performed less than 35 hours a week as defined by the United States Department of Labor (Alexander & Kaye, 1997).

Bridge employment is transitional work between career employment and complete withdrawal from the work force that could include positions that are part-time, full-time, or seasonal (Quinn, 2000).

Retirement is a process by which adults withdraw from their career employment (Beehr, 1986).

Phased retirement is a retirement option that enables employees to work reduced hours over a period of time prior to full retirement (AARP, 1999c).

Retire-rehire opportunity is an option that allows employees to retire from their long-term career organization, to receive their pension, and then to be rehired by the same organization usually as a contract-type employee (Hutchens & Dentinger, 2000).

Summary

The researcher explored the experiences of older workers aged 62 years and older who selected bridge employment by examining why these older workers have chosen this late career option, what problems they encountered, what opportunities were available, and what helped them make their transition. This information is relevant and timely because a) the work force is aging, b) business is experiencing and will continue to experience a labor shortage, c) older adults have a more difficult time moving from one job to another, and d) there is a lack of empirical research on late-life careers, especially in the counseling literature. The information obtained from this study could help more older adults recognize bridge employment as a viable choice for their retirement, employers solve their labor shortage by offering bridge-type opportunities to older adults, and career counselors better guide their older clients through the challenges presented by bridge employment.

CHAPTER II REVIEW OF THE LITERATURE

Chapter Two contains the outermost frame of my study's theoretical framework described by Merriam (1998) as "the body of literature, the disciplinary orientation that you draw upon to situate your study" (p. 47). For my study, I draw upon the disciplines of gerontology and career development. Cavanaugh (1997) defines gerontology as "the study of aging from maturity (young adulthood) through old age, as well as the study of older adults as a special group" (p. 2). Regardless of their age, older adults have the ability to expand their capabilities and interests through their careers. Isaacson and Brown (2000) define career development as "a lifelong process involving psychological, sociological, economic, and cultural factors that influence individuals' selection of, adjustment to, and advancement in the occupations that make up their careers" (p. 17). A bridge job in the context of this study is considered part of an individual's total career and should not be isolated from the career development process.

A review of the literature provided a guide to understanding why older workers selected their bridge jobs and how they adjusted to their bridge jobs. The examination focused on two aging theories (life span theory and continuity theory) and the social meaning of aging, selected career development theories, the influences of the retirement decision-making process, and bridge employment.

Aging Theory

To understand the career changes older adults experience and to account for the differences as to how older adults face these changes, various aging theories can be a guide. In this study, the significance of the life-span theory, the social meaning of aging, and the continuity theory was considered.

Life Span Theory

The life span development theory or perspective entails certain beliefs, and together these beliefs provide a view on how individuals develop throughout their life (Baltes, 1987; Baltes & Baltes, 1990). Development is a life long process. It does not follow one course nor does it proceed through set stages but rather it takes many directions (multidirectionality). Aging is part of the developmental process, and it, too, is multidirectional which could explain why some older workers are anxious to retire but others of the same age are anxious to pursue another career challenge. Throughout their life, adults face problems, challenges, and life-adjustment situations, but these life events guide their life and help them grow. Development includes both positive (gains) as well as negative (losses) changes. Adults have a reserve capacity to adapt to these many life changes, but there are limits to everyone's adaptivity or plasticity. To help older adults adapt to life losses, Baltes and Baltes (1990) describe a three-part strategy (i.e., selective optimization with compensation). First, older adults restrict their life by selecting fewer responsibilities or domains; second, older adults enrich their general reserves by optimizing selected life domains; and third, older adults compensate for diminishing abilities by developing different life strategies or attitudes.

Part of the life span theory's belief system are three sets of influences that "operate throughout the life course, their effects accumulate with time, and, as a dynamic package, they are responsible for how lives develop" (Baltes, 1987, p. 621). These influences will affect a person's behavior including an adult's decision to continue working or to completely retire (Hansson & Carpenter, 1994). The first set of influences includes normative, age-graded biological changes. Age-related changes cannot be ignored because older adults will experience

physical changes and eventually may need to modify their personal and work lives in some ways and to various degrees. The second set of factors includes history-graded influences, which affect most members of a cohort in similar ways. The period of time when an individual is born does make a difference to a person's development. For example, the World War II cohort is very different from the Baby Boomer cohort (AARP, 1998b). The third set includes non-normative type events (i.e., unique career, life changes). Each adult has a special life story and has many different abilities (Sterns, 1998).

Social Meanings of Aging

There are three periods of life: childhood, adulthood, and old age; within these periods, society makes further distinctions as infant, toddler, young adult, retiree (Hansson & Carpenter, 1994; Neugarten & Neugarten, 1986). The age of 65 is usually cited as the beginning of old age because this is the age at which adults are expected to leave the work force. In their essay, "Age in the Aging Society," Neugarten and Neugarten (1986) questioned the validity of age 65 as the start of old age because exact life stages have blurred due to many changes in society. Individuals are working longer; if they retire, many will re-enter the labor force as a result of the increased life expectancy, advances in technology in the work place, and changing social life styles. To place an individual into an assigned time slot, into an assigned category, or into a "traditional" role is outmoded thinking. Should 65-year olds retire from a job that they love because 65 is the age of expected retirement? Or should they not even consider a new career because society tells them that age 65 is too old to start over again? A person's chronological age as a marker or a person's internal clock (i.e., a person's ability to compare her/his life with others) will have less influence on older adults' development (Hansson & Carpenter, 1994). Harkness (1999) recommended that an individual's chronological age be replaced by an individual's functional age as the reliable base for making life's critical decisions. She defined functional age by posing a question, "How capable are we of operating to fill our designed needs or in achieving a utilitarian and fulfilling purpose in our life and world?" (Harkness, 1999, p. 81).

Continuity Theory

Older adults change their lives when they take a bridge-type job either in the same career field or in a whole new career field. The continuity theory of normal aging helps to explain how these adults cope with these changes (Atchley, 1989, 1999). Continuity theory describes a process by which middle aged and older adults try to preserve and to maintain existing internal and external structures that they feel comfortable with. Continuity theory does not predict what the developmental issues will be for a particular life stage, but it points to the processes people are likely to use in seeking their goals and in adapting to change whenever it comes. Continuity theory looks at four dimensions of individual beliefs and behaviors over time including a) idea patterns (i.e., self and of the world), b) lifestyles (e.g., roles, activities, living arrangements, relationships), c) personal goals (i.e., ideal self and lifestyle), and d) adaptive capacity (i.e., the ability to maintain morale in the face of discontinuity). Older adults who select complete withdrawal from the workforce could be initiating a change that promotes greater continuity with their goals and sense of self (Toughill, Mason, Beck, & Christopher, 1993). Conversely, retirees who select bridge employment may be attempting to maintain familiarity or continuity that was disrupted by retirement.

Findings from the Ohio Longitudinal Study of Aging and Adaptation (OLSSAA), a 20-year study, supported the basic assumptions of continuity theory (Atchley, 1999). Panel members were interviewed and surveyed to document their beliefs, attitudes, values, goals, motives,

emotions, and temperament, as well as the external social frameworks that made up their lifestyles (e.g., marital status, household status, occupations, activities). By establishing baseline data as independent variables and then examining how these variables changed or stayed the same over this 20-year period, the OLSSAA researchers found that change was constant in the lives of the panel members, and most of these changes were incorporated into people's lives without triggering a sense of discontinuity. Even though the panel members went through many life transitions (e.g., health problems, deaths of family members, retirement, loss of jobs, loss of life roles), continuity was a more common experience than discontinuity.

Career Development Theory

There are several career development theories, and each theory tries to answer different questions (Holland, 1996). Development theories (e.g., Super's life-span theory, Schlossberg's transitional model) and learning theories (e.g., Krumboltz's social learning theory) focus on the process of vocational behavior and not on the career knowledge. In contrast, the person-environment or trait-factor theories (e.g., Holland's theory of vocational choice, Dawis's theory of work adjustment) focus on the career knowledge but not on the process. Although no one theory has been tested enough to be considered more relevant for the older worker (Sterns, 1998), most career theories address the principle of individual differences (Isaacson & Brown, 2000), which is critical when examining late careers (Sterns, 1998). Late careers are often more difficult to study than early careers because there is less consistency in how older adults will proceed (Sterns, 1998). For example, in early careers, individuals must choose a career. In later careers, however, a person may continue a career, start a new career, modify a career, or retire. Donald Super (1992), one of the leaders in the career development field, suggests that one theory is not better than others because no single theory in itself is sufficient.

Development Career Theory

Erikson (1997) suggests a relatively orderly linear progression of developmental issues to be addressed across the lifespan including "old age." Development career theories assume that the influences of career choice and development are connected to stages of personal and psychological development (Isaacson & Brown, 2000).

Super's life-span, life-space theory describes stages across the life span using a life career rainbow model that defines career as well as all the roles (e.g., child, student, citizen, worker, homemaker, leisurite) played by a person throughout a lifetime. In each role, one passes through age-linked stages of growth, exploration, establishment, maintenance, and decline. Super introduces the concept of recycling, which is defined as a return to the cycle of stages when an individual's career is destabilized by a reduction in force, changes in personal needs, illness or injury, or other socioeconomic or personal events (Isaacson & Brown, 2000; Smart & Peterson, 1997). When going through a recycling period (i.e., the need to return to earlier career stages and to start all over again), workers will experience feelings of loss both in terms of identity and of social support. Brewington and Nassar-McMillan (2000) contend that these feelings are more intense for older workers because they have a more limited time to go through the career stages as described by Super.

Canaff (1997) criticizes Super's development theory especially its labeling of the final stage as "decline." She suggests that this label promotes a negative stereotype of older adults as non-productive after age 65. Grellar and Simpson (1999) contend that the term "maintenance" sounds discouraging because many older workers continue to grow and to learn and are doing more than just maintaining their career. Sterns and Milkos (1995) discourage the use of a linear career development approach because it makes the following two faulty assumptions regarding

older adults' career patterns: a) all adults go through predictable career stages and then retire, and b) adults maintain skills for a period of time and then these skills will decline.

Career stages as described by developmental theories do not take into account what is happening in the current work place (Hall & Mirvis, 1995). The changing work environment and the complexity of workers' lives has had a considerable impact on career patterns (Handy, 1994). Rising complexity comes in various ways: a) new technologies; b) new interactions between economic, political, social, religious, and private spheres; c) employees' needing multiple jobs to survive; and d) people, especially older adults, having to juggle more life roles (e.g., employee, spouse, caretaker for children, caretaker for parents, community participant). Careers will be increasingly driven by changing skill demands and not be as concerned with a worker's chronological age or with the career stage an individual is in. The age of a career and not the age of the worker will play a more important role. Even 30-year old workers might find that their career in a certain field has become "old."

Within developmental theories, the concept of transition is important because individuals move from one career stage to another career stage (Jepsen, 1990). All individuals experience life transitions. Children, teenagers, and young adults face many changes in their lives (e.g., moving into different educational situations, new careers, new life roles). However, as a group, mid-life and older adults experience many more life transition events including widowhood, divorce, surviving a major illness, retiring from work, loss of parents, loss of parenting role, reversing child/parent role (i.e., care giving), diminished physical/appearance status, and career changes (Schlossberg, Waters, & Goodman, 1995). Super uses the word "transition" as a change within the person and not from external events outside the individual (Jepsen, 1990). Schlossberg (1985) defines transition as "an event or non-event resulting in change" (p. 43), and unlike Super, she includes both internal and external transitions. Each person is different, and each person's transition is different, but the structure for understanding individuals in transition is stable. Within Schlossberg's model, the transition model, an adult's development can be viewed in four ways: a) the cultural context or social environment, b) the psychological developmental stages of the individual, c) life events or transitions, and d) continuity and change throughout the life span.

Trait and Factor Theory

Trait and factor theories stress that individuals need to identify their traits (i.e., interests, values, personalities, skills) and match them with compatible work environments (Isaacson & Brown, 2000). Trait and factor theories make the following assumptions: a) each person has a unique set of traits that can be measured with reliability and with validity, b) each occupation requires workers that possess certain traits, c) the choice of an occupation is a rather straightforward process, and d) the closer the match between personal traits and job requirements, the greater the likelihood of success (Brown, 1990).

Holland's theory of vocational choice is based on the underlying premise that career choice is an expression of one's personality, and that workers in a given occupation have similar personalities and histories (Swanson & Fouad, 1999). Holland (1996) contends that workers will seek occupations that match their personalities; the longer persons stay with their jobs, the more this match is confirmed and strengthened. Brewington and Nassar-McMillan (2000) describe Holland's model as a relevant framework for understanding older workers because careers have continuity, people are likely to move between jobs that have similar characteristics, and a person's interests and career aspirations become more stable as a person ages.

Similar to Holland's theory is the theory of work adjustment (TWA) that assumes people have two types of needs: biological needs (i.e., food) and psychological needs (i.e., social acceptance) (Isaacson & Brown, 2000). Workers select jobs based on their perceptions that the job will meet their needs, and workers are selected based on employers' perceptions that the applicant's skills will meet the needs of the organization. The variables of skills, aptitudes, and personality can be used to predict the success of the worker when the work environment factors are known.

Borgen (1997) questions the value of the trait factor approach because traits are not as relevant in today's changing environment. The trait and factor theory makes the following two assumptions: a) most people have the ability to enter a profession once they have made an informed decision about the best personal job match, and b) there will be the opportunity to progress with a career path or change paths within the context of a relatively stable or expanding labor market. Borgen's experience has shown him that most people move from situations of uncertainty to situations of continued uncertainty whether they are unemployed or working. His experience relates to Handy's (1994) description of the changing workplace.

Social Learning Theory

The social learning theory of career decision making addresses the question of why people enter particular occupations, why they may change occupations at selected points in their lives, and why they may express various preferences for different occupational activities at selected points in their lives (Mitchell & Krumboltz, 1996). Although all career development theories incorporate decision making as an important aspect of career choice and career development, only the social learning theory of career decision making pays attention to how these decisions are made (Isaacson & Brown, 2000). It is an open model without the restrictions of stages or lifestyle categories, and it emphasizes the importance of learning and life experiences and how these experiences may affect a career (Krumboltz, 1996). According to this theory, four factors influence an individual's career path. The first factor is special abilities that an individual might have inherited; the second factor is environmental conditions and events; the third factor relates to variety of life long learning experiences (i.e., associative or instrumental learning); and the fourth factor is an interaction of the three factors (Mitchell & Krumboltz, 1996). Adults acquire their preferences for various activities through a variety of life long learning experiences, and they acquire beliefs about themselves and their work life through direct or indirect experiences. They then take action on the basis of their beliefs using skills that they developed over time

Building upon the social learning theory of career decision making, Mitchell, Levin, and Krumboltz (1999) introduce a planned happenstance theory that could have implications for older adults who move into bridge-type jobs. Planned happenstance theory is a conceptual framework that promotes the idea of creating and transforming unplanned events into opportunities for learning because career decisions do not always follow a logical outcome of a "true reasoning" process. Many times a person's career is more affected by serendipity-type events rather than by a planned course of action (Krumboltz, 1998).

The Protean Career Model

Hall and Mirvis (1995) describe a new career model for the midlife and older worker, the protean career, which is named after the Greek god Proteus who could change things at will (e.g., fire to a wild boar to a tree). This model updates traditional career models in light of the changing work environment and the needs and capabilities of older workers. According to Mirvis and Hall, protean careers need to replace organizational careers. Within an organizational

career, it was assumed that workers would ideally work in that firm until retirement, and that seniority and maturity would be valued and respected qualities. The protean career, however, is not shaped by what happens to the person in any one organization; it is created by a person's career choices and search for self-fulfillment. The protean career is shaped by the individual and not by the organization. The protean career concept incorporates the dimensions of flexibility and autonomy, which Mirvis and Hall state are tailor made for many older workers who have fewer external constraints (e.g., parenting responsibilities) and internal drives (e.g., desire for advancement). Instead of a linear progression of upward moves in a fairly predictable series of discrete stages, the protean encompasses a more flexible mobile career course. As long as the health care and other basic needs (e.g., financial security) are met, older workers are freer to pursue more flexible career options than younger workers. However, Grellar (2000) asserts that it is incorrect to make the assumption that all older workers are not interested in career advancement. In Grellar's survey of 626 college graduates, who ranged in age from 20 to 69 years, there was no significant relationship between age and career motivation. The career motivation of the 60-year olds was as strong as the career motivation of the 20-year olds.

Although this model is not part of the "main stream" of career development theories, it could be an expansion of current theory. It does not negate any of the above theories (i.e., developmental, trait-factor, social learning), but it presents a new way of thinking and applying these theories for older workers. Super's concept of recycling will continue, but it will be viewed as a normal process of a career course rather than a deviate due to some unforeseen events. The protean career is driven by the person's search for self-fulfillment which means an older worker's work boundary can extend beyond the organization and can connect to the worker's personal life which is also part of Super's life rainbow (i.e., six life stages). A person will not follow an ideal generalized career path but will follow a personalized course that encompasses a unique set of personal needs and skills; this is similar to the assumptions made by the trait and factor theories. The second kind of flexibility provided by the protean career is the enlargement of the career space (Hall & Mirvis, 1995). Learning within the protean career will play an important role just as it does in the social learning career decision theory. Individuals will experience short-cycle learning cycles that will consist of exploration, trial, master, and exit.

Retirement Decision-Making Process

Deciding to leave the workforce or to continue working in a bridge type job is not a one-time event but part of a process that evolves over time (Atchley, 1976; Beehr, 1986; Taylor & Shore, 1995). Although many studies examine a worker's decision-making for retirement at the last or late stages of work careers, Ekerdt (1998) proposes that this decision making process extends over a considerable period of time and an individual's decision is connected to earlier decisions made in one's career or personal life. Atchley (1976) describes three phases of retirement: a) a remote phase of vague anticipation, b) a phase of preparations, c) and a phase of postretirement adjustment. Beehr (1986) presents a similar model with three steps that occur over time: a) thinking about retirement, b) deciding to retire, 3) and acting on the decision which could be a complete withdrawal from the work force or a partial withdrawal. Using a mathematical-type approach in explaining the retirement process, Anderson, Burkhauser, and Slotsve (1992) state that older workers have only two decisions to make. The first is whether to retire from the career job. The second decision the older worker needs to make is, having retired from a career job, whether to remain out of the labor market (i.e., permanent retirement) or to return to a different kind of work.

Ekerdt (1998) reports when most individuals are asked why they retired, they will respond with a brief and very general answer such as “I felt it was time” or “they made me an offer that I could not refuse.” However, Ekerdt contends that this decision is a result of the interaction of many factors and of the individual’s interpretation of these factors including subtle comments occurring in everyday interactions (e.g., shared feelings in conversations with coworkers), influential economic incentives (i.e., early retirement, buyouts/layoffs), personal financial situation, family needs, health status, and future work opportunities. Grellar and Simpson (1999) suggest that the decision to retire might not be the result of major events in an individual’s life but could be the result of small random events, which build one upon the other, producing major change. These factors that influence the decision-making process could be part of: a) society’s expectations or age norms (Settersten & Hagestad, 1996), b) an individual’s non-work life situation, (Beehr, Glazer, Nielson, & Farmer, 2000; Weckerle & Schultz, 2000), c) an individual’s work life, d) the barriers faced by older workers (Brewington & Nassar-McMillan, 2000), and e) how the individual interprets these factors as either push or pull factors (Shultz, Morton, & Weckerle, 1998).

Age Norms

Age norms are widely shared opinions of the typical age of individuals holding a status with a given context (e.g., time to leave home, time to marry, time to retire) (Lawrence, 1996). Age norms play a role in a person’s retirement decision as they may tell a person when it is a right time to retire (Feldman, 1994). Based on age norms, workers might set their age deadlines for retirement because they prefer putting their life transitions into manageable units, i.e., sequencing (Settersten, 1998) or they prefer using chronological age as a means of preparing for life transitions (Settersten & Hagestad, 1996). Workers might not be responding to their own needs but may be experiencing some unofficial pressure to leave the workforce possibly as a result of these age norms, even though there is a federal law and state laws that prohibit most mandatory retirement (Beehr et al., 2000). However, there is no evidence that older workers would be penalized if they do not conform to the supposed norm (Greller, 2000). Ekerdt, DeViney, and Kosloski (1996) propose five major types of retirement plans that include a) to retire completely (i.e., the classic retirement), b) to retire partially, c) to obtain another job after the current job, d) to never retire, e) no plans to retire yet. Using the 1992 Health and Retirement Study and applying these five types of plans, it was found that regardless of the workers’ retirement plans, they say overwhelmingly that they expect to retire between age 62 and 65. They just accepted the “normal” age to retire. In reviewing the 1992 Health and Retirement Study, Ekerdt (1998) found that workers in larger workplaces, union workers, workers with pensions plans, and skilled blue-collar workers were more likely to recognize the usual retirement age as between age 63 and 65 years of age.

Non-Work Factors

Personal characteristics or factors that are not a direct part of the work environment can be potential forces in a person’s retirement decision-making process (Beehr et al., 2000). These non-work factors include an individual’s health, financial situation, relationships, and attitudes or expectations of retirement.

Health

Significant percentages of older adults cite health, i.e., major illness or functional disabilities, as a reason for retiring (Anderson, Burkauser, & Slotsve, 1992; Feldman, 1994; Taylor & Shore, 1995). Workers who are in better health tend to choose later retirement than those who are in poor health (Mor-Barak, Scharlach, Birba, & Sokolov, 1992; Parnes &

Sommers, 1994). Ruhm (1990a, 1994) warned that self-assessment of health biases the reports of labor force patterns because poor health is a more socially accepted reason for retirement. Many men stated health as a reason for retirement even though a year earlier their self-reported health status was good. Are these adults citing health as a reason for their retirement because poor health may be considered more acceptable reason to stop working than is the preference for leisure or lack of job opportunities? To avoid this bias, Ruhm (1994) measured health status through a series of 12 questions on health problems and activity limitations and finds that workers in better health worked longer in their long-term careers than those with average or poor health. In a Finnish study that used an economically balanced sample, Krause, Lynch, Kaplan, Cohen, and Salonen (1997) found that older workers with a disability are more likely to continue to work when they receive organizational support from co-workers and supervisors including a possible job redesign. Regardless of health status, older workers are less likely to leave their jobs with health coverage, at least prior to Medicare eligibility (Beehr et al., 2000; Hirsch, MacPherson, & Hardy, 2000).

Financial Situation

A person's financial situation is a significant influence on an older employee's decision to withdraw or to remain in the work force (Adams, 1999; Beehr, 1986; Beehr, et al, 2000; Feldman, 1994; Taylor & Shore, 1995; Kim & Feldman, 2000). Older adults will more likely retire and will not accept bridge employment if they believe they will be well off financially. Social Security and private pension plans influence a person's employment decisions (CED, 1999; Hirsch, MacPherson, & Hardy, 2000). Social Security and the way it calculates benefits and eligibility encourages workers to retire and many times penalizes a person who continues to work. The early retirement age of 62 rather than 65 and the earnings limitations have been a disincentive for older adults to keep working. The recent reforms including the eliminations of the earnings caps for Social Security recipients aged 65 to 69 (i.e., The Senior Citizens' Freedom to Work Act) could be a part of the solution to keep older adults working longer. However, there is disagreement regarding the impact of Social Security on the labor market behavior of older workers. Burtless and Moffitt (1984) estimated that eliminating the earnings tax would increase average post retirement work hours from 3.2 to only 4.2 hours per week. Fields and Mitchell (1983) stated that reducing monthly benefits from 80 to 55 percent if someone retires at age 62 rather than waiting for age 65 would increase retirement by only three months. On the other hand, reported earnings of Social Security recipients usually cluster at levels just below the earnings limits set by the program (Friedberg, 1999), which indicate that workers do understand and respond to these work disincentives. Baum and Ford (2001) in their review of this new Social Security legislation and studies relating to this new law speculate that 17 percent of men and 10 percent of women aged 65 to 70 in the labor force would be expected to work 2.5 to 10 additional months.

Defined pension plans encourage early retirement because they penalize workers who stay on career jobs past their early sixties (CED, 1999; Hirsch, MacPherson, & Hardy, 2000). Workers who have defined benefits pensions find it best to retire at the earliest age of eligibility - typically age 60 but as young as age 55. A survey of 1000 pension plans showed that continued work after early retirement eligibility typically reduced the life value of pensions by 30 percent (CED, 1999). However, more and more companies today are switching from defined benefits to defined contribution plans, which allow workers to stay longer in the workforce.

Relationships/Family Situation

Older employees' decision to retire completely or to continue working may be related to their marital status and family situation (Beehr, 1986; Feldman, 1994). Individuals who are married are more likely to retire early and are less likely to take bridge employment. Home life may be seen as a more positive alternative to their work life. However, Parnes and Sommers (1994) in their study examining why men in their 70's and 80's continue to work found that a majority of the men in their sample were married to a working wife. The typical family approaching retirement today in the United States is a dual-worker family (i.e., both husband and wife working), which makes the decision-making process more complex than in previous years (Coile, 2000). Today, women are strongly influenced by their own economic situation in making retirement decisions and are not merely following their husbands. Actually, Coile (2000) found that the wife's decision to retire has a greater affect on her husband's decision to retire. For many workers with valued friendships, changing jobs or leaving the workforce entirely is less attractive as they age (Grellar & Simpson, 1999). For these older workers, their friendship network is very important; and they will continue working because their job allows them to meet, develop, and maintain relationships (Mor-Barak et al., 1992).

The family situation may increase or decrease the employee's perceived financial obligation. The need to finance children or grandchildren's college may make employees less likely to retire (Beehr, 1986). Once children graduate and leave home, individuals may be enticed to retire. Some individuals who have lost their spouse will withdraw from many activities including work, but for others, the death of a spouse could generate an urgent need to stay involved, and they will continue to work.

If a family member is in need of care, older adults are likely to be drawn into retirement (Beehr, 1986, Beehr et al., 2000). When faced with a care-giving situation, women are more likely to retire if they need to care for someone, while men were more likely to keep working (Ruhm, 1996). However, in another study that examined predictors of retirement, no significant interaction was found between the variable of gender and the variable of the need to take care of someone (Beehr et al., 2000).

Attitudes

Attitudes toward retirement including retirement self-efficacy, expectations about social aspects of retirement, and retirement activities can influence the decision-making process (Taylor & Shore, 1995). If individuals perceive that they will be able to adjust to retirement, they will more likely decide to retire. If they believe that they do not have the ability to adjust, they could be recognizing their own need to work in order to feel good about themselves. For these individuals, work contributes to their identity and a sense of self (Sterns, 1998). Retirement planning can help employees with this self perception (Feldman, 1994). Individuals who have high levels of certainty about their plans for retirement are more likely to retire voluntarily. In contrast, if they are unsure as to how they will spend their time in retirement, they will delay the decision to retire.

The expectation of retirement activities can influence the decision to retire (Beehr, 1986; Shultz, Morton, & Weckerle, 1998). If older adults expect retirement will provide attractive leisure activities, they are more likely to decide to retire including taking a part-time job. However, stopping work and pursuing leisure activities are not always a draw for many older adults. Beehr et al. (2000) examined the impact of five expected retirement activities (i.e., social, growth, tinkering, passive, employment) on the retirement decision process and found that only employment activities had a significant impact. Those who were planning to work in some

capacity were more likely to retire at younger ages. Personal-growth type activities (e.g., volunteer work, reading, participation in clubs or organizations, taking classes) did not draw people into retirement. The study's researchers speculate that older employees might associate these activities with getting "old" and would prefer to stay on their current job. The results of the Parnes and Sommers (1994) study indicate strongly that one of the most important characteristics keeping 70 year old and 80 year old men working is their stated distaste for retirement. Older adults who continue in their career job or who pursue a bridge-type job could be seeking intrinsic-type benefits including developing new skills, using time more productively, keeping in touch with current developments, providing a structure to their life, and helping them maintain a sense of doing something worthwhile (Sterns, 1998).

Work Factors

Job factors including the actual work situation, career plateaus, commitment to one's career, and affiliation to the organization affect an individual's decision to retire, to continue to work, or to take a bridge job (Beehr, 1986).

Work Situation

Individuals who work in jobs that have adverse characteristics (i.e., excessive required travel, considerable physical labor, uncomfortable working conditions, incompatible supervisory styles) are more likely to retire than those individuals who work in jobs with more desirable characteristics (Hirsch, MacPherson, & Hardy, 2000). Initially, these job elements are acceptable as part of the position, but over time, a mismatch may develop that will encourage a person to retire. Workers in physically demanding fields frequently retire as the result of a disability (Krause et al., 1997). However, this disability retirement might not be due to diminished physical abilities but to job stressors such as psychological strain, job dissatisfaction, ongoing organizational changes, relational conflicts, and lack of organizational support (Griffiths, 1997). When an organization is undergoing changes and older employees are demoted, given less self direction, and assigned an increased work load, these employees will in all likelihood select retirement because they see their careers as unraveling (Hayward, Friedman, & Chen, 1998). However, if the organization helps older employees rebuild their careers, this may heighten their preference for continued work.

Career Plateaus

Career plateauing can occur when an individual's rate of job growth, typically measured in terms of promotions, ever more highly visible assignments, or pay increases, levels off and perhaps moves slightly backward for a time (Bailey & Hansson, 1995). Bardwick (1986) suggests that individuals may experience two forms of career related plateauing: structural (i.e., hierarchical) and job content. When workers have had little change or further vertical movement within an organization, they have reached a hierarchical plateau; when workers are no longer challenged by their work responsibilities, they have reached a content plateau. Henkens and Tazelaar (1997) conducted a large-scale study of Dutch civil servants who were eligible for early retirement and found that lack of job challenge (i.e., content plateau) played a major role in the acceptance of the early retirement offer. Allen, Poteet, and Russell (1998) found that hierarchically plateaued managers are usually the oldest worker, and non-plateaued managers have the least job tenure.

Beehr et al. (2000) examined seven work-related variables (i.e., autonomy, skill variety, task significance, interaction with others, workforce reductions, organizational retirement incentives, being tired of working) and found only one characteristic, "being tired of working," as a significant predictor of retirement. Feldman (1994) proposes that the older employee who

has had numerous employers would less likely take early retirement because this feeling of boredom, routine, burnout, and depression would not be so pervasive. A key issue for older workers is identifying sources of new situations that will produce the challenge necessary for psychological success (Hall & Mirvis, 1995). Over time, people tend to settle into comfortable work roles, which demand little “stretch” and offer little growth. The opposite could happen when older workers are placed in a situation of radical change and challenge so extreme that it immobilizes the person rather than providing the challenge. If the success rate is too high or too low, workers motivation may diminish.

Commitment and Affiliation

The more self-identity is tied to work and the more individuals are committed to their career, the more retirement means a loss of valued activities (Adams, 1999; Feldman, 1994; Parnes & Sommers, 1994). Erdner and Guy (1990) in their study of over 200 female schoolteachers examined attitudes toward retirement. Even when the researchers introduced controls in their analysis (i.e., number of years teaching and expected retirement age), it was found that females with stronger work ties had significantly more negative attitudes toward retirement than the females with weaker work identities. The teacher group who had a stronger connection to their work had a mean age of expected retirement at 64.5 years, and the other teacher group (i.e., with a weaker connection) had a mean age of expected retirement at 61.5 years.

Older employees’ decisions to retire could be related to their attainment of their own occupational goals (Adams, 1999; Beehr, 1986). Adams’ (1999) examination of career related variables (i.e., career commitment, career growth opportunity, occupational goal attainment) and planned retirement age, found a negative relationship between goal attainment and planned retirement age. He suggests that this negative relationship supports that idea that those who believe they have reached their career goals may be more likely to say they will retire early because they have accomplished all that they have set out to accomplish in their careers. Beehr (1986) presents an opposing opinion that some older employees may be frustrated at not being able to accomplish their goals so they decide the only course of action is to retire.

Sterns (1998) describes two forms of organizational commitment for the older adult: continuance commitment and affective commitment. Continuance commitment is “the employee’s perceived cost of leaving or a perceived lack of alternatives to make up for investments in the current position” (p. 137). Older adults tend to remain in their current job because they are unwilling to risk loss of their benefits and feel that they could not transfer their skills to another position. On the other hand, the greater number of years of continuous service in one organization, the more likely an individual will retire early which could be attributed to the accrued higher wages and longevity-based pension that makes retirement more financially feasible (Feldman, 1994). Affective commitment is “the employee’s emotional and orientation to the organization” (Sterns, 1998, p. 137). Employees will continue working if they feel a sense of contribution and growth by staying with the organization. Many older adults will postpone retirement if given the opportunity to ease into full retirement by reducing work hours or responsibilities on their current job (AARP, 1999c). The inability of an organization to offer part-time work for their career employees is a major factor in a worker’s retirement decision (Anderson, Burhauser, & Stolvse, 1992).

Age Barriers

As a group, older workers face unique employment barriers including: a) discouragement (Sandell & Baldwin, 1990); b) skills obsolescence (Hirsch, MacPherson &

Hardy, 2000); c) employers' perceptions (AARP, 1999b); d) limited job opportunities (Hirsch, MacPherson & Hardy, 2000); and e) age discrimination (Posner, 1999). These barriers can affect older adults' late careers (Brewington & Nassar-McMillan, 2000).

Discouragement

Many older workers are part of the Bureau of Labor Statistics' official category of "discouraged workers" (i.e., workers who are not actively seeking employment but are interested in taking a job) (Hardy, 1991). They become discouraged due the longer period of time it takes for them to find a new job in comparison to younger workers, and less educated older workers experience even longer periods of unemployment (Chan & Stevens, 1999; Couch, 1998; Hirsch, MacPherson, & Hardy, 2000). Once displaced older adults find other jobs, they frequently experience a loss of earnings (Couch, 1998). Even during the prolonged economic expansion of the 1990's, older workers who lost jobs experienced significant earnings losses when re-employed, unlike their younger counterparts who on average suffered no significant losses when re-employed. Unable to find meaningful and financially rewarding employment, these discouraged workers opt for retirement (Sandell & Baldwin, 1990).

Skills Obsolescence and Employers Perceptions

Yeatts, Folts, and Knapp (1999) define individual obsolescence as "falling behind in understanding how to use new tools or techniques or failing to recognize how the application of new knowledge can improve performance" (p. 336). Skills obsolescence is sometimes reported to occur more often with long-tenured employees. These employees are more likely to decide to retire when their skills become out of date (Beehr, 1986). They may make this decision for two possible reasons. First, if they feel ill prepared and if they perform poorly, older workers may exercise their option of retiring from this unhappy situation. Second, if organizations believe workers' skills are obsolete, then organizational decision makers might offer particularly attractive retirement incentives to such employees to entice them to retire and replace them with more skilled younger employees. In two major surveys examining employers' attitudes, it was found that many employers perceived older workers are uncomfortable with technology, or when a job is redesigned, employers believed a majority of their older employees will have a harder time adapting because these older workers do not want to deviate from previously experienced routines (AARP, 1999b; NCOA, 1998).

A major employment obstacle for the current generation of older workers is the lack of computer skills (Sharit, Czaja, Nair, Hoag, Leonard, & Dilsen, 1998). According to the Bureau of Labor Statistics (2002b), computer systems analysts, computer support specialists, and computer engineers are on the list of the fastest growing occupations between now and 2008. Even if older workers do not wish to be employed in one of the above positions, they will still require computer training. Although the majority of today's occupations do not have the word "computer" in their job titles, most occupations require computer competencies (Sharit et al., 1998). Older workers can learn and can master computers, but many times inappropriate training methods are used (Costello, 1997). Training designs rarely consider age-related issues and are rarely properly evaluated (Griffiths, 1997). Thus, the stereotyped image that older adults cannot learn is reinforced. Morris and Venkatesh (2000) found age differences in individual adoption and sustained usage of technology. In their five-month study that examined 118 workers who were being introduced to a new software program, they found that younger workers are more driven to learn by their attitudes toward using the technology for job accomplishment. Older workers, however, were more driven to learn by subjective norms (i.e., the worker's perceived social pressure to learn) and also driven by behavioral control (i.e., the worker's perception of

the ease or difficulty of learning the new system). However, these two influences (subjective norms and behavioral control) diminished over time. Findings from this study strongly indicate that both younger and older workers would accept technology when the training programs are designed to accommodate their differing needs.

More training resources go to workers between the ages of 25 and 44 than older workers (i.e., workers 50 years and older) because employers do not want to invest in workers they perceive as “winding” down (Costello, 1997; Rix, 1996). Few employers encourage or require their older employees to take training as demonstrated by a Commonwealth Fund study (cited by Rix, 1996). When workers were asked if they had taken any kind of courses or training specifically to improve their job skills or future employment opportunities since their 50th birthday, over half of the workers who had received training said that they had taken it upon themselves to get the training. It had been their own idea and not their employer’s.

In addition to this lack of encouragement by employers, many older workers themselves have negative attitudes toward training and do not actively pursue training opportunities, especially those personal development opportunities that are outside their own immediate field of specialization (Bailey & Hansson, 1995; Griffiths, 1997). They cite management’s lack of confidence in their trainability and their own lack confidence in their ability to learn as reasons for not pursuing further training (AARP, 1999b; Yeatts, Folts, & Knapp, 1999). They either do not admit that their abilities have become “rusty,” or they perceive themselves to be less competent than younger people with more recent training, particularly in computer skills.

Limited Job Opportunities

Older adults have more limited job options than do younger workers (Hirsch, MacPherson, & Hardy, 2000; Hutchens, 1993). Newly hired older workers are employed in a smaller set of industries and occupations compared to newly hired younger workers. For example, older workers are less likely to be hired in jobs that require extensive firm-specific training. However, job retention is highest among 55 to 64 years olds even when the older worker is a recent hire, and job tenure after receiving training is higher for older workers than for younger adults. (Mitchell, 1990). Occupations requiring computer use and high numerical aptitude employ few older workers (Hirsch, MacPherson, & Hardy, 2000).

Grellar and Simpson (1999) present the possibility that age itself defines a segment of the labor market, and this kind of segmentation limits job options for older adults. Although the Age Discrimination in Employment Act (Sterns & Miklos, 1995) encourages open opportunities for older adults, there is the reality that some jobs are perceived as more appropriate for older workers and some jobs are more appropriate for younger workers (Gordon & Arvey, 1986). If a hiring manager believes in age typing of occupations, older applicants for a “young person” job will not be as successful as younger applicants. For a technology type position, even though two workers (one young worker and one older worker) have the same type of training, younger workers will likely be perceived as a “natural technie” because they grew up with technology as opposed to older workers who had to learn the technology (Anderson, 2001). Even when employees are already in the position, age and job type interact (Lawrence, 1988). The probability of receiving high performance evaluations decreases for employees who are older than the typical age in the evaluated position.

Age Discrimination

Older adults experience age discrimination in many different ways, including failure to be hired, forced retirement, limited or non existing promotion options, lack of training opportunities, and unwanted remarks about age (AARP, 2000b). Workers who report feelings or

actual situations of age discrimination are more likely to separate from their employer, including retiring early (Johnson & Neumark, 1997). Posner (2000) defines two kinds of discrimination - animus discrimination and statistical discrimination. Animus discrimination is “a systematic under valuation, motivated by ignorance, viciousness, or irrationality of the value of older people in the workplace” (page 421). This kind of thinking is translated into age-related stereotypes which abound in organizational cultures, including the ideas that older workers are less productive than younger workers, are absent more frequently, cannot learn new technology, and are not flexible (AARP, 1999b; Farr, Teslu, & Klein, 1998; NCOA, 1998). Statistical discrimination is “the failure or refusal, normally motivated by costs of information, to distinguish a particular member of a group from the average member”(Posner, 2000, p. 422). As with gender, age is one of the first facts that is noticed about a person, and it is used to place the person. The unique characteristics of the individual are not considered. If age is used as a proxy for attributes for hiring or staying in the position, some older adults who are highly skilled and competent will not be hired, will be fired or forced to retire to make way for young people who could be less able. This could also happen with a younger applicant as well. Either form of prejudice (i.e., animus or statistical) can have a major impact on an individual’s late career as demonstrated by the increase in the number of age discrimination cases that have been filed in the last five years (Dychtwald, 1999). Over 15,000 older workers have filed claims in the past five years, and the Equal Employment Opportunity Commission (EEOC) expects this number to multiply by the year 2005. Unfortunately, there is a very low winning rate for plaintiffs in both hiring and termination cases since it very difficult to prove the charges in court (Posner, 2000). In a study conducted by the Fair Employment Council of Greater Washington (1997), researchers developed resumes for pairs of fictitious individuals with equal credentials. These pairs applied for 102 entry-level sales or management position. One member of each pair was 32 years of age and the other was 57 years of age. Even though their skills and abilities were equivalent, the younger applicants received more favorable responses in 42 % of the situations. Three-quarters of the rejections occurred before the older applicants were even granted an interview. Since the introduction of ADEA, the majority of employers understand that age discrimination is an unlawful practice (Posner, 2000). Unfortunately, employers have become more sophisticated in eliminating or hiding any blatant evidence of age discrimination (i.e., smoking-gun evidence). No longer will a company advertise for “young and energetic” employees, and they discourage their training departments of saying, “you cannot teach old dogs new tricks.” Employers use more subtle tactics, which are harder to substantiate. An example of one of these tactics is when a company wants to get rid of an older employee, the company might get rid of an unproductive younger employee at the same time. This is called “cashiering.”

Push and Pull Factors

Once identified, these work and non-work factors or influences could be reclassified as negative push factors or positive pull factors (Feldman, 1994; Shultz, Morton, & Weckerle, 1998). Push factors, like poor health, care giving responsibilities, age discrimination, or dislike of one’s job, could induce older workers to retire. Pull factors, such as the desire to pursue leisure interests or other career opportunities can attract older workers to retire. The process is complex. The same factors that influence some to retire may lead others to heighten motivations to strive toward success on the job. Based on a subjective appraisal of the many factors, older workers will make their decisions. Central to these push and pull factors is the question of voluntariness in the retirement transition (Hardy, 1991). Involuntary retirement is defined as retirement resulting from the employer’s rather than the employee’s decision to terminate

employment. Workers whose retirement was prompted by a plant shutdown, a management “shape-up,” a reorganization of the work force at their place of employment or by mandatory retirement policies were less likely to successfully reenter the labor force than older workers who reported that their initial retirement was prompted by their own decision to retire. When older employees believe that they are being pushed out the door, they are more likely to seek employment outside their current industry or occupations and have lower self-esteem (Feldman, 1994; Gowan, 1998). This bad experience at the end of their tenure in long term jobs or occupations may motivate older workers to seek a fresh start in totally different careers or organizations including taking a bridge job.

Bridge Employment

Background

After retiring from their long-term career and deciding to return to the workforce, adults can consider a variety of work alternatives. They have the options to pursue a part-time, a full time, or a seasonal job within or outside their previous career field. They can gradually retire from their organization through a phased retirement program or a “retire-rehire” offer. Starting a business, including being a consultant or establishing a home-based business, is another option.

As working adults become older, there is an increased likelihood that they will be employed in a bridge job (Anderson, Burkhauser, & Slotsve, 1992; Moen, Erickson, Agarwal, Fields, & Todd, 2000; Quinn, 2000; Ruhm, 1994). Moen et al. (2000) found that nearly half of the retirees who participated in the *Cornell Retirement and Well-Being Study* worked for pay after retirement. These bridge jobs tend to be in the same occupations as the worker’s career position. Skills and advantages that served some older workers favorably throughout their careers will continue to provide opportunities after the retirement transition. Workers with a college degree (Hardy, 1991) and skilled-white collar workers (Myers, 1991) experience more success than other workers (e.g. blue collar and white collar non-skilled workers) in re-entering the work force after retirement. This higher success rate could be attributed to the fact that at older ages more generalized skills or functional-type skills enhance marketability (Hardy, 1991).

Secondary Job Market

Black, Hispanic, and female older workers experience more involuntary job separation than older white male workers in the years immediately prior to retirement, which often leads to an early “retirement” (Flippen & Tienda, 2000; Quinn & Kozy, 1996). They “voluntarily” accept bridge employment because they need to work due to financial necessity and not necessarily due to truly wanting to continue to work (Feldman, 1994). These workers are more likely to seek bridge employment in the same pre-retirement line of work, which is concentrated in wholesale and retail trade, service, and government sectors (Hardy, 1991; O’Grady-LaShane, 1996). Their employment opportunities are limited because the inequalities of their earlier occupations situations are carried across to their post-retirement pursuits (Hardy, 1991). Older workers who have worked in the secondary market all their lives (i.e., jobs with low pay scales and a high level of job insecurity) are at an obvious disadvantage when they seek any kind of employment after retirement (Greller & Simpson, 1999). Although individuals with less education and with a lower set of skills are less likely to return to work (Anderson, Burkhauser, & Stolvsø, 1992), this group often works into their 70’s due to economic necessity (Greller & Simpson, 1999). Workers from this secondary market will be at another disadvantage when older workers from the primary job sector (i.e., jobs with high pay, good benefits, and job security) retire and take secondary-type work.

Influences

If healthy workers retire, they will more often take a bridge position rather than completely retiring (Feldman, 1994). However, poor health does not necessarily mean older adults will not continue working as found in a Senior Community Services Employment Program study (Alexander & Kay, 1997). In this study, many older adults with health problems selected part-time employment over full time work or over complete withdrawal from the labor force. Individuals with many years with an organization will more likely take a bridge job particularly with the same organization or within the same career field (Kim & Feldman, 2000). Adults who have a working spouse are more likely to take a bridge position (Hardy, 1991).

Moen et al. (2000) asked 220 retired but working adults why they are working. Nine out of ten adults said the main reason is to keep active. They cited other reasons including having the free time, keeping social contacts, desiring additional income, and maintaining professional skills and professional contacts. Younger retirees (ages 54 – 64) place a higher importance on the need for additional income and health insurance than older retirees. Weckerle and Shultz (2000) identified three organizational factors that encourage older employees to take bridge employment. If older workers perceive their retirement was involuntary, they will more likely seek bridge jobs as a strategy to take control of their lives. When companies do not offer more flexibility (i.e., part-time work or change of responsibilities), many older workers will select retirement and then take a bridge position. If older workers anticipate a financial gain by leaving their career positions, they most likely will take bridge jobs.

Kinds of Bridge Jobs

Part-Time Work

Most bridge jobs are part-time, i.e., less than 35 hours (Anderson, Burkhauser, & Slotsve, 1992; Quinn, 2000; Ruhm, 1994). There are “good” part-time work opportunities that provide workers with benefits, wages prorated to those of equivalent full-time jobs, job security, career advancement, and access to training (Alexander & Kaye, 1997). There are “bad” part-time positions that offer poor job security, low wages, offer little or no advancement opportunity, few or no benefits, and minimum training. Many older workers are in these “bad” part-time positions. In comparing career employment and bridge employment using the 1992 and 1994 waves of the *Health and Retirement Study*, Quinn (2000) discovered that 70% of those who switched to a bridge job moved down the socioeconomic ladder. In their career jobs, 1/3 of the participants indicated they had earned less than \$10 an hour, but in their bridge job, 60% said that they earned between \$5 to \$10 an hour. At the higher end, 20% stated that they earned over \$20 an hour in their career job and in their bridge job only 13% indicated that they made this amount. Conversely, Ruhm (1994) discovered more career upward mobility from older workers’ career position to their bridge job. Regardless, if the part-time job is a “good” or a “bad” position or if the position presents a promotion or demotion, the majority of older adults prefer working part-time. Alexander and Kaye (1997) interviewed 165 older adults who had retired and who were working in part-time jobs and found that the majority of the interviewees selected part-time employment rather than full-time work because part-time worked allowed them to do the things that they really enjoyed. Older workers state that their bridge job is the most enjoyable job that they have ever held (Ruhm, 1994), they are doing what they want (Moen et al. (2000), and express a high level of satisfaction with their retirement (Kim & Feldman, 2000). A significant number of older adults who have retired but who are not working desire part-time work which suggests that the lack of part time opportunities is an employment barrier for older workers.

Full-Time Work and Self-Employment Work

A smaller number of older adults return to full-time work after retirement (Anderson, Burkhauser, & Slotsve, 1992; Hardy, 1991). Sometimes older workers move into self-employment after retiring, and most of these adults move to self-employment from a salaried position (Moen, et al, 2000; Ruhm, 1996). Many older adults who are retired and not working indicate that they would like to be self-employed especially in a home-based business (AARP, 2002b).

Phased Retirement

Phased retirement is an arrangement with an employer to reduce older workers' work schedules or responsibilities before they fully retire (AARP, 1999c; Moen, Plassman, & Sweet, 2001). Older workers participating in a phased retirement program may work part-time for proportional pay for a period of time until full-retirement, share a job, progressively reduce their hours, or change positions or modify their job description with less responsibilities. Very few employers offer phased retirement but more will offer another type of gradual retirement as a "retire and rehire" employee or as a "boomerang" employee, i.e., employees retire formally and are rehired by their former organization without having the privileges or benefits of a full-time employee (AARP, 1999c; Ende, 2000; Hutchens & Dentinger, 2000; Moen, Plassmann, Sweet, 2001). Watson Wyatt Worldwide (1998) found 8% of U. S. companies offer phase retirement. However, it is not clear if these phased retirement programs were truly older workers who decreased their hours or were they retirees who returned to their companies. Numerous universities have phased retirement programs (AARP, 1999c; Ghent, Allen & Clark, 2001; Kim & Feldman, 2000). However, the universities' experience might not be effectively applied to other organizations due to their tenure system and the nature of academic jobs (AARP, 1999c).

Phased retirement is a definite strategy to extend older employees' work life, but most companies are reluctant to introduce phased retirement programs. Employers worry about discrimination claims because they prefer to have the discretion to select which older workers could participate (AARP, 1999c; Hutchens & Dentinger, 2000). Most employees are not able to draw their pension or are limited to the number of work hours and still draw a pension due to the restrictions of their company's pension plan. Rather than trying to retain their older employees, employers are anxious for them to retire because they view older workers as a liability and unproductive (AARP, 1999b; Moen, Plassmann, & Sweet, 2001; NCOA, 1998). In a case study of seven employers, Hutchens and Dentinger (2000) found that the employers with "family friendly" policies allowed full-time workers to shift to part-time in response to family needs, i.e., child care. At the same time, these companies did not permit phased retirement. Hutchens and Dentinger in their final report asked a pertinent question, i.e., "are people in the edge of retirement prohibited from shifting from full-time to part-time, while young people with families are allowed to make a make a similar move" (p. 10). Companies are more open to a "retire-rehire" or a "boomerang" program because they can be more selective as to which workers are allowed to become part-timers, do not have to be concerned with pension and benefits issues, and are able to control the length of their commitment to the worker.

Summary

The decision to retire can be connected with the decision a take a bridge position. Numerous studies examine the decision to retire, and these studies demonstrate that retirement is not a single event but a complex process (Atchley, 1976; Beehr, 1986; Taylor & Shore, 1995). Non-work factors play a role in the retirement decision-making process. Older adults retire because they are expected to retire (Ekerdt, DeViney, & Kosloski, 1996; Settersten & Hagestad,

1996), are in poor health (Anderson, Burkhauser, & Slotsve, 1992; Mor-Barak, Scharlach, Birba, & Sokolov, 1992; Parnes & Sommers, 1994; Ruhm, 1990a, 1994), are financially secure (Beehr, et al., 2000; Feldman, 1994; Kim & Feldman, 2000; Taylor & Shore, 1995), and need to care for or spend time with family members (Beehr, 1986; Feldman, 1994). Older workers could be influenced by their work situation including having an undesirable job (Hirsch, MacPherson, & Hardy, 2000; Krause et al., 1997), reaching career plateau (Bailey & Hannson, 1995), feeling less committed to their career (Adams, 1999; Erdner & Guy, 1990; Sterns, 1998), and attaining their employment goals (Adams, 1999). These work factors could be connected to age barriers that older workers sometimes face in the workplace. Due to direct age discrimination (Dychtwald, 1999; Posner, 2000) or employers' negative perceptions (AARP, 1999b; Farr, Teslu, & Klein, 1998; NCOA, 1998), older workers, in comparison to younger workers, require a longer time to find a position (Chan & Stevens, 1999; Couch, 1998; Hardy, 1991), have fewer technology skills (Sharit et al., 1998), are denied access to training (Costello, 1997; Rix, 1996), and have limited job opportunities (Gordon & Arvey, 1986; Hirsch, MacPherson, & Hardy, 2000; Hutchens, 1993). Older workers' retirement decisions could be a push decision, i.e., negative factors forcing a worker to retire, or a pull decision, i.e., positive factors encouraging a worker to retire (Feldman, 1994; Hardy, 1991; Shultz, Morton, & Weckerle, 1998).

Economists Anderson, Burkhauser, and Slotsve (1992) present the work option in their retirement decision-making model. They say that older adults need to ask two questions: Should I retire? If the answer is "yes", should I work in retirement? Beehr's retirement model (1986) also proposes that retirement is not an end to work, but work is a definite retirement option. Beehr describes a more complicated picture of the decision making process by encouraging researchers to move beyond the act of retirement and to explore the numerous psychological and environmental issues that precede the act of retirement. These issues are placed into two categories, i.e., personal factors and environmental factors. In a later study (Adams & Beehr, 1998), these factors are renamed work factors and non-work factors. Although these two categories give structure to the decision making process, these factors may be too complex to be neatly placed in just one category. Persons who cite health (i.e., a non-work factor or personal factor) as a reason for retirement could be retiring because their health has been affected by the job conditions or psychological pressures of the job (i.e. work factors or environmental factors) or because health is a more acceptable reason to retire than being forced out (i.e. environmental or work factor). Skill obsolescence is included under personal factors. The reason that older adults might have outdated skills could be the result of an employer's reluctance to offer training to older workers (i.e., the environmental category or work category). These two categories (i.e., work and non-work factors) are significant, but at the same time it is important to recognize that many influences are not isolated and are connected with each other.

There is only limited research that directly addresses the bridge job decision process. Studies verify the fact that a large percentage of adults are working in a bridge job, provide a profile of these workers, and offer a general description of bridge employment (e.g., Anderson, Burkhauser & Slotsve, 1992; Burtless & Quinn, 2000; Hardy, 1991; Ruhm, 1990b, 1994). Five studies (Alexander & Kaye, 1997; Kim & Feldman, 2000; Moen et al., 2000; Ruhm, 1994; Weckerle & Shultz, 2000) move beyond the numbers and statistics and explore personal and career issues relating to the bridge job decision. The research conducted by Alexander and Kaye (1997), Kim and Feldman (2000), and Ruhm (1994) contributed to the subject area of older workers and bridge employment. However, the studies completed by Moen et al. (2000) and

Weckerle and Shultz (2000) produced more valid results, provided more specific information, and have broader implications than the other three studies.

Alexander and Kaye (1997) used a variety of data sources (i.e., case files review, interviews with older part-time workers, and interviews with older worker program directors) to study the experiences of older part-time employees. Although the study generated a considerable amount of practical information, the results cannot be generalized to all older adults because the entire sample came from the Senior Community Services Employment Program, a Department of Labor program for low-income older adults. Kim and Feldman (2000) examined the antecedents of bridge employment and the consequences of bridge employment by comparing two groups, i.e., participants who took an early retirement package and then accepted a bridge job and participants who took the same package but did not pursue a bridge job. The results provide limited insight because the sample included only 371 professors from the University of California system, and these professors were mainly male (90%). The sample provides no occupational diversity and limited female representation. Ruhm (1994) analyzed a 1989 Louis Harris survey of over 3,500 participants to learn how bridge jobs differ from career jobs and who takes bridge employment and why. The study added solid information on the characteristics of bridge jobs, especially as to how they relate to career jobs; and it demonstrated that older workers like their bridge job. However, one stated purpose of the study was to investigate why older adults take a bridge job, but the data failed to uncover this information.

The Cornell Retirement and Well-Being Study (Moen et al., 2000), a longitudinal study, sheds light on why older adults work after retirement (e.g., “to keep active,” “had free time”). Men and women ages 50 to 72 were randomly selected and interviewed every two years over a period of five years to learn more about their retirement and post-retirement activities. Weckerle and Shultz (2000) were able to distinguish between those factors influencing a decision to completely leave the workforce after retirement and the factors influencing a bridge job decision after retirement. Using a sample of 2771 workers from the 1992 *Health and Retirement Study* (a longitudinal study), they identified three significant factors (i.e. voluntariness of retirement, anticipated financial reward, flexibility).

There appears to be an information gap between what is actually happening today with older workers and what the current literature is providing. Assumptions are made about older adults approaching retirement or older adults who have retired, i.e., retirement means an end of work. Even though the original Beehr model (1986) incorporates work within the last stage, the act of retirement, studies using this model (Adams, 1999; Beehr, Taylor & Shore, 1995,) view retirement as a work withdrawal. Adams (1999) selected a sample of participants who were 45 years and older because “age 45 generally constitutes the beginning of the maintenance stage of one’s career” (p. 225). When researchers take this assumption, it is not surprising that employers think all older workers are “winding down.” The belief of disengagement after retirement does not match the numerous studies (e.g., Anderson, Burkhauser & Slotsve, 1992; Burtless & Quinn, 2000; Hardy, 1991; Ruhm, 1990b, 1994) that clearly indicate older adults are gainfully employed during their “so-called retirement” years. Research studies sometimes do not take into account the lengthy time spread of a late career, which Grellar and Simpson (1999) define as “work-related choices and reactions of people from 50 to 70 years of age” (p. 310). This 20-year span presents a wide range of different experiences, interests, needs, and identities. When researchers view older workers as a total group and then apply their findings to all older workers, many times the results prove to be incorrect or inconsistent. For example, Morris and Venkatesh (2000) looked at the differences regarding how older and younger workers learn technology.

Without specifying the age of the sample, they continued to use the term “older worker” and “younger worker.” Do their findings apply to all older workers as well to all younger workers? When researchers narrow this late career span, the results will have more meaning as did Mutran et al. (1997) in their investigation of self-esteem issues for older workers by using a sample of participants aged 58 to 64 years of age or as Moen et al. (2000) in analyzing their three waves of interviews by breaking the data into three groups, i.e., not-yet-retired, newly retired, and long-term retirees.

Many career development theories exist, and it is unclear if one is more effective than another for older adults (Sterns, 1998, Grellar & Stroh, 1995). John Holland (1996) disputed the idea of special theories for various groups and recommended that theories be readjusted to answer the questions that minority groups are asking. In discussing how career theory relates to women’s issues, Holland favored asking women direct questions rather than worrying about theoretical explanation. He cited that “theories of interpersonal relations appear more appropriate here than career theory” (p. 9). Therefore, career counselors, regardless of their counseling approach, might find aging theory to be their connection in helping mature adults make career transitions. Aging theory could help them form the questions as Holland recommended.

Regardless of age, adults have the ability to expand their capabilities and interests. They have the ability to learn and to adapt positively. To guide the direction of this study, two aging theories have been selected (i.e., life span theory and continuity theory) that support these beliefs. Both theories are not roadmaps to successful aging nor do they predict outcomes of adaptation. A life span approach promotes the possibility for change at any point in the life cycle (Hansson & Carpenter, 1994), and these differences need to be considered when examining adult career patterns (Sterns, 1998). Continuity theory will provide a framework of organizing individuals’ career stories and of explaining the actions of the individuals who selected bridge employment (Atchley, 1999).

CHAPTER III METHODOLOGY

Chapter III describes the research approach, data collection procedures, and the data analysis format. The following topics will be discussed: (a) research design, (b) a description of the sample, (c) the role of the researcher, (d) the pilot phase, (e) interview procedures, (f) data analysis operations, (g) data management, and (h) verification procedures. The methods and procedures outlined in this chapter were used to answer the following research questions:

1. What are the factors that contribute to older workers' decision to take bridge employment rather than to continue working full time in the same long-term career jobs or to retire?
2. What personal or career strategies help older workers make this transition?
3. What challenges and opportunities do older workers face transitioning to a bridge-type position?

Rationale for a Qualitative Design

A qualitative design was selected to investigate this subject area because little is known and multiple thought processes and feelings are involved. As discussed in Chapter II, there is limited information on the decision-making process for taking a bridge job after retirement. Creswell (1998) recommends a qualitative study when the topic "variables cannot be easily identified, theories are not available to explain behavior of participants or their population of the study, and theories need to be developed" (p. 17).

Retirement is a complex process during which older adults are faced with new choices in their lives. They can decide to switch from being employed to being self-employed, to move into entirely new career fields, to pursue part-time opportunities, to go back to school, to enrich their current jobs, or to completely exit the workforce. With all these choices available, making a decision at this life stage can be more complex than just deciding on one option over another option. Additionally, this decision-making process involves many critical variables, which can complicate the entire process. These variables include the aging process, economic conditions, society's attitudes, career development factors, and personal issues. When researchers need to understand intricate feelings and thought processes relating to an issue or an event such as retiring and moving into a bridge job, they will learn more or will be able to extract more information using a qualitative approach rather than using a quantitative approach (Strauss & Corbin, 1998).

The Type of Design

The qualitative method used was grounded theory whereby a theory is formed by data that was systematically gathered throughout the research process (Creswell, 1998). Strauss and Corbin (1998) define theory as "a set of well developed categories (e.g., themes, concepts) that are systematically interrelated through statements of relationships to form a theoretical framework that explains some relevant social, psychological, educational, nursing, or other phenomenon" (p. 22). The statements of relationships generated by this study describe the reasons why older adults selected bridge employment, the barriers and opportunities they encountered, and strategies they used to make this transition.

Participants

A purposeful sampling was undertaken: a sample from which most can be learned regarding older adults and bridge employment (Merriam, 1998). The selection criteria for this purposeful sample were adults who were 62 years and older, had retired from a long-term career, and were employed currently in a bridge job. These jobs could be part-time, full time, or

seasonal work within one of the following job categories: a) the same career field as the participant's long established career but at a different work setting, b) a different career field, c) the same work setting of the participant's long-established career but with lesser responsibilities and/or less time, or d) a self-employed opportunity. An analysis of the participants' interviews indicated that the majority of the sample had retired from professional or management-type positions. To enhance the study's theory significance, a more diverse representation of occupations was required (Glasser & Strauss, 1967). After the 18th interview, maximum variation sampling was pursued, i.e., a deliberate hunt for variations (Miles and Huberman, 1994).

The Role of the Researcher

In describing the characteristics of a qualitative researcher, Merriam (1998) cites the researcher as "the primary instrument for data collection and analysis" (p. 7). Rossman and Rallis (1998) advise qualitative researchers to be sensitive to their personal biography and to value their "unique perspective as a source of understanding rather than something to be cleansed from the study" (p. 9).

As the researcher, my personal biography influenced the study, especially my 18 years working with the American Association of Retired Persons (AARP). During my employment with AARP, I managed national programs and initiatives that addressed the Association's members' employment and retirement needs. This experience played a role when I designed the study, developed the discussion guide, interviewed the participants, and analyzed the data. Through my interaction with AARP's members and AARP's research and public policy experts, I recognized the need to explore this trend of older adults retiring to other employment opportunities, and I had acquired a knowledge base of older worker concerns (i.e., age discrimination, legislation matters, employers' perspectives, older worker employment programs, retirement planning issues). Also, through my professional network, I was able to access my sample with limited difficulty. Conversely, there is a good probability that my work background with AARP, an advocacy organization, gave me a mind set as to how things "should be." Strauss and Corbin (1998) request that researchers set aside their knowledge and experience to form new interpretations about the research issue. However, they recognize that researchers' knowledge and experiences can also enhance their understanding of the issue.

Researchers strive for objectivity, but it is impossible to be completely objective in a qualitative study. To control possible bias in my study, I followed the techniques recommended by Strauss and Corbin (1998): think comparatively, obtain multiple viewpoints, do a reality checkpoint during the process, and follow a systematic approach in the analysis. I did a person-by-person comparison on how the participants described their transition, and I related the data to previous studies as well as to my own experience. The study's participants came from various educational backgrounds, occupations, and geographic settings, which contributed to a more diverse perspective. I reviewed each interview transcript multiple times, and as I reviewed, I recorded my own thoughts or reactions in memos. My comments in these memos added insight to the interviewee's comments or questioned an assumption that I was making. During the data analysis, I worked diligently to focus on the transcribed words, to keep asking myself "what was really happening," and to avoid snap judgments. I followed a systematic approach in my analysis, which I describe in this chapter.

Data Collection

Research data was gathered from interviews with 24 older workers. The next section reviews the pilot study that was conducted. This pilot study provided the foundation for the

interview process. In addition, specific interview procedures including gaining access to the study's participants, developing interview protocols, and creating a discussion guide are described.

Pilot Phase

The first four participants were interviewed to assess the study's interviewing structure and techniques. A contact summary sheet (Appendix A), which was initially developed by Miles and Huberman (1994), was used. This contact summary is "a single-sheet with some focusing or summarizing questions about a particular field contact" (p. 51). On this form, the researcher's reflections of what happened or did not happen during the interview and ideas to improve the next interview were recorded. Although the form was to be used for the pilot phase only, it was used for the next eight interviews because it was found to be most helpful. The transcripts of these four pilot interviews were analyzed before the researcher proceeded with the next four interviews. In grounded theory, the analysis of the data begins in the early stages of the data gathering in order to organize subsequent data collection and to define the appropriate categories (Morrow & Smith, 2000). By analyzing the data from the first four interviews, the foundation for analyzing the remaining interviews was established. During the pilot phase, the researcher met with a member of the dissertation committee who had experience in grounded theory research. By examining and questioning my interviewing and analysis process, she made sure that the research was heading in the right direction.

Interviewing Procedures

Gaining Access

Participants were recruited through two non-profit agencies that provide employment counseling and placement services to older workers (i.e., The National Older Worker Career Center, Washington, DC; The Jewish Council on the Aging, Rockville, Maryland); a support group for retired federal government executives (i.e., Theoretically Retired Executives [TREES], Washington, DC), and a retail department store (i.e., Filene's in Marlborough, Massachusetts). Additionally, a network of friends and work colleagues were used for additional referrals.

Meetings were held with staff from the National Older Worker Career Center and the Jewish Council on the Aging. At these meetings, an overview of the study was presented, the selection criteria for the study's sample was described, a research fact sheet (Appendix B) was provided, and the informed consent form (Virginia Tech Internal Review Board Form) (Appendix C) was reviewed. The same information was provided to the TREES coordinator through a telephone meeting, and the documents were forwarded to him. The three organizations agreed to assist in the recruitment of the study participants.

The agency staff identified individuals who met the study's criteria, contacted these individuals to see if they would be willing to participate, and then forwarded to me the names and phone numbers of interested individuals. The TREES coordinator sent an email to all TREES members, which outlined my study and asked members who were interested to contact me directly through my email. Upon receiving the names from the three sources, each potential candidate was contacted to make sure the individual met the study's selection criteria and to further describe the study. If the person met the study's criteria and was interested in becoming a participant, a convenient time and location for the interview was arranged. Before the scheduled interview, each participant was sent a packet through the mail that included the following: (a) a personalized letter (Appendix D) that reviewed the purpose of the study, gave the time and location of the scheduled interview, and provided a phone number and an email address to contact me if they had any concerns or questions; (b) the required Virginia Tech Internal Review

Board (IRB) Form (Appendix C) that the participant needed to sign including permission to record the interview; (c) a one-page fact sheet (Appendix B) that described the research study in more detail (i.e., goals, timeframe, the background of the researcher, how the study results will be used); and (d) a demographic background form (Appendix E) that the participant needed to complete. Participants were requested to bring the signed IRB Form and the completed background form to the scheduled interview. These interviews took place either in the individual's home or work setting. These same procedures were followed for individuals who were recruited through the researcher's personal network.

The procedures differed for the retail store. At a meeting with the Assistant Director of Human Resources at the Marlborough Filenes's Store, similar information and documents were presented. She was willing to assist but had to seek approval from the store's Director and from Filene's Corporate Office. Her supervisor and Filene's Corporate Office supported her request but stipulated that she recruit and screen the participants and schedule the interviews. Additionally, all interviews were to take place at Filenes's and not at the employee's home, and were not to be scheduled during the employee's work shift. The Assistant Director was provided with individual packets similar to the packet described above but with a general letter rather than a personalized letter. The interviews took place during a two-day period and were scheduled either before or after the worker's shift. An office within the store's Human Resource Department was provided for the interviews. Out of the six individuals recruited and screened by the Assistant Director, all but one met the study's criteria.

Interview Protocols

Twenty-four older adults who met the study's criteria were interviewed in person. Seidman (1998) indicates that the purpose of interviewing "is not to answer all our questions, not to test a theory, or not to evaluate, but to truly understand the interviewee's experience" (p. 3). The participants were interviewed to get closer to their perspective on their bridge job transition. Interviews lasted between one and one-half hours to two hours, and they were tape-recorded. As described in the above section, the interviews took place either in the participant's home or work place, and all were free from noise or other interferences. At the beginning of each interview, the study's purpose, the interview's topics and interview procedures were explained. Time was spent going through the IRB Form and stressing the confidentiality of the interview. Every effort was made to sure that each person was comfortable with having the interview recorded; no participant expressed a concern. The signed IRB form was collected and each person was provided with a copy. Careful attention was given to the limited time the participants had available because many were being interviewed during their work time or had to report to their work station by a certain time. To provide more time for the participants to share their story, individuals were requested to complete the background form (Appendix E) before the actual interview. Before the structured interview questions were asked, a few moments were taken to read over the participant's completed background form. The background form requested basic demographic information (i.e., name, address, telephone number, email address, age), marital status information, income information (i.e., working status of spouse if married, source of pensions, family income level), long-term jobs and bridge jobs information (i.e., place of employment, dates of employment, position responsibilities), and future plans (i.e., how long did the participants expect to keep working). Some participants completed the background form before the interview, but others brought uncompleted forms because they wanted to fill them in during the interview. When this occurred, these individuals were instructed to fill out the front page, and then their long-term career and bridge jobs were discussed in the interview. Those who

had not completed the background form were more comfortable discussing their past and current position rather than writing the details. This situation had not occurred during the pilot when the first four participants who had either a management or a professional-level career had been interviewed. These individuals and others who had similar career backgrounds had no difficulty in completing the form and many also provided their resume. Individuals from other occupations (e.g., service, maintenance, production) were reluctant to complete the form on their own.

At the interview's conclusion, it was explained that a short summary of the interview would be written, and the participants would be asked to verify the accuracy of this summary, i.e., to ensure the key points of their transition story had been captured. All agreed to assist in the verification effort. All participants were sent an interview summary either through email or by mail. If the participant did not have an email address, the summary was mailed with an enclosed stamped self-addressed envelope. After the interview, a thank you note was sent to each participant.

Discussion Guide

Developing the questions for a discussion guide is an essential task but also a challenging task within a qualitative study (Merriam, 1998). Strauss and Corbin (1998) warn that questions, especially those that are too structured, can limit the amount of data obtained because they have found that persons will answer only what is asked and often without elaboration. To keep the inquiry open, the study's questions needed to be open-ended, and as the theory evolved, the questions became more specific to the research study. As the interviewing proceeded, the discussion guide evolved from a list of possible questions (Appendix F) that had been used during the pilot interviews to four critical questions with more probing questions (Appendix G). These four critical questions focused on why did the individuals retire, what role did their long term careers play in their past lives, what role do their bridge jobs play in their current lives, and how did they describe their transitions from retirement to bridge jobs.

Data Analysis Procedures

A step-by-step analysis was completed using the procedures developed by Strauss and Corbin (1998). Although they propose a format, they stress that this format is not a structured or static process but "a free-flowing and creative one in which analysts move quickly back and forth between types of coding, using analytic techniques and procedures freely and in response to the analytic task before analysts" (p. 58).

Grounded theory researchers employ three types of coding, namely open coding, axial coding, and selective coding. In open coding, researchers form categories (i.e. a unit of information) and subcategories or properties (i.e., characteristics of the categories), and they identify dimensions (i.e., the range or specifications of the category). In axial coding, these categories are connected to their subcategories in a more precise way in order to further understand the phenomenon (i.e., the issued being studied). Through the axial coding process, the open coding information is reassembled to form a scheme or a paradigm that helps organize the emerging connections. Creswell (1998) describes the paradigm as a theoretical model that visually portrays the relationships of the axial coding categories and information. From this paradigm, a theory is built. The paradigm has the following three elements: (a) conditions (i.e., the influences or the causes of the phenomenon); (b) actions/interactions (i.e., routine responses of participants to the events that arise under the conditions); and (c) consequences (i.e., the outcomes of these actions). Although the two coding processes of open coding and axial coding have different purposes, the two processes are not sequential. Many times the connection between and within categories is answered during the open coding process. During both coding

processes, researchers keep a record of their “analysis, thoughts, interpretations, questions, and directions, for further data collecting” (p. 110). In selective coding, researchers refine the theory generated through the axial coding. By writing a “story line,” a description of “what seems to be going on here” (p. 148), researchers connect the categories and develop a central category or a core message that “pulls the other categories together to form an explanatory whole” (p. 146). Researchers may pull the core category from the existing categories, but they need to make sure that this central category tells the entire story and not just part of the story.

During the data collection and the data analysis, Strauss and Corbin (1998) recommend two analytical tools namely questioning and making comparisons. They identify three types of questions: (a) sensitizing questions to help understand how the respondents define the situation or feel about the situation; (b) theoretical questions to help understand the process or exactly what happened; and (c) practical questions to help identify specific issues relating to the situation. Merriam (1998) describes the analytic tool of constant comparison as “comparing one segment of data with another to determine similarities and differences” (p.18). In addition to constant comparison, Strauss and Corbin (1998) discuss theoretical comparisons, which they define as “comparing categories (abstract concepts) to similar or different concepts to bring out possible properties and dimensions when these are not evident to the analyst”(p. 94). The next sections describe the three coding processes (i.e., open coding, axial coding, and selective coding) and the incorporation of analytical tools (i.e., questioning and making comparisons).

Open Coding

A professional typist transcribed the interview tapes. Each transcript was reviewed four times during the data analysis process. Initially, the transcript was scanned to receive an overview of the interview. For the second review, a line-by-line analysis of the transcripts was completed. As each transcript was reviewed, key ideas (i.e., words, phrases, paragraphs) were underscored within the document. These ideas were interpreted in the form of labels, and these labels were written in the margins. The labels were either the researcher’s words or the interviewee’s own words. For example, the term “retirement internship” was created when one participant, a community college director, talked about his bridge job, “I think that it’s doing me a favor by letting me see the full aspect of retirement but yet be able to work with it as well.” The term, “ego boost,” was recorded when a participant, an association manager, described the benefits of her bridge job, “it’s kind of a ego boost to know that you can still do and use what you have learned through your life.”

For selected ideas in the transcripts, memos were written that asked a question, made an observation of the idea presented, or connected this idea with other comments or concepts. These memos were written either on the transcript or on a separate page, which were later attached to the transcript. To illustrate the use of memos during the analysis process, below is an excerpt from an interview and the corresponding memo. In talking about her search for a bridge job, the participant, a health educator, said,

So then I started looking at what part-time positions and I looked at nursing, and I needed to take a refresher course and I explored that, and I remember one person saying to me to go back to nursing now after I hadn’t done it for so many years would be very difficult for me because of the technology that nursing was very different than when I did nursing.

In reviewing this statement and reflecting on other comments made by this participant, the following memo was recorded:

B. cited that she did not want to pursue nursing because she had been away for so long and it would be difficult to catch up especially the new technology. Was it a fear of learning or a fear of learning technology? I am not sure that it was fear of learning as she spent four years preparing for her new career and this required a great deal of learning. In her job at [name of organization] she had to learn many different kinds of software programs? I should have probed to see whom she talked with and did she make this decision on one person's comment.

After reviewing the transcript a third time, a diagram was drawn that presented this person's transition story and created a title for each person's story. An example of a transition story diagram is located in Appendix H. After reexamining the transcript for the fourth time, the memos, and the individual's diagram, a detailed summary of the interview was written.

When four interviews were transcribed and analyzed as described above, the four interviews were compared, and similarities and differences in the form of memos were recorded. Lists of categories and subcategories of these four interviews were compiled by going back to the margin notes, memos, the diagrams, and the interview summaries. After every set of four interviews, the same process was followed, and new information as provided by the data was added. The analysis of four interviews was called a round. Each round was compared with the other completed rounds. At the sixth round (24 interviews), the interviewing was stopped because data saturation had been reached as the interviews were no longer yielding new information (Creswell, 1998; Merriam, 1998; Strauss & Corbin, 1998).

Every person's transition experience was compared, which helped to generate categories and to expand each category's dimensions. For example, when participants discussed the reasons behind their decision to retire, many introduced the element of time. When compared, the differences in how they talked about this concept of time emerged. Some talked about "wanting" time to spend with their family or to pursue other activities including other professional activities; others talked about "needing" time to take care of an ill spouse or friend; and others talked about "controlling" their time to take sole responsibility of how they use their time.

As recommended by Strauss and Corbin (1998), theoretical comparison was done. For example, four participants who had retired from the Federal Government Senior Executives Services Corps expressed different frustrations and dissatisfaction at the end of their long-term career. Reviewing each of these four interviews, initially it was not recognized as to what was really happening to these executives. On first comparing the responses of the executives, it was determined that these individuals had reached a career plateau, either a content plateau (i.e., no longer challenged by their work) or a hierarchical plateau (i.e., lack of vertical movement in their organization). Eventually, however, the analysis led to assigning a new term to their situation, which was "dethroning."

Axial Coding

As the open coding was completed, the axial coding was also completed. Axial coding reassembles the data that was fractured during the open coding process. Each time a round (i.e., a set of four interviews) was analyzed, the data was reconstructed to show the relationships within the categories, to redefine the properties and to relate the categories with other categories. Table 1 is an example of the axial coding. Many participants described the problems they faced when they moved from one organization to another organization or from one career to another career. This situation was labeled as a category of "switching careers challenge" and was assigned subcategories that included no plan, skills and experience, need for retraining, outside forces, adjusting to a different environment, and adjusting to a change in status. Within these categories,

this challenge was further explained by listing properties and dimensions. For instance, under the subcategory of skills and experience, participants expressed concern that although they had a long work history they had only worked in one career field, thus lacking the experience to try something different. At the same time, it was observed that, when they talked about their long-term career, they had the skills for the position they were considering but did not know how to transfer these skills to another position.

The long list of categories was reassembled under five broad categories. To connect the categories with each other, these five broad categories was made into a question (i.e., Why did I retire from my long-term career? Why did I decide to pursue my bridge job? What strategies helped me through the transition? What challenges did I experience? What has my bridge job given to me?). Under each of these questions, One statement was written that answered the question and linked the categories under these broad categories (e.g., my bridge job has given me the opportunity to grow and learn, to make a difference to others, to feel better about myself, to live a balanced life, and to enjoy my work). For the complete analysis list of categories completed through the open and axial process, see Appendix I.

To organize the data, a paradigm (Appendix J) was developed that shows the relationships between the various categories and established my grounded theory. In this study, older adults took their bridge job (phenom) because they saw that their life was changing, realized it was time to retire, and wanted to work but on their own terms (conditions). They pursued a bridge by planning, taking advantages of available resources, and compensating for changes in their careers (actions/interactions) As a result of this action, they faced challenges (consequences) and experienced opportunities (consequences).

Table 1
Example of Axial Coding

Category	
Switching Careers/Job Challenge	
Subcategory	Properties and Dimensions
No plan	<ul style="list-style-type: none"> Not sure of what I can do Difficult to identify options Not familiar with community resources
Skills/Experience	<ul style="list-style-type: none"> Designing the new job (phased) Inability to communicate skills and experience Lack of technology skills Limited work experience No direct experience on job seeking
Need for retraining	<ul style="list-style-type: none"> Not recognizing transferable skills Fear of learning Time away from classroom Test anxiety Tests not relevant

Selective Coding

To develop the study's core or central category, a narrative or a story line was written by reviewing the paradigm diagram, participants' stories (i.e., transition story diagrams and summaries of each interview), the analysis list of categories, and memos. There was difficulty in determining the core category (i.e., a theme that tied my story together). It was determined to follow Strauss and Corbin's (1998) recommendation to seek an "outside person who can ask a series of questions, forcing the analyst to reply with abstract yet direct comments" (p.148). The same committee member who guided the researcher through the pilot phase assisted in this critical task. After two work sessions, the study's central category or core message was identified.

Data Management

At the start of the study, a system was established to keep track of the documents and the steps that needed to be followed. Each person was assigned a number. All documents for each interview were kept in a large notebook and were grouped in their appropriate round (i.e., one notebook contains information from four interviews). Interview documents included transcripts, completed background forms, signed IRB forms, contact forms, analytic memos, interview summaries with verification, transition diagrams, and other related documents that the participants provided (e.g., resumes, marketing pieces, business cards, articles). In front of each round notebook, a checklist was inserted to track the various steps for each participant in the specific round (see Appendix K). At the conclusion of the data collection, there were six large notebooks for the six completed rounds. Another notebook held the running list of categories (opening and axial coding), the development of the paradigm (axial coding), and the core message and story line (selective coding). Interview tapes were grouped into their rounds, placed in a large envelope, and stored in a safe area.

Verification

Standards for assessing the quality of quantitative research are not adequate for assessing qualitative research (Creswell, 1998; Lincoln & Guba, 1985; Merriam, 1998; Strauss & Corbin, 1998). Lincoln and Guba (1985) use the terms "credibility," "transferability," "dependability," and "confirmability" rather than using the terms "internal validity," "external validity," "reliability," and "objectivity." When Strauss and Corbin (1998) discuss validating a grounded theory, they are "not talking about testing in the quantitative sense of the word" (p. 159), but they are stressing that the theory needs to fit the data found in the analysis. Based on Strauss and Corbin's (1998) recommendation, the data was revisited and a comparative analysis was conducted to show that the theory identified could explain most of the cases; a matrix was developed to see how each person's narrative fit into the paradigm model.

Verification is a more appropriate term for qualitative research (Creswell, 1998; Strauss & Corbin, 1998). Creswell outlines eight verification procedures and recommends that qualitative researchers engage in at least two these procedures. In this study, three procedures as described by Creswell were used, namely peer review, clarify researcher bias, and member check. Meetings with a member of the dissertation committee who served as a peer reviewer or a peer debriefer continued throughout the analysis process. She also served as a "devil's advocate" as described by Lincoln and Guba (1985). She guided the study by asking hard questions about the interpretations and methods. To clarify any research bias, in this chapter was described the past work experience that may have shaped the researcher's approach in designing the study and interpreting the study's data. For the member check, an interview summary was written and a copy was forwarded to each participant for verification.

Other steps recommended by Wolcott (1994) were followed to strengthen the study including talk little, listen a lot, begin writing early, report fully, be candid, and try to achieve rigorous subjectivity. A comfortable environment was created that allowed the participants to share their transition story. Once this was done, the researcher listened more than talked. Comments on the interview were written as soon as possible after the interview was completed including writing a detailed interview summary within two days of the interview. Accurate records were kept by relying on the taped interviews. Unfortunately, the tape recorder failed for two interviews. Although there were handwritten notes and background forms, these were not sufficient to capture the unrecorded stories, so the sample was reduced from 26 to 24 individuals.

According to Wolcott (1994), when researchers reveal relevant feelings or personal reactions, they are candid, but he draws a distinction between revealing personal feelings and imposing personal judgments. Throughout the study, the researcher was candid, but extremely careful to mark a boundary between personal feelings and judgments. Wolcott strives to achieve rigorous subjectivity or disciplined subjectivity rather than objectivity. As long as researchers know that they have done their best in capturing and interpreting the data, they have reached this rigorous subjectivity. After reviewing the data numerous times and reworking the theory through many renditions, the researcher was satisfied that she had achieved balance, fairness, completeness, and sensitivity with the study (i.e., rigorous subjectivity).

Summary

The study used a grounded theory approach to explore the experiences of older adults who have taken a bridge job. A purposeful sample was identified as older adults who were 62 years and older, had retired, and were working in a bridge job. Twenty-four adults were interviewed. Each interview was analyzed following the grounded theory procedures recommended by Strauss and Corbin (1998). Using an open and axial coding process and doing a comparative analysis, categories, subcategories, properties and dimensions of these categories were identified. The categories were refined to establish a core message. Through this process, a theory was generated and verified that answered the study's three questions: a) what factors influence older adults' decision to take a bridge job; b) what resources or strategies help them make this transition; and c) what obstacles or opportunities did they experience.

CHAPTER IV FINDINGS

Chapter IV reviews the study's results and shows how these results answer the study's three research questions. To help the reader gain a better perspective and an understanding of these results, the sample's demographics and a synopsis of the sample's long-term careers and bridge jobs are provided. Additionally, each person's transition story is summarized in a profile section. The last section of Chapter IV outlines the grounded theory that emerged through an analysis of 24 interviews.

Participants

The interview pool consisted of 24 older adults who were 62 years and older, had retired from their long-term career, and who were working in a bridge job. These individuals came from various socio-economic backgrounds, occupations, and educational experiences. The following section outlines the sample's similarities and variations by describing the participants' background (i.e., demographic characteristics), their long-term careers (i.e., occupation categories, job titles), and their bridge employment (i.e., occupation categories, job titles, job settings, bridge job category). Additionally, the profile section highlights each person's transition story.

Demographics

Thirteen men and 11 women were interviewed. The participant group included 20 Caucasian members and four African-American members. At the time of the interview, the participants' ages ranged from 62 years to 78 years of age with an average age of 67 years. Their retirement ages ranged from 51 years to 67 years with an average retirement age of 60 years. The majority of the individuals were married (n=17), and over half of their spouses were currently working (n=8). Twenty participants received a private pension and Social Security; two received a private pension only; one received Social Security only; and one individual had no retirement income source. The majority of the participants had a graduate degree (n=9) or a high school degree (n=10). Two individuals with a graduate degree completed Ph.D. degrees, and two individuals with a high school degree completed a high school equivalency exam (i.e., GED) in their late 40's. For further information on the participants' background, see Appendix L1.

Long-Term Careers

The Bureau of Labor Statistics' *Occupational Handbook* (2002b) was used to categorize the participants' careers. The following categories were represented: a) management, business, and financial operations occupations (n=7); b) professional and related occupations (n=6); c) service occupations (n=2); d) sales and related occupations (n=1); e) office and administrative support occupations (n=3); f) installation, maintenance and repair occupations (n=2); g) production occupations (n=1), h) construction trades and related workers (n=1); and i) transportation and material moving (n=1). A summary of the participants' long-term careers is located in Appendix L2.

Bridge Jobs

The majority of participants (n=17) retired from their long-term career and started their bridge job within two months, five took their bridge job between 8 and 12 months after retiring; and two began their first bridge job after four years. At the time of the interview, 11 participants worked at their first bridge job; ten at their second bridge job; two at their third bridge job; and one at a fourth bridge job. Fifty eight percent (n=14) of the participants were employed part-time

and over half (n=8) of these individuals were self-employed. At the time of the interview, only one participant held a retire-rehire bridge job. A list of bridge jobs that participants held at the time of the interview is located in Appendix L3. In reviewing all bridge jobs ever held by the participants (See Appendix L4), two individuals held a bridge job through a phased retirement opportunity, and two other participants were employed through a retire-rehire opportunity. These four individuals eventually left their long-term organization and took other bridges job outside their long-term career organization.

Occupational Movement

Overall, the study's participants did not make major changes within their careers when they retired and moved into a bridge job. Table 2 compares participants' long-term career occupational categories with participants' bridge job occupational categories. The majority stayed within their occupational categories, but they worked in a different work setting or worked in a different role. If participants moved out of their long-term occupational category, they used the same skill set acquired through their long-term career or they returned to a job-type that they had previously done.

Four participants who had management level positions with the federal government applied their extensive government experience to their bridge position. However, only one individual remained in the management category by becoming the president of a non-profit organization that he founded. The other three federal executives moved into the professional category by becoming consultants or advisers to other government entities and businesses or transferring their skills to another government agency. Through a phased retirement opportunity, the association manager changed her managerial status (management category) to become a senior program consultant (professional category). When she fully retired from the association, she continued her consultant role but with outside groups and with individuals. The only participant to move into the management category was a housekeeper (service category) who took over her family's business when her husband was diagnosed with Alzheimer's disease. Five participants who held professional-type positions continued to work in professional-type positions but in different settings. A teacher became a government writer and editor; the Foreign Service officer transferred his experience to his consulting business; the health educator in a non-profit organization became a self-employed health therapist; the federal government public affairs officer changed federal agencies; and a librarian in a county library moved into a similar position for an association. Although her title had changed, the teacher said that in her bridge job as a federal government writer she said that she uses skills acquired from her years teaching junior high school English, "For 30 years, I was always teaching someone how to do things. You don't lose it. Any skill that I had in school, I certainly use them here."

Likewise, participants in the other occupational categories moved from their long-term career to their bridge job in the same manner. After 20 years providing bookkeeping services for a bank, the bank teller continued the same work but for a large retail store. The city government secretary moved to an association as a secretary and then to a temp agency as a secretary. The commercial airline pilot became a corporate pilot. The industrial electrician became a residential electrician.

If a participant moved into a new category, the category would most likely be the sales category. At the time of the interview, a secretary (office support category), a nurse (professional-level category), an executive (management category), and a telephone technician (installation category) were sales associates for a large retail store. After retiring, the police officer (service category) worked as a cars salesman for 18 months. Additionally, if an

individual moved into a different job category than their long-term career, there was a good likelihood these careers were not new to the individual. For example, one of the government executives (management category) continued the work that he had done as an avocation (i.e., acting and modeling) during his career with the government. Throughout his employment with the city government, the gas meter reader (installation category) volunteered his time as a part-time minister. When he retired, his congregation asked him to serve as full-time minister with a salary. The community college director moved from a management category to a professional-level category when he was rehired by the same college to do employment counseling, a role that he had done previously before he was promoted to management. After she retired, the nurse (professional category) took a bridge job as a sales associate (sales category), a position that she held many times during her life to support herself when she was a student to earn extra income during the holidays and to take advantage of the store's discount when she was a professional nurse. The insurance agent (sales category) started his hauling business (transportation category) as a result of his small farm that he had operated at the same time he was selling insurance.

Table 2

Occupational Categories: Long-Term Careers and Bridge Jobs

Occupation Category	Long Term Career Numbers	Bridge Job Numbers
Management	7	5
Professional	6	8
Service	2	2
Office Support	3	2
Sales	1	4
Installation	2	0
Production	1	0
Construction	1	1
Transportation	1	2

Profiles

The following profiles provide an overview of the participants' transition from their long-term career to their retirement to their bridge job. When each person's transcript was analyzed, a title was created to represent this person's transition or a significant point within the story. The title is listed next to the interview number. To identify the participants when discussing the

findings in this chapter, the participants' long-term career title is used followed by the letter "P" and the appropriate number: the community college director (P1), the corporate secretary (P14).

Participant #1 – "A Retirement Internship"

Participant #1 had a successful career as an educator for over 37 years. He consistently moved up the career ladder beginning as a high school teacher and ultimately becoming a director of a community college department. He decided to retire because he had reached the retirement age point. His retirement planning focused on financial issues and not on other retirement areas (i.e., use of time). Before his actual retirement, he asked the community college if he could return on a part-time basis after his retirement because he worried that he would not be a part of the community college where he had worked for over 23 years. At the time of the interview, he worked as a part-time counselor at the college, a job that he had held early in his career at the college. He described his bridge job, as "letting me see the full aspect of retirement but yet be able to work as well."

Participant #2 – "A New Lease on Life"

After 30 years teaching at the same junior high school, participant #2 was forced to retire due to a medical disability. She portrayed her early years of teaching as rewarding. Unfortunately, this rewarding experience turned into a highly stressful experience due to unsupportive supervisors, crowded classrooms, and limited resources. After her retirement, she needed to return to work because her pension was small. As she transitioned from her long-term career to a bridge job, she faced many barriers including little confidence in herself, lack of technology skills, and an inability to transfer her skills to another field. After five years and three short unsuccessful bridge jobs, she found a secretarial position with the federal government through the Senior Environmental Employment Program (SEE). Within a short time her supervisors recognized her abilities, and she was promoted to a documents coordinator and editor.

Participant #3 – "Keeping in the Loop"

After 28 successful years working with the U.S. State Department, participant #3 retired because he wanted to do what he was doing with the State Department but without the burdens of bureaucracy. He assessed his abilities and interests by writing a concept paper that eventually became the foundation for his business. With his concept paper, his network, and extensive past experience, he established his own consulting business. He liked working on his own and especially liked the idea that he had sole responsibility of his time and of his work projects. He also valued the opportunity to continue his work with the international community, i.e., "to keep in the loop." After 12 years of working full-time, he decided to "retire" by working fewer hours.

Participant #4 – "More Than a Job"

Participant #4 started her career as a nurse, and from this position she was a community outreach coordinator at a local hospital and then became a health educator for a large national membership association. She began to explore the possibility of retirement when the association changed its strategic priorities and significantly modified her position. She knew that she needed to work to supplement her retirement income. Unsure of the kind of work she wanted to do, she identified those things in her life that were important to her. She knew that she wanted "more than a job." She decided to become a Rosen Method Practitioner, which came about from her own experience with this specific form of bodywork therapy.

Participant #5 – "Not Wishing to be on the Other Side of the Table"

Participant #5 was a federal government executive at the Environmental Protection Agency (EPA). He described his decision to retire as a "push" decision because younger

political appointees wanted him out of his senior-level position. He took an IPA (Intergovernmental Personnel Act) assignment with a major university with the expectation that he would return to his former role when there was an administration change. However, this did not happen, which he attributed to his age. After his retirement, participant #5 continued teaching until the program ended. He began consulting with selected government-type institutions. As a consultant, he declined offers from those chemical corporations that he used to regulate because he felt that it was unacceptable for him to be on the “other side of the table.”

Participant #6 – “Searching for the Pinnacle of Esoteric”

Participant #6 worked for the federal government for over 36 years. He described his second to last position with the National Aeronautics and Space Administration (NASA) as a “perfect fit.” After this position, he accepted a promotion that was not as satisfying. After three years in this position, he retired because he wanted to find another “perfect fit” and to pursue more esoteric activities. Three weeks after his “retirement,” he became a director within the United States Department of Agriculture (USDA) Graduate School. After six years in this position, he left this position to teach part time, to consult, and to reach the “pinnacle of esoteric.”

Participant #7 – “Taking Advantage of Buy-Out Opportunities”

Participant #7 was offered an option to retire early after 24 years as a secretary with a city government. She saw this as an opportunity to leave a supervisor that she disliked and an opportunity to start another career. After her retirement, she did not return to the workforce because she said, “I wanted a rest.” As a single mother, in addition to her full-time position with the government, she worked a second job at night. However, she was not idle. She worked as a full-time volunteer at a large kitchen that served homeless people. After volunteering for a few years, she realized that she was overspending and needed to find work to meet her family’s expenses. She found her first bridge job as a secretary with a large membership association. She loved this position, but after six years the association was going through a re-organization, and she again was offered a buyout. At the time of the interview, she worked for a temp agency that supplies secretarial workers to conventions.

Participant #8 - “I Am Having Fun!”

After a satisfying 28-year career doing public relations work for the U.S. Information Agency (USIA), participant #8 retired because he was eligible and his family did not want to relocate overseas again. After his retirement, he returned to USIA, continued his same work, and drew both his pension and salary. After 18 months, he left USIA because he had reached the time limitation that would have restricted his salary, i.e., double dipping restrictions. His second bridge job as chief of staff for the chairman of a county board of supervisors was obtained after volunteering on the candidate’s campaign. After the county supervisor lost the next election, he again was out of work. He reported that he is having fun at his current bridge job as a full time employee at EPA where he writes and produces educational publications.

Participant #9 – “A Calling”

After a successful 35-year career as a gas meter reader with a city government, participant #9 retired to take care of his ill wife. In addition to his full-time job, he started a church, which is located in a low-income and high-crime area of the city. After his wife died, he was asked to take over the church on a full-time basis with a salary. He accepted the position because there were “so many needs in the community,” and he wanted to expand the outreach of the church, “We are in a poverty stricken community here, high crime, high drugs, a lot of drugs, we have many at-risk children. He considered his bridge job a “calling” because he is

doing what he loves, i.e., “being involved with the community and to have a relationship with the Lord and with your fellow man.”

Participant #10 – “On Your Mark, Set and Go”

Participant #10 had a successful 40-year career with the federal government including senior level positions with Health and Human Services (HHS). He viewed age 62 not as a time to retire but as a mark or point to assess where he was in his career and what he wanted to do next. Reaching this age mark and anticipating another organizational change in his agency, he decided to retire and to “play out things that I strongly believed in without seeking approval of others.” He started a non-profit organization that provides research, training, and technical assistance for local community health agencies. In addition, he consulted with the National Academy of Public Administration, which enables him to stay connected with the federal government. He said that age 70 will be his next career assessment mark, and he would like at this time to “wind down” from 60 hours to 30 hours a week.

Participant #11 – “A Poster ‘Child’ for Retirement Planning”

Participant #11 worked as a librarian for 22 years including 16 years within the bibliographic services department for a county library. He enjoyed his career, but at the end of his tenure, he was frustrated with the library’s management. Experiencing this frustration and wishing to pursue other interests, he decided to retire when he became eligible. His decision to retire was not spontaneous. He did his “homework” for his next life stage by taking a retirement planning workshop offered by the county ten years before he retired and working closely with a financial planner. His retirement plan incorporated all life facets including purchasing a long-term health care insurance policy. From his extensive planning, he knew that he had to work for financial reasons, and he wanted a position that would require no learning of new skills. He selected a position as a cataloger for a large association’s resource center.

Participant #12 – “A Contradiction”

After 32 years of federal government service, participant #12 retired from his senior level position with the Veterans Administration (VA) because his position became too political, and he did not receive a specific promotion that he expected. He described a disintegrating system that he previously had valued. The new system failed him at the end. He stated that he did not plan for retirement, but he invested for his retirement. After his retirement, he continued his work as a part-time model and actor, which he had been doing on a sporadic basis while working in his government career. He described his retirement as boring but had made no effort to change his situation.

Participant #13 – “A Very Busy Lady”

This participant’s long-term career focused on customer service and administrative support within the banking industry. When the bank where she had worked for over 13 years merged with another bank, she retired. She enjoyed her work at the bank and would have liked another banking position. Unfortunately, during the same period her bank was going through a merger many other banks in her area were going through similar downsizing and reorganizing efforts that resulted in a decrease demand for workers in the banking industry. After she retired, she worked full-time as a temp at an insurance company. When the insurance company decided to turn her position into a full-time permanent slot, her manager encouraged her to apply, which she did. Although she had performed well in this job for over eight months, the insurance company told her that she was not capable for the position and then asked her to train the younger person who would be taking her place. After this age-related incident, she became a

part-time customer service and cash office associate at a department store where she handles the store's cash deposits and provides customer service duties.

Participant #14 – “Fear of the Uncertain”

After a successful 20-year career as a corporate secretary, participant #15 retired when her company merged with another large corporation. She could have stayed but would have had another boss. She did not want to start working for another person because she had worked for this individual for over 15 years and said, “It would be quite difficult for me to go with another boss at the point in my life.” She had not considered going back to work until she was asked by her former company to do data entry work on issue areas that she was familiar with from her previous position. She liked working at home and was disappointed when the funding for her work ended. Recognizing her need to keep working, she accepted a position as a part-time sales associate at a department store.

Participant #15 – “Compensation”

Participant #15 had an extraordinary 38-year career with the telephone company, a career that did not follow the traditional route most female telephone workers pursued. At the age of 18, she began as a telephone operator and worked her way to becoming a technician in the central office. The telephone company offered a company-wide buyout offer that she took because her job was becoming increasingly more stressful. Although she had a plan for her career, she did not have a plan for her retirement. She tried full retirement for a year and did not like it. For the last six years, she has worked as a sales associate at a department store where she is the jewelry department lead person and trains other associates on instant credit procedures and marketing. Participant #15 discussed the challenges that she faced in her transition including her most difficult challenge, i.e., moving from a good salary with the telephone company to the low wage of a retail worker.

Participant #16 – “A Woman Before Her Time”

Participant #16 began her 35-year career with the railroad during World War II but had to resign when the men came back from the war. After ten years working at various jobs, she returned to the railroad industry. During the time when very few women ascended the railroad career ladder, she was promoted to management as a pricing officer and then later became a division officer. She was a woman before her time, “I always said I was born too early because all my friends stayed home, they didn't go out to work everyday, but having that job I just kept it.” At age 63, she decided to retire because she was tired of the long commute, and she had just put her two children through college at private universities. Her retirement plan was to focus on her family, “just being able to do a lot with my family, which I was not able to do when I worked.” At the time of the interview, she worked as a department store sales associate. Previously, she had two other bridge jobs, i.e., sales clerk at a small gift shop and a library aide.

Participant #17 – “A Single Person's Perspective”

Participant #17 was a nurse for 42-years where she eagerly pursued different experiences within the nursing profession including earning a masters degree so she could teach in a nursing education program. She retired two years ago because she found working nightshifts was becoming increasing more difficult due to her arthritis, and she felt that the health care profession had changed. She planned financially, and she planned years ahead because she believed that the retirement experience is different for the single person, i.e., “well being single, who is going to take care of me. So I tried to put all the right things in place.” Her plans included work. She took a sales position in the fine jewelry department at a department store that offered flexibility and a higher sales commission than other sales positions in the store.

Participant #18 – “Practiced What She Preached”

Participant #18 managed a department for a large membership association. She directed and coordinated employment planning and retiring planning programs. At the same time, she conducted career development classes at a local community college. To cope with the many changes at the association and with her position, she took advantage of a phased retirement opportunity. She initially cut back from working five days a week to three days a week. Additionally by gradually retiring, she could “build up a little more income.” Eventually, she worked only two days a week. She decided to completely retire from the association after she moved from three days to two days because she lost the feeling that she was part of the organization. She continued her work on retirement and career planning issues by providing consulting, training and counseling services for government agencies, businesses, and individuals.

Participant #19 – “Few Opportunities Before and Now”

Participant #19 worked her entire life in production and assembly work. For 25 years, she was a pack belt leader at a manufacturing plant and was responsible for the work of eight other employees. In addition to training these workers, she trained her own supervisors so they would understand the process. Without a high school degree, she did not have too many job options. At the age of 56, she went back to school for her GED. She retired because she was tired of the petty conflicts between the workers, was eligible for retirement, and wanted to have some time to “do things that I wanted to do.” She had done no planning for her retirement and was quite surprised when she realized how small her pension was. She received no information from the company regarding her benefits nor did she ask before she made the decision. To supplement her small pension, she and her sister provided house-cleaning services for local residents.

Participant #20 – “Never Gave Up What He Loved”

Participant #20 had two concurrent long-term careers. He was a life insurance agent for over 25 years, and he was a farmer raising horses and cattle. Although he enjoyed both careers, he favored his work on his farm. When his insurance company made management changes (i.e., assigned a new boss) and operational changes (i.e., closed his town’s office), he took a phased retirement opportunity by changing his status to a retired agent, which allowed him to keep his insurance license and to provide insurance service to his established clients. He then put more time into his farm and started a sawdust hauling business. A year ago, he gave up his insurance business by turning over his clients to a new agent in order that he could devote all his time to his farm and his small hauling business.

Participant #21 – “Lost a Way of Life”

Participant #21, a commercial airline pilot with 30 years of service, was forced to retire nine years ago at the age of 60 years because of a federal regulation that requires all airline pilots to retire at this age. Leaving the airline was difficult for him because he viewed his job not as a career but as a “way of life.” After his retirement, he did not work for four years. He is now a part-time contract pilot and works for three companies who need reserve pilots. He said that he “stumbled” into his bridge job through his retirement “hobby” of flying where he met someone who offered him the opportunity to work on a contract basis.

Participant #22 – “Changing Roles”

Participant #22 was a police officer for 32 years. He moved up the ranks from patrolman to sergeant, to lieutenant, and finally was appointed to the highest position as the police chief that he held for 13 years. He retired because he wanted to “get out while I still had my health, and I knew that I was young enough I thought I could get into another full-time job, you know and

retire again.” Additionally, his job had become stressful because the city was not providing adequate resources to the police department. He retired from the police force, and the following week he took a position as a car salesman, which he had for 14 months. When he had left the police force, he could stay on the city’s insurance policy (COBRA) for 18 months. When he began eligible for the dealership’s health care benefit after 14 months, he applied to be part of the policy. Due to a previous heart condition, the insurance company rejected him. He had to find a position with the city government so he could continue with the same insurance company as he had with the police department. He took a job as a part-time sheriff deputy doing court security and civil processing.

Participant #23 – “Securing Her Own and Family’s Future”

Participant #23 cleaned homes for over 40 years. This was a full-time position, and she only took six weeks off each time she had one of her six children. She married before she graduated from high school but went back to earn her GED after she had her six children. She stopped cleaning homes to take over her family’s body shop business because her husband who headed the business has been diagnosed with Alzheimer’s. Two of her sons do the work in the shop but were unable to take over the management. She was the only one who could keep it going. In the past, she was not involved in the business because this was her husband’s wish. She had to resolve many problems that were caused by her husband’s inappropriate decisions a year before he was officially diagnosed with Alzheimer’s. In addition to running the business, she was the full-time caregiver for her husband.

Participant #24 – “Working to Fishing to Working”

Participant #24 was an industrial electrician and a union member for 32 years. He retired because the work was too hard for him after he had heart bypass surgery. Also, he and his wife had build a new home on the beach and the commute was too long. He had no intention to work after his retirement. After a year of just fishing, he started his own business as an independent contractor providing electrical services for local homes and businesses because he wanted something to do to fill his time. After posting his business cards at selected community locations, he had a list of customers within a few days. Now his marketing is only through word of mouth.

Three Research Questions

Through the analysis of these 24 interviews, the study’s three questions were answered.

1. What factors contribute to older workers’ decisions to take bridge employment rather than to continue working full time in the same long-term career jobs or to retire?
2. What personal or career strategies help older workers make this transition?
3. What challenges and opportunities do older workers face transitioning to a bridge-type position?

1. Bridge Job Decision Factors

Early in the data-collecting phase of the study, it became clear that the influences affecting participants’ decision to retire connected directly or indirectly to their decision to take a bridge job. An examination of the factors that influenced each person’s decision to retire was necessary. Participants retired because they saw that their lives were changing, and then they came to the conclusion that it was time to retire. After making this decision, they sought an opportunity to stay in the work place, but this work would be on their terms.

My Life Was Changing

Participants retired because their personal lives and work lives had changed. Personal life changes encompassed participants’ physical self (i.e., their health) and their life priorities (i.e., use of time and family situations). After many years in the workforce, they found that their

work lives had changed including their work organization (i.e. strategic and operational), work environment (i.e., conditions, management, conflicts), and career (i.e., job not the same, promotion problems). Most participants discussed several life changes, which made them recognize that they needed to make changes (i.e., to retire).

My physical self was changing. Five individuals discussed health problems. Although their health contributed in some way to their decision to retire, they did not dwell on their condition during the interview. Both the police officer (P22) who had a heart attack and the electrician (P24) who had heart bypass surgery were required to curtail their activities. The nurse (P17) discussed the impact of night shifts and her arthritis on her decision to retire. The teacher (P2) related her health problems to her job and retirement.

I retired because the working conditions at my school were unbearable, and my health was taking the brunt. I retired on the advice of four doctors. The stress level was so high I did not even realize what it was.

My life priorities were changing. Participants talked about the importance of their time and their changing family situation. A review of the transcripts indicated three different meanings for time: 1) wanting more time (i.e., it would be nice to have more time); 2) needing more time (i.e., my time was required); 3) controlling my time (i.e., I need to be in charge of my time).

Participants wanted more time to spend with family and friends, to be by themselves, and to pursue non-work interests.

P13 – family

After leaving the insurance company, I did not want to pursue a full-time position because my granddaughter was born and I retired to be part of that. She was very important so I got to take care of her.

P4 – family, friends, and myself

To give me more time to be with my friends and to do more work at church and to spend more time with grandchildren but also to have a little bit more time for myself.

P11 – non-work activities

Because I knew I wanted to retire as soon as I possibly could, not that I didn't enjoy my work, I enjoyed it very much, but there were lot of other things I wanted to do in life that when I retired I will be able to do those that working a full-time job doesn't give me the opportunity to do as much of. I have a lot of interests outside of work.

Three participants needed more time to care for family members. The corporate secretary (P14) retired early to care for her mother who had Alzheimer's disease, and the housekeeper (P23) left her clients to care for her husband who also had Alzheimer's. Care giving is not just a woman's issue as demonstrated by the gas meter reader (P9), "Well for personal reasons, my wife, she was diabetic, and she had kidney failure and so it was time for me to come home and look after her."

Regardless if the participants wanted or needed time, they expressed a desire to control their time. The NASA executive (P6) shared his feelings after he received another glowing performance evaluation from his superior.

I thought about it for a few days, and I said here I am 65 years old and somebody is still giving me assignments and somebody is still appraising my performance;

and I felt that I should be the one who gives me an assignment, and I should be the only one who should be appraising my performance.

The participants valued their time and resented certain activities that dictated how their time was spent (i.e., a long commute). They were tired of how others directed their time like the HHS executive (P10).

It was just that I didn't know that I wanted to go through another organizational and restructuring change. I had been through that, done that, been there. And so that's really, it wasn't anything dramatic. It wasn't anything like we are think about abolishing or transforming; it was the introduction of the prospect or the thought of new changes again, and I said, "no." I don't think I want my time and energies monopolized by going through that kind of an activity.

The insurance agent (P20) looked at his time as "time left" due to his family history of early death.

And so I mean that was to tell you the truth all my uncles on my dad's side died young by the time they were 48, you know four of them had died and the youngest died at age 55 of a heart attack. I take good care of myself, but I want my time to be my time and not the insurance company's.

Changing family circumstances encouraged individuals to retire. Throughout his career with USIA, the public affairs officer (P8) relocated many times with his family, but his working wife and his teenage children refused to move overseas. His only option was to retire. With grown children and no longer making college tuition payments, the railroad executive (P16) questioned her long working hours and lengthy commute. The corporate secretary (P14) accepted a retirement package for several reasons including the opportunity to be home with her retired husband.

My work organization was changing. Participants were prompted to retire when their organizations shifted their focus or made operational changes. Three participants (P13, P14, P15) retired from their long-term careers because their companies merged with other companies. In the federal government, employees faced change whenever a new administration came into office as described by the HHS executive (P10).

The department is always in a state of flux, influenced by political changes very vulnerable to some of the idiosyncrasies of leadership. As new leaders come in, they have ideas about how they want to use program offices and budgets.

When organizations made strategic changes or operational changes, many times jobs were eliminated or even whole offices closed. When the insurance agent (P20) discovered that his office was closing he said, "send me my retirement papers, and I will be out of here." The association manager (P18) described how her position was eliminated from the organization.

It was gone, the one that I had done for a number of years, 10 – 12 years, and the issues we had dealt with, the staff that I had managed. Everything that I had done was essentially phased out by this reorganization.

The reverse occurred also. Through his lengthy government experience, the HHS executive (P10) knew that strategic or operational changes many times rearranged the "furniture" only and nothing really changes, "I didn't stay because I knew that things are not going to really change a lot, they (i.e., new leaders) are not going to get better its going to be the same ole, the same ole." When an organization's system changed, even when the system changed to establish a more equitable relationship with its employees, sometimes the new system left people behind as the VA executive (P12) explained.

Now it is almost impossible to even tell people how to get a government job. It is just disintegrated, these structures that people used to refer to as “old boy network” and so forth are gone and what the negative consequences that they may have had, it also had some value that people in the system who understood as long as I am you know we would do a 12 hour day. Hell, we would do a 24 hours a day if it’s called for, I mean, you felt anointed, and you expected the system to look out for you.

My working environment was changing. At the end of their long-term career, individuals expressed dissatisfaction with the working conditions of their job or with their boss or management team. In the interview, they talked about working conditions that caused stress, overwhelmed the employees with bureaucracy requirements, and fostered conflicts between employees. The telephone technician (P15) who became a union shop steward portrayed her demanding position.

You figure it’s constant calls that you are working with, it’s grievances that you are working with, it’s management who is calling you every hour on the hour, it’s your own unit people that are calling you for everything that goes wrong, so you are a problem solver. That is what you are and that’s 10-to 12 hours a day. Loads of meetings and I had to work between Boston and New York; I traveled a lot, and I was gone a lot. Fortunately, my family was all grown up.

The police officer (P20) described several job problems that caused undue stress and led him to retire.

But another reason I wanted to retire it was getting real stressful where I was at the police department. At that particular time they were real tight with the money. They wouldn’t give me enough help to do the job, they wouldn’t give me enough equipment, and it was getting real stressful.

Individuals were tired of bureaucracy burdens (i.e., too many reports, meetings, time wasted, procedures, and processes).

P10 – too many meetings

The Federal government meetings were generally information sharing and time to posture, very seldom were those meetings productive and useful. A very large meeting held in the Secretary’s office was typically a must meeting of 30 to 40 people which meant there was little information sharing, and the only thing you I suppose was the ego of having been recognized as the important part of the Secretary’s meeting on a given subject. People would carry these little 3 x 5 cards around in their pocket and that kind of give you an idea you know if it’s all filled out you’re pretty important. If there is only one meeting at 9 in the morning it says you are not very important at all. It’s a crazy way of assessing your value to an organization.

P3 – Wasted time

There are limits on your creativity in a bureaucracy, and I think that had stretched it pretty far and kept bumping into not just policy but you know bureaucracy and the need to spend an awful lot of time just doing the simplest things or what seemed to be the simplest thing.”

P4 – Reports

I disliked the bureaucracy and as well the amount of writing I had to do. So much time was spent writing reports and going to meetings that to me didn't have much worth.

P20 – paper work

Well, it got to the point where we're getting way too much paperwork, documentation. Right now, if I were to sell anything I have got to list everything, every brochure I use in the sales presentation. I have got to get the client to sign a copy of the presentation. I have to you know update his file, make a copy of every check that he writes me. I mean, it got to be more of a burden than it was anything else, and the compensation was the same it was 25-30 years ago.

Individuals faced conflicts with other employees because they had different management styles, work attitudes, work status, or personalities.

P5 – Differing management styles and work attitudes

If you think about it lifestyles, the management style which got me to the very top of EPA in the very beginning was much more aggressive style than any [one] can imagine in the laid back 90's. Very different style.

P19 – Personality clash

Well, I liked my job, but it was just the girls who were kind of jealous of each other, and I didn't like that much. That is one of the reasons I retired. Some of them were old hands. But they would see me talking to different ones, and they would see me doing that and they would think I was talking about them, just baby stuff like that. That really helped make up my mind to leave when I did.

P12 – Different work status and young versus older

If I had more confidence that the leadership understood what we were doing and whatever program I was working in and would listen to the career people rather than the political appointees around them, schedule C people, I might have not retired. You know, people who politically worked in the campaign and somebody said to the secretary, you know Bill really helped in Nebraska and his kid is just out of law school, could you find something for him over there in VA. You know the kid is an asshole, doesn't know nothing but he is now is a special assistant to the secretary.

For many, their supervisor or the management team played a role in their decision to retire. The insurance agent (P20) was direct by saying, "I got a new boss that I really didn't like all that much to stay on." Like wise, the city government secretary (P7) said, "they offered us an early out, and at the time I wasn't really satisfied working with my supervisor. A lot of people left because of that person." The assembly leader (P19) was unhappy with the stricter rules her supervisor had introduced, "you had to be there right on time, and it was getting tighter too you know everything. They did not want you to leave for anything." At times, supervisors did not support the employee's needs. For example, the librarian's (P11) management expected him to do more with fewer resources.

On the other hand, the corporate secretary (P14) enjoyed working for one boss for many years. When her company merged with another company, her boss lost his position, but she was offered another job. She retired rather than working for a new boss.

I had been with [name of company] for 20 years and out of those 20 years I had the same boss for 15 years. It would be quite difficult for me to go with another

boss at that point of my life. So I just I made a decision that I just didn't want to take on another job with a new boss and have to get acquainted with that new boss because it's a lot that you have to, you really have to, there are things that you have to know about your boss and the boss has to know about you, and it takes a period of years before you can acquire that good relationship.

My career was changing. As organizations shifted their priorities and altered their operations, participants' careers changed. They saw that their job was not what it used to be, they had reached a career plateau, were dissatisfied with a promotion, or had not received an expected promotion. The association manager (P18) reflected that her job had less meaning and was not as satisfying. The health educator (P4) gave a detailed description of the changes in her career.

One factor was that I was not feeling a sense of fulfillment in my work, things had changed at [name of organization], and you know while I was trying to fit into their new long-term strategies and goals, I just wasn't feeling very good about my job. And to suddenly discontinue all those efforts the educational things that we were doing really was so devastating for the organization suddenly to discontinue that and then there wasn't anything else that we were being asked to do that seemed valuable or was just very deadening, very deadening.

Others grew tired of certain aspects of their job like the librarian (P11) who continued to enjoy his career in library sciences but no longer liked managing people; "I was tired of the management position because it wears you out after a while." The nurse (P17) and the insurance salesperson (P20) were unhappy with the changes in their professions.

(P17) Changes in the nursing profession

"Plus, honestly, the health care world and the nursing world was not what I knew and what I loved. Well it is too business, that is the key of it all, business, insurance, money, how much you spend. The nurses are fighting for care. I don't think the administration is. Time to move on.

(P20) Changes in the insurance business

When I went into the insurance business when you went and talked to someone they said you know 25-30 years ago that they would buy insurance from you the first of the month when they got paid, you almost always received the money. Nowadays the younger generations, I mean talk to you right now and before I get out the door someone else calls you buy from the other person and not even think twice about what you told me you would do or commitments you would make to me. So I think people have changed, you know, over the years along with the products, they have changed as well.

A significant theme surfaced during the interviews with the four federal government executives (P5, P6, P10, P12). All four were members of the Senior Executives Services Corps (SES), the highest career level for a federal employee. Within the SES career system, there are six levels. All four individuals talked about an undercurrent that tried to oust them from their position or to undermine their authority. At first, this situation was labeled as a hierarchical plateau, i.e., little chance of further vertical movement within an organization. After comparing the stories, this situation was labeled as "dethroning" because even though one SES executive (P12) had two more levels to achieve, the other three (P5, P6, P10) had reached the highest level that they could obtain. The NASA executive (P6) defined this undercurrent or force as a "posse."

If I had, could have foreseen some other assignment that would have contained some of the attributes of my previous job or if I had been offered another new challenge. You know this is highly speculative in a sense, but you know another element as I am talking about this I had said over the years and probably in the last 15-20 years of my life that once you reach a certain level in government, and I was in the SES there is always a posse after you, and that goes with the territory. And it's not a matter of running scared, its running skillfully to try to make sure that the posse doesn't catch up with you. And if the posse does catch up with you, you try to find ways to recover.

The VA executive (P12) who had still had the opportunity to be promoted two more levels talked about the struggle with this force: "You are still trying to survive while accomplishing whatever your task happens to be." Eventually, he was denied his next promotion, and he then retired. Many times promotions do not turn out as expected or are not always accepted. The NASA executive (P6) retired when he realized that his previous job before his final promotion was ideal for him. The Foreign Services officer (P3) turned down an ambassador position because he did not want to give up the work he was doing even though this would require him to leave the State Department.

Well I had had an outstanding job, an excellent job in the State Department, I was the Deputy Assistant Secretary in charge of economic relations with East Asia, the Pacific, and held that job for 4 ½ years. And I in terms of other opportunities, I could see that I would never have a job that interesting since my interests were in economics, international economics. And I came to this conclusion because making many trips out to the region the ambassadors who were out there would always be asking me and making me stay up late and drink lots of Scotch to find out what was going on in Washington. So I sort of had that image, the normal progression would be well go out and be an ambassador, isn't that wonderful. But you know as I thought about it, I said I wouldn't be very happy if I had to, you know, kind of wait for the next person from Washington to find out what was going on, particularly in a situation where I was interested in you know the making of US policy and the kinds of things that we would be doing.

It was time to make a change. All participants began or ended their discussion on their retirement by stating it was time to make a change. They had reached a point in their life for a change, wanted to take advantage of this window of opportunity to make a change, or saw that the time was right. For the airline pilot (P21), age 60 was the definite point to retire because the federal government mandates all commercial airline pilots to retire. The community college director (P1) said that he had reached a point in his life to retire.

Numerable participants believed that their organization or their colleagues expected employees to retire at a certain point (i.e., 62 years or 65 years). The railroad executive (P16) retired at age 63 because "a lot of people were doing that in my building too just before." The HHS executive (P10) discussed the organizational influence in more detail.

You are working in an environment where people are talking about what are we going to do, are we getting close to retirement and is this the kind of place where we want to spend another five years or ten years? And you saw people leaving, and so there was a consciousness, you know, that all right you are around 60, you are surrounded around people who have worked with you or have worked in the federal organization in one way or another, and they are kind of looking at what

do we want to do? What is in it for us? It's a hallway conversation, you know, kind of what is going on in your life and how are you feeling and what are you going to be doing now and have you thought about retirement? And so there is that chitchat that is going on and then some people actually do it and then they sound excited. You know we are going to relocate in Hilton Head, we are going to spend more time with the grandchildren, we are going to start doing things that we haven't had a chance to do. And so, even though you are not saying okay, you know, I am going to do the extra thing, we started to think when we were 60, and my wife is approximately the same age, that there is probably a corner up there where we say let's make that decision. So so we kind of looked at age 62 as the time when I would retire.

When other changes in their life were occurring, participants saw retirement as a window of opportunity to retire at the top of their game as described by the Foreign Service Officer (P3).

Under optimal circumstances you reach a point where you know when its time to leave, and you leave at the right time when your reputation is in good standing and you still have the opportunity to do some other things, but if you miss that opportunity you can kind of predict that its downhill.

The city government secretary (P7) saw her retirement as window of opportunity "to get out and start another career." The police officer (P22) expressed similar thoughts about his retirement, "because I wanted to get out while I still had my health and I knew that I was young enough I thought I could go into another full-time job and retire again."

For most, the time was right to retire. Enticing retirement offers were made as the telephone technician (P15) indicated, "I really liked my job, but that package was too good to turn down. I would have been an airhead not to take it. I would have been working for nothing." When discussing why they retired, several individuals gave the same phrase when discussing why they retired, "I was eligible" including the electrician (P24) who said, "I had my time in the union and at 62 I drew a nice pension."

I Wanted an Opportunity to Work on My Terms

Participants pursued a bridge job because they wanted an opportunity to work but on their terms. They sought a opportunity that would allow them to use their time in a meaningful way, to fill their time, to have a say as to what they would do, to stay involved with their career, and to meet their financial needs. Similar to their decision to retire, individuals cited several reasons why they took a bridge job. In most cases, the decision to take a bridge job was connected to their decision to retire. If they had retired early like the librarian (P11), the public affairs officer (P8), the teacher (P2), and the police officer (P22), finding a bridge job was a necessity rather than an option. They needed to support a family, supplement their pension until they were eligible for Social Security, or secure health insurance. Participants did not want others to dictate their next work assignment, where they worked, how they work, and when they worked. If they retired because their career had lost meaning, they sought an opportunity that would be significant to them personally and to others.

Sometimes the bridge job happened due to a triggering or unexpected event. The housekeeper's (P23) decision to take on her family's business was triggered by her husband's illness. When asked what prompted her decision, she said, "for my husband's sake and my own, dealing with the business somebody had to step in and take over, and as I was vice-president, it was my duty to come in and take over." When his wife died, the gas meter reader (P9) accepted the full-time position with his congregation. Rather than going out and looking for a bridge job

on their own, two participants were asked if they would accept a work opportunity. A few months after her retirement, the corporate secretary (P14) received a phone call from her former organization asking her if she would do administrative work from her home. The airline pilot (P21) did not seek work but was offered a position by another flying enthusiast.

Meaningful use of time. Participants defined “meaningful use of time” in multiple ways. The Foreign Services Officer (P3) wanted “to do creative things without the burdens of bureaucracy;” the health educator (P4) wanted “not just a job but something I really loved;” and the HHS executive (P10) wanted to become a “change agent” and contribute “to society, to the community, to the neighborhood, and to others.” The EPA executive (P5) expressed similar sentiments.

This may be illusionary, but I have a sense within me that I can do anything I wanted to do that I never thought before when pay was so important. Now it is important to me is the impact I make on whatever I was doing.

The gas meter reader (P9) who became a full-time minister expanded the idea of meaningful use of time by depicting his life mission or life calling rather than a career opportunity, “and I took on this mission to try to alleviate some of the suffering with spreading the Good Word and then supplementing with food, clothing, et cetera.”

Fill my time. When participants did not include work as part of their retirement plan, they failed to consider how they would use their time in retirement. After many years in the workforce, participants looked for ways to fill their time and to stay engaged. Right after or within a year of their retirement, they realized that they had time on their hands. When the electrician (P24) retired, his retirement plan was “just not work.” Finally after a year of “fishing and messing around the dock,” he realized that he “just couldn’t sit around any longer. It got boring really to you the truth, and I like to work, I really did. And it felt good to get back to work.” The telephone technician’s (P15) narrative on her transition job demonstrates the importance of planning one’s time during retirement.

I don’t think I was really ready to retire, I wasn’t at 59 ½, I mean I worked 60 hours a week. You don’t go from 60 hours a week to zero overnight. Actually I had no plans. I really thought that I was going to retire and my husband would still be working, and I thought this would be great, you know its going to give me some time at home by myself, but lo and behold, it didn’t happen that way because he got a good package offer too, and he decided two months after I retired that he was going to retire. I went oh hell you know; now here we are both at home. We do have very similar hobbies: we both like antiquing, and we have a summer home. So we do have a lot of outside interests, but I am into gardening, and I love my flowers, but it still didn’t seem like quite enough for me to take up my day even though I would go out to lunch, go out to breakfast and play in the garden. But how much of that can you do? I stayed home for a year and three months. I just said you know I love my house, I love to read, but you know I felt like my mind was just going to die, and I really didn’t want to get up and put jeans and a sweatshirt on every day, I just felt like I am really losing out here, and I really stopped to think about this and had that package not been there I would still be at [name of organization]. But the package was there, and I was forced to take it. But then I said well why don’t I do something else? I like structure in my life and that structure wasn’t that anymore. There was not enough for me to do to take up the whole day.

Have a say. In choosing a retirement job, participants preferred to control their work assignments, work environment, and work hours. The five women (P13, P14, P15, P16, P17) who worked for the department store cited the store's close proximity to their home as an important reason for taking their position. A few individuals found a job that matched an interest or hobby. For example, the railroad executive (P16), a collector of a select line of china figurines was drawn to an employment opening at a small shop that sold these figurines. The health educator (P4) selected her new career as a body therapist based on the positive benefits that she received from this therapy. The insurance agent (P20) wanted to work "at my pace and not [company's name] pace." The work environment played a role for some individuals. The nurse (P17) was attracted to the retail environment because she loved being around new things. Reviewing the corporate secretary's (P14) somewhat contradictory statements, the researcher concluded that she accepted the sales associate position because she was familiar with and felt comfortable in the store's environment. Several times, she mentioned that she found change difficult to handle.

I just was not sure what I would be getting myself into, and at 62 that change was an uncertainty, and I don't like uncertainties, I am a person who has to know, you know, what I am doing, and can I do it well, am I going to be able to, that type of thing. And I got to know that I am able, that I can do it, and that I will enjoy doing it, and I wasn't sure, I really wasn't sure.

However, her explanation that led her to select her sales associate position did not relate to her fear of change.

I wanted to do something in my life, but I really and truly don't know what. So I talked to my husband. I said, you know, I have never worked in retail of any kind, and I said I wonder what it would be like. I mean, I am still dealing with people, customers as I did here, but it must be something different.

Could the possible explanation for her differing statements is that she as a long-term shopper or customer was familiar with the department store's environment or setting?

Participants insisted on part-time work so they could pursue other interests or spend time with family. The bank teller (P13) wanted to balance her time with her grandchildren and with adults.

I didn't pursue a full-time position when I left the insurance company was because my granddaughter was born. She was very important so I got to take care of her. So I didn't want a full-time job. But this was not enough because you cannot be with children all day. I need to interact with adults also.

The HHS executive (P10) sought opportunities that would provide work freedom and independence.

I did consider volunteering but working as a volunteer might be perfectly acceptable thing to do it. It has its limitations because it meant that you were volunteering to be part of someone's dream, somebody else's idea, somebody else's mission and I wanted to get on my own and play out my own thinking. . . . So the idea that I could work in a smaller organization or I could work on my own and not having to seek approval and that what I did was mine. If it worked, this would be great and it could be celebrated. If it didn't, you knew you were to blame, you know you could not point your finger in other directions. It rested with you, it came from you.

Career continuity. To be connected to their long-term career was important for many participants because they had invested many years in their work and they had enjoyed their work. For example, the Foreign Service Officer (P3) executive who loved his work on international policies, stressed his need to be involved: “Well, I guess I did not want to be out of the loop.” The community college director (P1) worried that he would not be part of the college where he had worked for over 23 years. He persuaded the school’s administration to rehire him after he had retired. Some participants changed work settings but not job titles like the city government secretary (P7) whose job title remained the same, i.e., secretary, as she moved from the city government to an association to a temp agency. The librarian (P11) sought a similar library position because “I knew the skills I had and didn’t want to learn other skills.” In addition to his bridge job, as president of a non-profit group, the HHS executive (P10) consulted with a national professional association periodically because he wanted to stay involved in his profession.

I want to stay in the network, I want to know what is going on, I want to know what new things are coming along, I want to know what federal organizations are doing, I want to know what they are worrying about, I want to know how the decision process is working.

Participants who became consultants after they retired transferred the expertise they had developed in their long-term career to their consulting business. For example, the association manager (P18) who had an expertise in career and retirement planning sought consulting on these issues with outside groups after her retirement. On the other hand, the telephone technician (P15) started her career with the telephone company at age 18 and retired 41 years later and wanted “just to have a whole new career, to have a whole new career to see what it was like to do something else after all those years I was in telephone work.”

Meet my financial needs. Participants’ financial needs were diverse. The gas meter reader (P9) accepted the full-time minister position to help cover his basic living expenses. The public affairs officer (P8) sought a position with a good salary because he had to support his family. The housekeeper (P23) took over her family business to ensure the financial future of her family. If participants were not yet receiving Social Security, they required a bridge job to supplement their pension. Some wanted extra money to build up their retirement savings while others wanted the extra money to spend on their grandchildren as described by one of the sales associates (P16), “I love being able to buy for the grandchildren, I love that. That is more fun than buying for myself.” The NASA executive (P6) saw his bridge job as a way to maintain his quality of life.

I think a second one was even though I had thought about the financial implications, one of the things that was fairly clear to me is that I did not want to have a reduction in my quality of life from an economic point of view, and even though I had all the figures, I was unable to gauge whether or not if I just lived on my annuity we would be able to have the same quality of life. And so moving to another part-time job gave me assurance that there wouldn’t be a reduction in the quality of life.

The city government secretary (P7) gave a different view of financial need. She worked to cut her expenses because she found that when she is home and not working she spends more money.

Summary for Research Question One – Bridge Job Decision Factors

The decision to take a bridge job was influenced by numerous factors, but the actual decision followed a sequential pattern (See Figure 1). When the participants realized that one or several aspects of their life had changed, they decided that it was time to retire. They saw differences in their personal lives and work lives. Recognizing the changes in their physical abilities and relationships, they reexamined their priorities especially how they use their time. In comparing their peak career years and their later career years, they saw differences and unmet expectations. For the majority of participants, it was not just one change but a combination of changes that lead to their decision to retire. Regardless if they wanted to or needed to stay in the workforce, they sought an opportunity that would be on their terms. Each person had different “terms.” They pursued bridge jobs that had meaning, filled their time, kept them connected to their career, gave them a say as to how they worked and what they worked on, at or met their financial needs. The majority of the participants sought a bridge job immediately after their retirement. A few tried complete retirement but eventually they, too, pursued work opportunities.

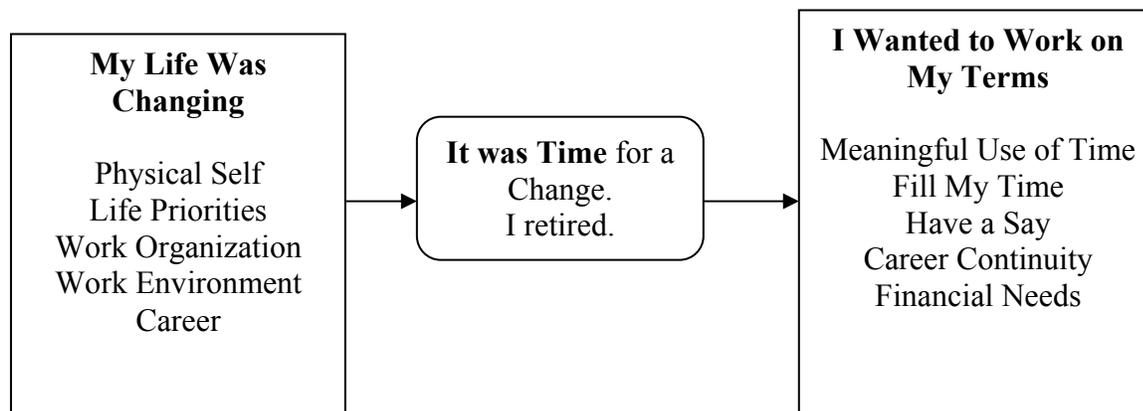


Figure 1. Bridge Job Decision Factors

2. Personal and Career Strategies

The second research question explored the personal and career strategies that helped the participants make the transition. Participants were able to move from their long-term career to a bridge job because they planned, took advantage of available resources, or compensated for missing elements in their bridge job.

I Planned

Participants examined their financial situation, assessed what they wanted to do, and explored possible work options. To those who planned, their plans were in place well before they retired.

Assessed financial situation. When asked to describe their transition planning, participants discussed their financial planning. The majority of participants’ planning focused only on their finances as reflected by the VA executive’s (P12) comment, “I did not plan for my retirement, I invested for my retirement.” Many individuals planned formally for their financial future by attending financial planning seminars or working with a financial planner. Others prepared for their financial future on their own or with their spouse. After assessing their situation, two participants implemented changes to cut back on their living expenses before they actually retired. The police officer (P22) paid off his home mortgage, and the association

manager (P18) sold her home and bought a smaller condo. The librarian (P11) considered his future health care needs by purchasing a long-term health insurance policy. The nurse (P17) stressed the importance of financial planning for individuals who are not married.

Well, being single who is going to take care of me, me. So I tried to put all the right things in place. . . . and I knew that I had to support myself, and I have to provide for me and nobody is going to sell the house or take care of me. I think that this very important for single people planning for their retirement.

Made work part of the plan. In planning for their retirement, numerous participants made work part of their retirement plan. However, these work plans were not written; they were ideas that they were considering for their next career step. A few participants took advantage of their employers' comprehensive retirement planning programs that covered several retirement topics including finances, use of time, health care, living arrangements, and work. Unfortunately, the information on career planning was limited such as an hour discussion or a small section in a retirement planning brochure. The majority of participants indicated that they knew what they wanted to do and what they did not want to do. If they were not sure what they wanted to do, they explored their options by talking with others like the health educator (P4).

I wanted a job that would give me the most fulfillment. Work ideas were continually running through my head. Being aware of my pending retirement, whenever I met I would ask them about what kind of work they did and if they were retired what they did. I gathered a lot of information.

The telephone technician (P15) who had only one employer for over 41 years explored different options by working for a temp agency. The Foreign Service Officer (P3) assessed his abilities and interests by writing a concept paper, which eventually became the foundation for his future business. To verify his personal assessment and to gain confidence for his career change, he presented this paper to colleagues.

Planned before retirement. For those who planned, they began the planning process years before their actual retirement. The librarian (P11) took the long-term approach by taking a comprehensive retirement planning program at two different time intervals.

I took the class two different times. I initially did it about 10 years before I retired, and I am really glad that I did because I think what so often happens is people don't do it soon enough before you retire, you don't need to do that or a year or two before you retire, you need to do it 10 to 15 years or before

Numerable individuals planned their next career move while still working in their long-term career job including the health educator (P4) who took the required training for her new career, the HHS executive (P10) who tested his program ideas with colleagues, the librarian (P11) who implemented a traditional job search, and the community college director (P1) who negotiated his retire-rehire bridge job with his college.

I Took Advantage of Available Resources

To put their plan into action, participants took advantage of available resources. They used the services offered by their long-term career organization; sought support from community groups and their personal network; implemented proven job search strategies, and relied on their marketable skills, rich career experiences, and personal abilities.

Support from long-term career organization. If available, participants took advantage of their employers' benefits. Federal, state, county, and city employees had more resource options than employees from other work organizations in terms of financial seminars, comprehensive retirement planning workshops, and job placement support. The community college director (P1)

attended two financial seminars for state employees; the librarian (P11) took two retirement planning workshops for county employees; and four federal Government employees (P3, P6, P8, P10) participated in retirement planning workshops. The EPA executive (P5) accepted an IPA offer (i.e., Intergovernmental Personnel Act), which “enables Feds to go to work for other people including the private sector or state or local governments.” Through this IPA arrangement, he taught at a major university thus introducing him to a new career as a university professor. After his retirement, the public affairs officer (P8) used the services of a job placement office for retiring federal workers. When he lost his second bridge job as a political appointee with a county government, he returned to the same federal job placement office for further assistance. The association manager (P18) moved to a part-time status because her association supported alternative work arrangements, namely job sharing and phased retirement. The community college director (P1) returned to the college because the college’s administration was open to his retire-rehire request.

Community resources. Participants reached out to community groups. Two participants (P2, P8) received assistance from the National Older Worker Career Center (NOWCC). The electrician (P24) went to the Small Business Administration (SBA) for advice on how to set up a small business as a residential electrician. The city government secretary (P7) and the telephone technician (P15) found working for a temp agency as a good way to reenter the job market after retirement. Three participants looked to organizations that offered volunteer opportunities. To acquire experience in a new setting, the public affairs officer (P8) worked as a volunteer on a county supervisor campaign. After the election, he was offered a staff position. The health educator (P4) volunteered at a nursing home as part of a required internship for her therapy certification. Sometimes a volunteer position helped individuals refresh sagging spirits or gave individuals more time to consider their next step. For example, the city government secretary (P7) was not ready to go back to work after her retirement. As a single mother working two jobs (i.e., doing office work for the city government during the day and cleaning offices in the evening), she wanted time to relax, but at the same time she wanted to keep busy. Almost every morning for two years, she cooked meals for the homeless for a large non-profit community organization.

I wanted to rest. After raising my children and after having working two to three jobs sometimes, you know because I was raising my children by myself. My first husband and I separated at an early age, and so I just worked hard, and I just wanted to relax my mind for a while.

Personal network support. When they made the transition from retirement to their bridge job, participants tapped into their personal network, i.e., family, friends, former work colleagues, and community contacts. The college director (P1), the health educator (P4), the librarian (P11), and two federal executives (P6, P10) talked with family, friends and work colleagues to learn more retirement, to gather information on other jobs, to find a new job, or to test entrepreneur ideas. The housekeeper (P23) who took over her husband’s business turned to close friends to help her solve numerous business problems (i.e., delinquent taxes) that she faced. The electrician (P24) relied on his wife to do all the bookkeeping and financial tasks for his new business. After she left her first bridge job with the association, the city government secretary (P7) appreciated the encouragement and job referrals her former supervisor provided. The HHS executive (P10) launched a non-profit organization with the help of a professional contact, the president of a business management firm that had done contract work for his agency.

I had worked in this area for a good long time. I knew organizations. I knew people. I knew a lot about the subject, and I was fortunate in starting this kind of bridge job I had the relationship with the business management firm, and that was nice way to get from where I was into another work environment and the person who is president of that firm has just been very, very supportive.

Marketable skills and experience. When the participants began their transition, they did not have to start all over again but were able to build upon on their past career experience, marketable skills, reputations, and personal skills. The community college director (P1) would not have been rehired after his retirement or the association manager would not had the opportunity to work part-time if they did not have excellent reputations and proven performance records. In starting his business, the Foreign Service Officer (P3) said, “With my experience with the State Department, I had a better idea of what is important than if you were just starting out. I knew exactly what had to be done, no more, no less.” If they had marketable skills, participants had no difficulty in finding a bridge job like the librarian (P11): “People who have cataloguing skills is [are] marketable because there are not a lot of librarians who do not want to do that sort of job. They consider it boring and uninteresting. However, I like this part of library work.” Due to the demand for his skills in the community, the electrician (P24) did not need to advertise his business other than through word-of-mouth. Participants relied on their personal skills especially when the participants moved to a different occupational category. For example, the corporate secretary (P14) who went from the administrative support category to a sales category initially found her new position, as a sales associate, overwhelming. Starting her job during the busy Christmas shopping season and having limited training, she had to be assertive and ask for help. Left alone on her first day on the sales floor, she was most displeased with her situation. To the amazement of the store’s management, she left her post and assertively went to the office and asked for immediate help. Management listened and helped her. The public affairs officer (P8) felt that employers have lower expectations of new older employees. Using his past experience working with diverse groups, his listening skills, and observing abilities, he identified quickly the needs of his new organization and learned how “to be useful to the other staff and thus able to convince my coworkers that I was capable.”

Job search sources. A few participants found their bridge job by following up on traditional job sources (e.g., job postings in the newspaper or on the Internet or promotions in the community). The assembly leader (P19) responded to an ad in the local paper for a job opening. The librarian (P11) searched the Internet for possible job leads. While shopping, three participants (P13, P14, P17) saw a large sign in the store recruiting employees as described by participant #13.

It was just a whim, my daughter and I were out one day and I hadn’t been working, and I just went by actually we’re on the our way someplace and we missed the T [subway] and we were taking the T and we missed it, and she said well let’s go shopping. I said OK. So went to Nadick and I am looking right at the sign and it said Filenes was hiring, its like I think I will go look for a job.

I Compensated for Changes in My Career

Participants discovered that a bridge job sometimes introduces unwanted changes such as lower pay, lack of career advancement, work relationship changes, separation from former career field, and loss of responsibilities. They found ways to compensate for these changes in their career. Five participants (P13, P14, P15, P16, P17) employed at the department store discussed

the issue of less salary and limited career advancement that their current bridge job offered. The telephone technician (P15) shared her first reaction to the salary offer.

I think that the money offer at that time was almost an insult, and I really had to stop and think about it I said that is so insulting, I am a professional person to think that they would offer me that kind of money.

After a few raises and redefining success, she and the other four participants said that these two issues (i.e. lower pay and lack of advancement) are no longer a concern for them. They altered their thinking by substituting different forms of career rewards other than financial rewards (i.e., recognition by the store or by other workers). Two participants (P14 and P15) valued their opportunity to train other sales associates. They changed their career priorities by selecting assignments that they enjoyed, matched their schedule, and met their physical requirements. Although they did not seek career advancement, they still set high personal goals as described by the telephone technician (P15).

I mean you want to do well because you want to make those sales because you want to and not because it is required for a performance review. I will come in the morning and I will look and see what is going to happen that day and if it's a coupon day, I actually put time limits on myself, I will say okay I want to ring \$1000 by noontime and I want three instant credits by noontime, and I actually put that on myself and say okay this is what I am going to do.

The association manager (P18) compensated for her loss of management responsibilities by asking to work part-time, "I just found that it was less satisfying and less rewarding for me to work. So [I] thought well, one way to cope with this change would be to cut back and try to phase out." Participants missed their former work friends. Therefore, participants kept connected with former work friends, for instance the airline pilot (P21) has lunch every month with a group of retired pilots from his former airline, the telephone technician (P15) meets her friends from the telephone company every month; and the NASA executive (P6) belongs to a group of former work friends who call themselves the "lunch bunch," and three government executives (P6, P5, and P10) are involved with a professional group whose members are retired federal government executives. Working on her own, the health educator (P4) missed the people interaction that she had with her former career. To fill in this missing work piece, she served on several church committees. To stay involved in some way to her previous career, the nurse (P17) volunteered her time once a week at the local visiting nursing association.

Summary for Research Question Two – Personal and Career Strategies

Participants used a wide range of transitional strategies from fairly simple strategies (e.g., just asking for a job or talking with people) to traditional job search strategies (e.g., responding to a job ad or networking) to more time-intensive strategies (e.g., taking an internship or writing a formal concept paper), to coping strategies (e.g., redefining work goals or keeping connecting to former colleagues). Whether they followed a simple or a more complicated path, participants selected strategies that best met their personal and career needs (see Figure 2). The majority of the participants planned for this next life stage by examining their financial situation. Even without financial planning, several participants knew that they would be working in retirement. Others, once they determined their future retirement income and financial requirements, recognized the need to put work in their retirement plan. A few individuals took the time to assess what they wanted to do (e.g., writing a concept paper or talking with other people), but most just knew what they wanted to do or just took the first available option. Several participants took advantage of resources that were available, such as employer-sponsor programs, community

groups, personal networks, traditional job search sources, and past experience. In taking a bridge job several participants compensated for the changes in their work life, namely lower salary, loss of authority, lack of career advancement or different relationships.

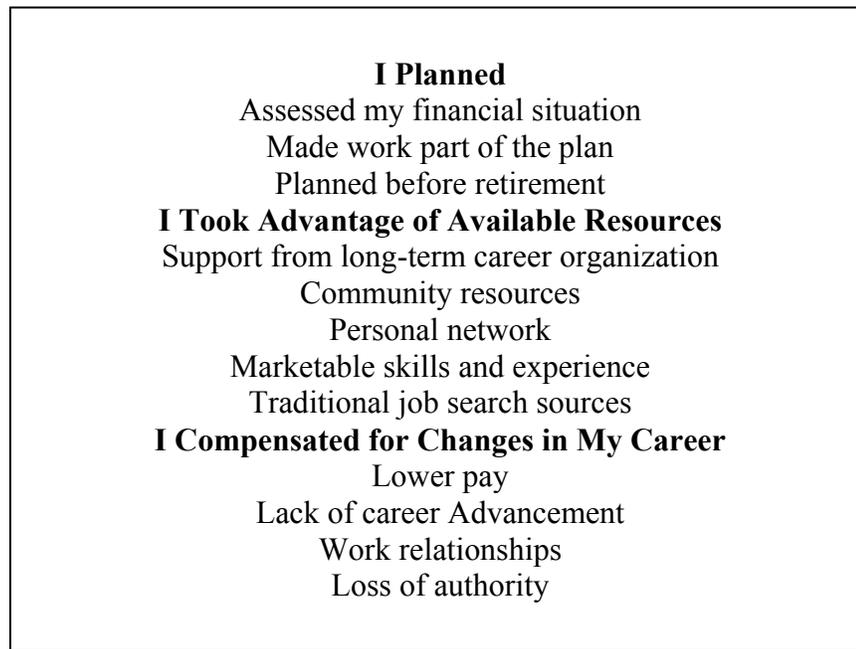


Figure 2. Personal and Career Strategies

3. Challenges and Opportunities

As a result of their decision to take a bridge job, the participants faced consequences (i.e., challenges and opportunities). Although they were reluctant to talk about any problems or barriers, each participant identified at least one obstacle that they had encountered or were currently encountering. These challenges encompassed legal issues (e.g., age discrimination); financial matters (e.g., pension restrictions); career factors (e.g., lack of skills); and personal limitations (e.g., physical problems). Rather than deliberating over these problems, the participants were more anxious to recount the many opportunities or benefits their bridge job had contributed to their life. They said that they felt better about themselves, lived a more balanced life, and liked the work they were doing.

Challenges

Participants identified the following four categories of challenges: a) financial challenges (i.e., lack of financial information or planning, pension restrictions, lower salary); b) problems switching careers (i.e., no plans, limited skills or experience, retraining demands, outside forces, adjusting to different environments, accepting changes in status); c) the age factor (i.e., subtle age discrimination, direct age discrimination); and d) personal challenges (i.e., self limitations, relationships, time management, emotional aspects, physical problems).

Financial challenges. Participants encountered financial problems because they had not planned, had pension restrictions, or had trouble meeting their expenses. Although most participants planned for their financial future, the teacher (P2), the city government secretary (P7), the assembly leader (P19), and the housekeeper (P23) had done no financial planning. In

addition, the teacher (P2), the city government secretary (P7) and the assembly leader (P19) expressed anger at their former work organizations for not providing sufficient information on their pension.

Financial planning did not guarantee a completely smooth transition for the NASA executive (P6). When he accepted his bridge job as a university administrator, he was given three employment options, namely a consultant assignment, a permanent part-time employee, or a full-time permanent employee. He selected the second option. He learned later that his choice made him ineligible for the school's retirement system, a system with an excellent annuity program. In addition, he would have been able to enter into the Social Security System, an option not available to him as a federal employee.

I didn't have information, and I, even though I had done some planning, I probably didn't understand what I had in it. I think probably if someone had sat down and laid out these three areas and said now the implications here and here, and that didn't happen, and I was kind of doing it on my own.

Certain pension plans restricted participants' selection of a bridge job or the number of hours they could work. After his retirement, the public affairs officer (P8) could return to his former agency for only 18 months before he would lose a sizable portion of his pension. The railroad executive's pension (P16) restricted her from accepting any positions with another railroad. The police officer (P22) was allowed to return to the same county government but only in a part-time capacity. The community college director (P1) and the corporate secretary (P14) who were under the age of 65 tracked their work hours in order not to exceed the Social Security limitations.

Numerous participants found that working part-time meant their salary was lowered, but their living expenses remained at the same level before their retirement. For the police officer (P22), his living expenses increased because he had to pay his health insurance premiums until he reached 65 years of age. Self-employed participants had to adjust to the lack of guaranteed earnings as mentioned by the health educator (P4): "It's very bad when people cancel and you can't count on X number of dollars per week." The five participants (P13, P14, P15, P16, P17) who became sales associates expressed their displeasure that they moved from a good salary to entry-level pay. The telephone technician (P15) recounted her initial reaction to her salary offer made by the department store, "I was making \$80,000 – \$90,000 a year. The store offered me \$7.00 an hour, and I said quite loudly, \$7?"

Switching career/job challenge. If participants had no career plans, lacked skills or experience, faced negative outside forces (i.e., poor economy), or needed retraining, they encountered problems switching to a new bridge job. Additionally, some participants found it troublesome adjusting to a new work environment or accepting a change in their work role.

A few participants made work part of their retirement plan but many did not. For instance, when asked if she had planned her retirement activities or how she would use her time, the assembly leader (P19) responded, "No, I just play it by ear." Although the majority of participants mapped out their whole career and achieved career success, they had no plans for their time after retirement such as the railroad executive (P16) who reached the position of a division officer during the time when few women ascended the career ladder in the railroad industry or the airline pilot (P21) who followed a prescribed path to become a senior captain flying international routes. The telephone technician (P15), too, had a definite plan for her career but not for her retirement.

I moved right up the ladder, it was my plan to do that, I knew I would never stay as an operator for the rest of my life, but I worked moving up that ladder and I did, and I was proud of myself that I was able to do all of that.

A few participants were unsure what they wanted to do or could do after their retirement such as the corporate secretary (P14) who questioned her decision to take the position at the department store and who continued to look for other options.

You know I am at a point in my life where I really truly don't know what I really want or what I want to try. There are a lot of opportunities I am sure out there and a lot of times I will go to the Sunday paper and look up careers, you know check over the whole thing and say hmm, this sounds interesting. What do I really want to do for the rest of my life?

Some participants selected a bridge job without sufficient information on a specific job. For example, the police officer (P22) became a car salesman without fully exploring the job. I had always thought I would like to work you know selling cars or it seemed like a nice easy job you know, very profitable and its very deceiving tough, its not as easy and as profitable as you think it is. Sales is real competitive and there is a lot of stress there that you don't see.

A few participants had a hard time moving into a new job if the job titles did not match the their long-term career titles. The city government secretary (P7) had no problem moving into a secretarial bridge job, but she wanted to work as a customer service representative for a large furniture store. After applying for a customer service position and receiving no calls from the store, she blamed her lack of experience in customer service, "You know, it's not real easy to find a job where you have not spent a lot of time in. I haven't had customer service experience." Although her secretarial jobs with the city agency and with the large association gave her the appropriate experience dealing with customers (i.e., city teachers and the association members), she did not understand how to transfer her customer service skills as a secretary to a customer service position with the furniture store. Participants placed fences around their occupation assignments like the teacher (P2) who saw herself only as a teacher.

Participants were reluctant to move into new jobs because they lacked the appropriate technology skills. They questioned their ability to learn these new skills, which ranged from medical technology skills to word processing skills to retail technology skills. The health educator (P4) considered returning to her former career as a nurse but said "I thought it would be very difficult for me because of the technology that nursing was different than when I did nursing." The teacher (P2) did not apply for many office positions because she had limited computer skills. The assembly leader (P19) did not seek a retail position because she was afraid of using the cash register.

I thought maybe like stocking the shelves for stores or something like that but I have not applied because I would have to learn how they use the where you put the money in. Yes, cash registers but I am really not wanting to do that because I guess I am afraid I will make a mistake or something.

Taking employment-related tests can be an unpleasant experience for older adults as reflected in the city government secretary's (P7) comments.

When you go through the temp agencies, you have to go through so much, you have to take this 2 ½ hour test, which does not relate to anything that you will be doing you know, and you have got to take two or three different types of computer tests, its just to me its just too much for an older person to have to go

through you know even though I mean I have passed all of my you know, I have gone through two temp agencies, and I have passed the tests, but to me its just stressful going through all of that. I mean you are taking a test you haven't had a math test or a spelling test or none of those type things in years you know. Each time I take these tests I shake and sometimes afterwards I become very sick.

A poor economy and changing employment trends were barriers to participants. The bank teller (P13) retired when her bank merged with another bank. She attempted to secure another banking position, but the entire banking industry was downsizing and introducing more technology thus eliminating the need for several kinds banking occupations, e.g., bank tellers. In addition to her hospital work, the nurse (P17) was a part-time faculty member for a nursing education program that she thoroughly enjoyed. She had planned to continue to teach after her retirement. Unfortunately, she lost this position as a result of a national trend of fewer students enrolling in nursing programs causing many schools to close or to cut back on their faculty.

Whether participants continued to work in the same occupational category as their long-term career or moved into a new occupational category, they were required to adjust to a new work environment that included different hours, working conditions, expectations, procedures, and policies. The public affairs officer (P8) became a chief of staff for a county supervisor and found differences in his new job.

The county government was very different from the federal government in that the political people, the county board is a legislative, its not executive, and it doesn't have any real authority over the executive branch, it has authority to make (ordinances) and laws and regulations, but it has no authority to direct or even to question the career staff so anything you got from your career staff was by sufferance and always with a good deal of reluctance to let you become involved. And yet my boss when she wanted something, she wanted it, and she didn't want to hear about the problems you had in getting it and so that got a bit testy.

Using his same aviation skills as he used with the airline, the pilot (P21) found his job as a corporate pilot different from his airline job including working with a smaller group of people, taking on increased maintenance responsibilities, arranging his own hotel and ground transportation arrangements, and interacting with the passengers.

The sales associates (P13, P14, P15, P16, P17) appreciated the flexible schedule but disliked working on weekends or evenings especially after leaving positions with traditional working hours (i.e., 9 to 5 weekdays). The telephone technician (P15) shared her thoughts on this issue.

The differences is working the crazy hours that you work versus going in 8 to 5, Monday through Friday, and no weekends. What I don't like is sometimes when the store is open until mid-night. I don't like working until mid-night, and I think at my age at almost 67 years old, you know wait a minute I shouldn't be working until mid-night. I have done my fair share of that, and I think sometimes maybe the store should think about that and should think about looking at schedules and saying well you know what, we hire so many young people, why can't they do it, they like it. That is probably the one drawback in this job.

The police officer (P22) disagreed with his friends who said his transition from the police department to the sheriff's office was an easy move.

I think it is so different. Working in the courtroom is so completely different than being on the other side. I had to learn it all new when I came up here. People

would say to me well you know you are in the same environment, you have been used to all these years and you are familiar with it, but I wasn't. I had to learn it all.

In their bridge jobs, numerable participants accepted a change of status or role. The association manager (P18) became a program consultant; the librarian (P11), a cataloger; the public affairs officer (P8), a government writer; the community college director (P1), an employment counselor in the same department that he managed; the railroad executive (P16), an hourly retail employee; and the health educator (P4), an entrepreneur. When participants' roles changed, they found that people reacted to them differently like the public affairs officer (P8) who returned to his agency for a short time.

When I transitioned in the first job to go back to my same desk doing what I was doing before, I had lost a little in the way people looked at me. They looked at me [as] a person who probably wasn't going to be there forever, who didn't really have the same kind of authority that I had before. No I don't really remember anything specific. I can't remember why I felt that way, but I did a little bit that was moderated I guess in some degree by the fact that people were used to seeing me in that role, so I guess I was better off than a lot of people would have been who came in with less continuity. I sort of felt that you know we don't need to take him too much into our confidence or he is not the decision maker, which is quite true I wasn't in the same degree that I had been although they did ask me to do stuff that they didn't want to do, like fire somebody.

The police officer (P22) felt people saw him in a different way.

Yeah, when you had authority I guess you would say or whatever you kind of stand out a little better you know and people seem to respect you a little better, but they kind of tend to forget you once you leave that, you know you are no longer useful anymore to them, and you know I don't need you anymore. I kind of got that feeling a few times you know that that is the way the people felt, maybe not. But I like what I am doing, there is not a lot of stress to it.

Periodically, the librarian (P11) wanted to step in and make changes on how things are managed at his current organization but realized that this is not his role.

In the cataloging world there is a set of standards which are agreed on internationally. Well we tend to ignore a lot of that, and I think that this is counterproductive and know this is my management side of me talking now. So I let it go.

When participants worked fewer hours as part of a phased retirement or a retire-rehire opportunity, they discovered that they were not as satisfied with their career. For example, the association manager (P18) moved from full time to three days a week and then finally to two days with her organization.

I did not find the two days nearly as satisfying as the three. I just wasn't there enough to really feel part of anything in the organization even with what I was actually working on. I did not feel part of the organization. It was hard to be able to really be involved enough in what I was working on and I mean if I was asked to do something I would try and do it. But when you are only there two days, it doesn't give you a lot of time to keep up with people and keep up with what is happening.

The EPA executive (P5) found it was difficult to leave a system that he had worked in for many years.

I guess it is harder for me outside EPA to impact policy. So this morning when [name of advocacy group] called me to tell me that there was a critical Senate vote. In my old role, I would have called the senator's office and be quickly connected to him or his chief of staff. It's harder to have an impact from outside than inside. I believe that during the years that I was there as a senior official I impacted policy. And I think most of the people around me would share that it is tougher to do that on the outside.

The age challenge. Participants encountered subtle and direct age discrimination at the end of their long-term career or during their transition to a bridge job. Three participants (P5, P8, P13) speculated that their careers and their transition efforts were affected by others' perceptions of older workers. When the public affairs officer (P8) began his current bridge job, he knew through their patronizing comments that the other employees had lower expectations of him because he was older. The bank teller (P13) expressed her frustration at employers who think all older adults are the same: "We are not all the same. I mean it's like I know me; I know I am very aware of what is going around me. I still have a lot upstairs you know." The EPA executive (P5) believed that younger employees question older adults capabilities.

I think age, I mean I believe that is an age barrier that somebody who doesn't know you may be, age may be a reason for them not to want you for fear that you are deteriorating and that you are not going to be as good as you were when you were at the top of your game."

The same participant (P5) illustrated another form of subtle age discrimination (i.e., false recognition). When his agency recognized his many years' service and asked that he select his next assignment, he viewed this token of appreciation as a false pretence to force him out of his senior management position.

They said, gee, you have been around here for a long time, you are a fixture, everyone thinks you made a big contribution to the game. Why don't you think of something you would like to do.

When I asked how he knew that they were trying to force him out, he described an environment that fostered age discrimination thus reinforcing his belief: "The top administrator of EPA was famous for saying that she was always attending meetings that was too white and too old." Two participants (P2, P13) described incidents of direct age discrimination that followed the same sequence, i.e., worked in a temporary position, received good performance reviews, applied with encouragement of supervisor for the position when it became a permanent position, were rejected for the position, and then were asked to train their replacements. The bank teller (P13) depicted her reaction to the incident.

My manager encouraged me to apply. So when it actually came up for full-time, I applied for it and they said I wasn't capable of handling the job. So, I said OK, I have been doing this job for eight months with excellent reviews and all of a sudden I am not capable of doing the job, I don't think so. And they hired someone else who was a lot younger and asked me to train this person.

Personal challenges. Participants encountered personal situations that hampered their transition efforts including imposing self-limitations, dealing with family and friends, managing their time, and coping with emotional issues. Participants assigned their own limitations when

seeking a bridge job. The EPA executive (P5) who had been a federal regulator for the chemical industry refused to compromise his work values.

I mean most regulators when they stop regulating discover that they can significantly increase, impact their income by going to work for the people they used to regulate because if you are a chemical company wanting to license chemicals, they didn't say gee I knew some guy that would be perfect. And, in fact, I had a conversation like that with a headhunter who came to me explaining that the chemical industry has a trade association, and the trade association was looking for a lead person to negotiate licensing issues with the federal government and explaining to me what a great job this is and it paid a lot of money, and I could respond by saying well I used to go to those meetings, but I always sat on the other side of the table. And for me at least I was not comfortable with that.

Four participants (P7, P14, P17, P24) faced physical problems that limited their work assignments. Two participants (P6, P13) rejected job offers because they did not want to relocate to another city.

Families and friends presented challenges to the participants. To meet the demands of their families especially their grandchildren, numerable participants sought only those jobs that offered flexibility. The telephone technician (P15) experienced marital difficulties because her retired husband was not pleased when she returned to the job market. Additionally, she was disappointed that she had not developed the friendships as she did with the telephone company.

You can't have a real close relationship as I did in the phone company because we all work so many different hours, if I am on, one isn't on, if I am working nights the other one is working days. So it's hard to say well, okay let's go to a movie together because you never can.

The railroad executive (P16) also talked about work friendships. Although in her previous two bridge jobs, she had formed friendships but at the department store this had not happened because there were fewer co-workers her age.

There are a lot of young people and of course they are not your best buddy, but they are very nice but it isn't the same when you are this old, you know. This old, and working there are not that many to mix in with your age, but its fine with me.

The railroad executive (P16) and the police officer (P22) received pressure from their families and friends to fully retire from their bridge job. In taking over the family's business that employed her two sons, the housekeeper (P23) had a difficult time balancing her two roles, which were as a mother and as the supervisor or the decision-maker for the family business.

Whether they worked part-time or had a flexible work schedule, several participants struggled with their time management. The HHS executive (P10) recognized that that he took on too many projects.

There this is one thing that I would do differently. I probably took on too much; I probably did too many things. I mean I would somebody would call me and say would you help me out on something and I would say sure I will do it. I find myself overburden; I was doing more and not having enough relax time, free time.

The airline pilot's (P21) schedule as a corporate pilot varied each month, which hindered his planning for many personal activities. The association manager (P18) juggled her consultant schedule and her family commitments because she must respond to her clients' schedule. The

nurse (P17) described her disappointment when her friends plan activities at the last minute, and she had been scheduled to work. The electrician (P24) lost some control of his time because he feels obligated to his customers when they have an electrical problems.

The power is off on a Saturday or Sunday afternoon you know and you don't have to do but you sort of feel obligated. I probably do 70% of the work, service work on the beach and everybody calls me.

In coping with change, participants faced selective emotional issues. The city government secretary (P7) disliked her impulsive decision-making because her decisions are based on her emotions rather than on solid information.

Its sad to say, but I have always been the type of person if I make up my mind to do something, I do it and then a lot of times I regret it after I have done it. I think a lot of people are like that. Sometimes situations come upon you and you really can't think like you want to think, and I have always been a right now person and that's not good. It's really not good. I regret a lot of decisions that I made in life including taking my retirement offers.

The corporate secretary (P14) had a hard time leaving her company of 20 years.

Change is difficult, as you get older, it's quite difficult. You are used to doing certain things on a daily basis, and when that change comes, it's very hard, it's very, very hard to accept it because it's no longer you get up at 6:00 in the morning, and you get in the shower. It's like a routine that you are in, you know. You do your hair, you put on your makeup, you get ready to go and then you see all these people everyday. They were like family, they were just like family. When somebody was in the hospital or when somebody was hurt or their children, it was family, we were a family. We still to this day try to get together once a year to see where everybody is working and what they are doing. To pursue another job, it was why wouldn't you pursue that? What would be some of the reasons why you would pursue it? I mean I see why you would pursue it using some of your own skills again and getting back into, why wouldn't you know. Why wouldn't I pursue it? There isn't a reason in the world why I wouldn't or shouldn't, its just do I want to, will I like it, the uncertainty of what its going to be, what is it going to entail. You know after you have been in the workforce I think for 20 years, and after you have been out in the workforce, you are hesitant when you are in a job that you really care about, that you are comfortable in, and you get complacent I guess. And then when you think of doing something, else it's a little bit scary. Can I do this?

The airline pilot (P21) talked about his adjustment when he left the airline or as he described, "way of life."

It is not necessarily the particular airline. It's the profession. It is a way of life. In talking with other retired pilots plots, most of us who retire go through an adjustment and for some of us it takes two years or more. All of us had dreams we are still flying, dreaming that crew scheduling is calling me up asking for a trip. I have a continuing dream; do you want to hear it? It was one of my last dreams, it was very interesting. I was flying a 737. I had an intermediate stop in South Bend, Indiana. I get out of the airplane. I walked in the bedroom and they called and they said I am not supposed to be here. I am not supposed to be flying, and turned around and came out, the airplane was gone, and my flight bag and suitcase were in the lobby. You know for the longest time each time I went to the airport I could feel a physical sense of sadness.

Opportunities

Without difficulty or hesitation, participants discussed how their bridge job has helped them feel better about themselves, live a more balance life, and enjoy the work they do.

I feel better about myself. Through their bridge jobs, participants continued to grow and learn, make a difference to others, demonstrate their competency, and feel healthy. These older adults valued the opportunity to learn. When asked to identify a benefit of his bridge job, the airline pilot (P21) who learned to fly three different airplanes as a corporate pilot said, “I think one of the biggest is it keeps my mind going.” The health educator (P4) liked the required workshops and readings she completes to keep up with her new career because “it challenges me and stretches me.” The NASA executive (P6) welcomed the challenge of doing something different because “I am constantly filling in my knowledge areas.” The teacher (P2) said, “I feel I am really in the 21st Century. I mean I see things going on, I keep learning, and you know I have a handle of what is happening in today’s world.”

Numerable participants illustrated how their bridge job made a difference to their families, their communities, society, and others’ careers. By taking over her family’s business, the housekeeper (P23) made a positive impact on her family’s future.

I know I have to keep going because of my husband’s well-being and to try to provide for ourselves and for our children to make sure it goes you know alright, and that someday maybe they will you know end up with something for themselves.

As a minister in a low-income and high-crime city neighborhood, the gas meter reader (P8) was grateful for his opportunity to serve the community.

I just like helping people in general. Whenever there are problems and there are many problems in our community, I will go out and see what not myself but what the church can do to help ease some of the suffering.

The public affairs officer (P9) believed his bridge job has more important social implications than his long-term career.

What makes this job so interesting is that I have a feeling what we are doing here really has a lot of social value. I wasn’t sure about my job with USIA. I wasn’t as sure we were accomplishing what we planned to be accomplishing. I have a much better feeling about that here.

The EPA executive (P5) appreciated his consulting role because he can help solve a problem.

If it works out well, that is you can go somewhere and contribute on a problem that you have had some background in, very often you will likely be taken quite seriously by the people you are dealing with so you feel you have made a difference and an impact.

Seven participants (P3, P5, P6, P15, P21, P24) highlighted the opportunity to help others in their careers (i.e., mentoring). The electrician (P24) took on an apprentice because he needed the help with his growing business, and he liked teaching his trade to an eager learner. The NASA executive (P6) called his mentoring role a “skyhook.”

My job allows me to give back. I am intelligent and have done the education thing, but I have had so many people who have been skyhooks in my career over time. I use the term “skyhooks,” but these are mentors - people who have made a difference in my career and enabled me to move up. I have tried to be that kind of

person to people. And so it's that bridge job was also a way of giving back it was a way of utilizing some of the experiences that I had acquired.

The telephone technician (P15) described her satisfaction in training new sales associates on instant credit strategies.

What is so good every class they leave here so hyped. They say, 'we are going to do just what you told us to do,' and they do it, and they go out and they open them up. And it happens day after day, and this such a good feeling to know that they listened, and I came across. They listened and they did it, and great I love it. It makes me feel good and every day people will go by me, employees will go by, and they say, 'I got one (Name) I got one.' It makes me feel so good.

The airline pilot (P21) shared how he enjoys working with younger co-pilots.

Most of the time I am flying with less experienced pilots, and so a lot of it is I am passing on my experience to younger people. Most of the co-pilots are trying to go with the airline, and I just enjoy passing the information on.

Eight participants (P2, P4, P6, P9, P10, P12, P13, P18) viewed their bridge job as proof to them and to others that they are still competent and relevant. The association manager (P18) said, "It's nice to know that you can still, I use these quotation marks 'perform' that you can get up, that you have something in your knowledge bank that you can give to other people." The NASA executive (P6) considered his new teaching role as being a reflective practitioner.

After 36 years of government service working for several different agencies, you accumulate a certain level of experience, and I like to be seen as a reflective practitioner who continues to learn what I am doing and moving into this second position of having people looking to me for advice or observation or assistance based on my experience is rewarding.

When the corporate secretary (P14) took a home-based bridge job, she was pleased that she could accomplish her work without someone managing her. Participants saw any recognition they have received from their colleagues or supervisors as another proof of their competency. For example, as a member of quality editing team within a federal government agency, the teacher (P2) considered it an honor when her younger co-workers ask her to check their work, "But I get a lot people who come to me and say 'why didn't I have a teacher like you?' I am the quality buddy for our center and it's, you know, it makes your head kind of swell."

Participants related their physical and emotionally well being to their bridge job. The city government secretary (P7) said her bridge job kept her healthy and her attitude positive.

It gives me let see how can I put it? It gives me vitality. You know what I am saying? It keeps me going because when you are not working you don't do nothing but sit home and look at the television all day or spend money you should not be spending, you know or you get fat because you eat all day. So working gives me something to do and it keeps me young and feeling young. It keeps my vital signs up and working among people doing things, you know it gives you a good attitude, I think it does.

The librarian (P11), the insurance salesperson (P20), and the police officer (P22) accepted bridge jobs with fewer responsibilities and less stress as their long-term career jobs, and as a result, they felt better and had more energy. Unlike the different attitudes expressed by the other four sales associates (P13, P14, P15, P17), the railroad executive (P16) favored the requirement that sales associates must stand during their shifts.

I thought that it would be good health wise because I always had sedentary jobs you know, and I didn't know if could stand you know that long because never had had to stand anywhere, but I found it very invigorating. So I liked that part of it and I still do.

My life has a balance. Participants credited their bridge job has giving their life a structure. They see their life as a balanced life. Most individuals worked part-time and had flexible schedules that allowed them to take care of family matters, to pursue other interests, or to test this new life stage. The bridge job has given them a purpose, an expanded support system, and financial assistance. In comparing their lives before they retired, participants spend more time with their families and friends and devote additional time to other interests (i.e., volunteering, hobbies, travel). Their interviews portrayed very busy lives. As an example, the bank teller (P13) summarized her weekly schedule that included taking care of her grandchildren three days a week, working at the store three days, bowling with her team on Monday night, taking piano lessons on Tuesday evening, and playing cards with friends on Wednesday evening. The association manager (P18) expressed amazement when a friend asked her what she did with her time now that had left the association. She told him that she does not get up as early, but her time is never empty between preparing for and conducting her workshops; spending time with her five children, eleven grandchildren, and many friends; traveling; and cooking for over 200 homeless individuals one day a week. Although his bridge job was full-time, the librarian (P11) had time to focus on his music interests because his bridge job was less demanding.

You know what I liked about this so much more than my other job, which you couldn't walk away from that job and leave it when you go home at night. And then at this job I can. I shutdown my computer, I go home at night and I don't think about this job until I come back, and that wasn't that way at the county library.

Participants had planned financially for their retirement but had done limited planning for their time. For those individuals who had not planned, their bridge job is a retirement internship or a period to plan their retirement like the community college director (P1) who talked about his future plans.

I may stop at the end of the year. I really don't know yet. I think that it is doing me a favor by being able to see the full aspect of retirement but yet be able to work as well.

The librarian (P11) portrayed his bridge job as "it's adding some dimension, the job is adding some kind of gradually introducing you to another world."

The majority of participants agreed that their bridge job gave them a purpose, but their definitions of "purpose" varied. In discussing the benefits gained from their bridge job, the airline pilot (21), the affairs officer (P8), and the association manager (P18) talked about adding structure to their life; the police officer (P22), giving him something to do each day; the nurse (P17), being productive; the librarian (P11), "filling a big void;" the EPA executive (P5), keeping him organized; foreign affairs officer (P3), staying engaged; the community college director (P1), maintaining an identity; the gas meter reader (P8), fulfilling a mission; and the bank teller (P13), "getting up and dressing up a little bit and talking to adults three or four days."

Working in retirement, participants discovered that their support system expanded, and they appreciated their friendships acquired through their bridge job. For example, the teacher (P2) valued her workplace friends because she felt they have filled a gap in her life, "when you get to this age and your children move away and you are divorced and people no more have the

same neighbors, sometimes I see them as my real family.” The telephone technician’s (P15) bridge job presented her with an unexpected bonus, i.e., support from her husband. Although her husband was displeased when she returned to work, he took over the cooking chores that he had never done before.

All of the cooking, all of the meal planning. I do zero. He makes us meatloaves and does all of that stuff, and I will get all the groceries, I will go out and do the grocery shopping and put it in the house, I don’t have a problem doing that, but I don’t want to deal with the rest of it, you know, I planned with kids, I have done all that planning, I don’t want to do that anymore. Don’t want to deal with it. He likes it, and I never thought he would. He doesn’t clean the house but one thing he does do is whatever he does in that kitchen he cleans up, it’s immaculate. Does all the dishes, loads the dishwasher, whatever has to be done in that kitchen he takes care of. When I worked at the telephone company, I had to plan them before I left, I had to have them half prepared before I went to work and then come home from work and put it on and we would eat at 7:00 at night because he would be working until 6:00 so we both didn’t get home until close to 7:00. This is great. It’s a treat for me after all these years, and I will be married 45 years next month.

Participants identified the income generated by their bridge job as a benefit. They discussed various financial needs. The teacher (P2) and the gas meter reader (P9) relied on their paycheck to cover living expenses; the city government secretary (P7) to support her adult daughter and two grandchildren who are living with her; the librarian (P11) to supplement his pension until he is eligible for full Social Security; the police officer (P22) to pay for his needed health insurance; the association manager (P18) and the nurse (P17) to add to their retirement savings; the corporate secretary (P14) to save for her children and grandchildren’s future needs; the NASA executive (P6) to maintain his quality of life; and the electrician (P24) to buy extra items (i.e., a new truck). All sales associates (P13, P14, P15, P16, P17) cited the store’s discount as an added benefit to their bridge job.

I enjoy my work. Participants expressed great satisfaction with their bridge job because they worked in their same career field as their long-term career (i.e., career continuity), controlled their work, and liked the actual work.

The majority of the participants did not move into new occupational categories like the electrician (P24), the librarian (P11), the city government secretary (P7), the insurance agent (P20) the police officer (P21), and the airline pilot (P21). If they had moved into another occupational category, they remained in the same setting as their long-term career, such as the association manager (P18) and the community college director (P1). These individuals had the opportunity to use their preferred skills acquired from their previous career. They enjoyed working in a familiar setting as described by the police officer (P22) when he spoke about his bridge job in court security.

I like the fact I can stay in touch with the town officers, and county officers, state police. I keep my fingers in it you know and know how the courts operate and know what laws have been changed and know what happens in the community because I am right here, and I see it all.

Four federal government employees (P3, P5, P6, P10) transferred their expertise and experience from their long-term careers to their bridge jobs as university professors or as consultants. As former government advocates on their specific issues (e.g., international affairs, education, health care, and environmental safety), they continued their advocacy by moving into other sectors.

For example, the HHS executive (P10) turned his expertise on national community health care issues as the foundation for a non-profit group that helps small health-care agencies obtain federal funding. When he left the State Department, the foreign services officer (P3) continued his interest in international business by organizing his own consulting business. When asked what keeps him working, he explained, "I am still very much interested in the substance of what is happening and in particular relations with these countries in Southeast Asia. That is still, that still gets me up, gets me here every morning." As a university professor, the EPA executive (P5) said that his bridge job "enables me to culminate what I have been doing for my entire career." This same participant cited another career continuity-type benefit, "I think I liked about the university is it gave me an office downtown. I went to my downtown office everyday."

After years of receiving directions and following expectations from their supervisors and their organizations, participants recognized how their bridge employment has enabled them to set their own directions or to establish their own expectations (i.e., to have more control of their work). They discussed control in terms of their work environment that included whom they worked with, how they worked, and what they work on. The corporate secretary (P14) enjoyed working from her home, her first bridge job, because she had no dress code, "I did not put on my face and did not have to get into a dress or a suit or wear stockings." The minister (P9) was grateful that he no longer had to punch a time clock because he decided how and when his time was used. Additionally, he appreciated his flexible schedule as it allowed him to avoid the city's rush hour. The insurance agent (P20) valued working at his own pace and doing something that what he wants to do and not something that he has to do. The bank teller (P13) expressed the same sentiments about her current job, "I am doing exactly what I like to do. And I just love it." The EPA executive (P5) controlled whom he works with by being very selective on his consulting clients. The Foreign Service Officer (P3) felt good about his bridge job because he knows that he is the only person responsible for his success. The HHS executive (P10) shared how as the president of the small non-profit organization he has a stronger sense of ownership on a project in comparison when he worked in the federal government.

I guess it's given me things that I didn't feel I was getting in the large organization. As an example, you take on a project to work within the organization, and completing it and they are happy and they celebrate that and you feel really good about it, and say boy that is exactly what we are looking for, you really helped us a lot. In a federal agency, seldom did that ever happen because you never could identify exactly what was it that contributed to anything of value as a matter of process. You could find it if you found, if you well I was mentioning before some of the emphasis we were giving on health professional training, and (you said) I celebrate that we really are undertaking some very serious study and research on the whole matter of health profession. I really feel good about that. I can relate to it. On the other hand, people come and say good work you really did it, and you really pulled it off. What tends to happens is you share the ownership, which is wonderful, but the product that comes out of it is not really what you want. It's, yeah, its okay, but the idea, its not the idea, but as a consequence of working with multiple organizations, it is prostituted in some way. This strength of the ideas has been it's more process, it's more constituency related, it's more politically driven, and so the product is not the product that you can really say yeah that is exactly what I wanted. And the smaller organization you can say that is what I wanted, and isn't that great. Very, very important.

Participants liked their bridge job because they have had a supportive environment and were able to focus on the job content and not the job process. The city government secretary (P7), the teacher (P20), and the five sales associates (P13, P14, P15, P16, P17) identified important environmental factors that helped them excel in their bridge job including good managers, recognitions received from management and colleagues, access to training, and a team approach to accomplish their work. The airline pilot (P21) liked his corporate flying position because his flying schedule was not as physically demanding as his airline flying. Two participants (P8, P15) believed that they were better able to focus on the job itself because they are not concerned with their career advancement. Both described their current jobs as “fun” because they were not looking to climb their organization’s career ladder. The public affairs officer (P8) explained why he has enjoyed his bridge job.

I have had a lot more fun since I retired when I was in my career job. Working overseas, I felt continuous pressure to achieve and progress in my career and that’s stressful. I have had a lot of fun since then because number one you don’t have the pressure to progress in your career, that is removed. My job is really wonderful; it really is very wonderful. I am not worried about my next step. I am focusing on the job.

Summary for Research Question Three – Challenges and Opportunities

When participants decided to pursue and to accept a new opportunity, they faced challenges or problems while at the same time they experienced many opportunities (See Figure 3). Moving from retirement to a bridge job was not necessarily an easy transition. They dealt with financial issues, adjusted to a new job, faced age discrimination, and coped with personal issues. Regardless of these challenges, they benefited greatly from their bridge job because from all their accounts they felt better about themselves. The job gave them a more balanced life, and they enjoy the work they are doing.

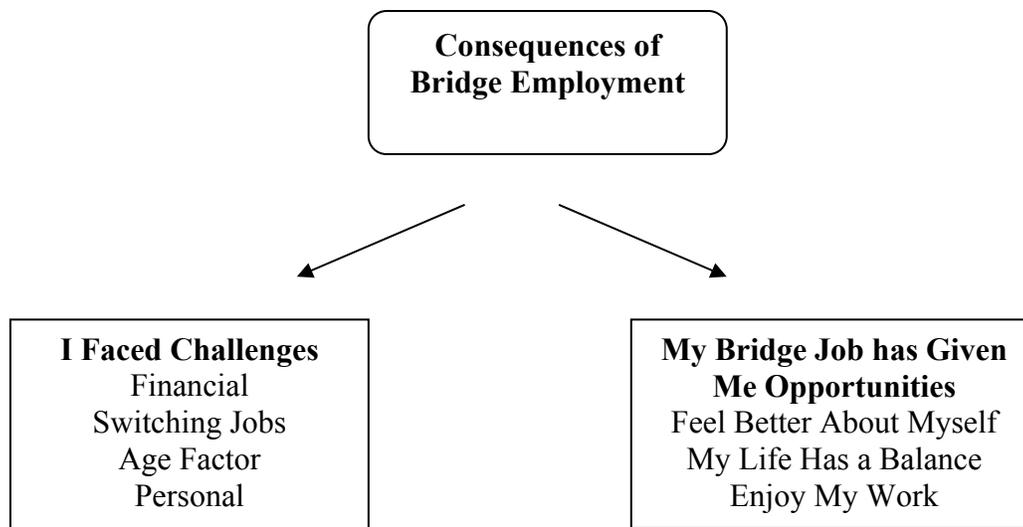


Figure 3. Challenges and Opportunities

Summary of Findings

A Grounded Theory

For the study, 24 older adults who came from various educational backgrounds, occupations and geographical areas were interviewed. These adults were 62 years and older, retired from a long-term career, and currently employed in a bridge job. They described their experiences when they moved from a long-term career to retirement and then on to a bridge job. What was learned from the participants was why they made the change, how they made the change, what happened along the way, and the results of this life change. Each person had a unique transition story, but common themes or patterns became apparent (See Figure 4).

General themes appeared within the conditions that created the phenomenon (i.e., why they decided to take a bridge job rather than completely leaving the workforce after their retirement), within the interactions/actions of responding to the phenomenon (i.e., strategies that helped them move from retirement to a bridge job), and within the consequences of this action (i.e., what happened as a result of this decision to take a bridge job). Each theme was enriched with descriptive details (i.e., dimensions and properties) from their stories.

They identified two influences that affected their decision to take a bridge job, namely their life was changing, and they wanted to work on their terms. These two influences are connected with each other. First, the adults interviewed found that their lives were changing in one or in several ways including changes in their physical self, life priorities, work organization, work environment, or career. A few individuals saw one factor only as the driving force, but the majority of the participants said it was a combination of several factors. Whether it was one factor or many factors, all of the participants came to the conclusion that it was time to retire from their long-term career. Although they had retired, they wanted to work but on their own terms, the second influence that directed them to their bridge job decision. They sought work opportunities that would allow them to use their time in a meaningful way, to fill their time, to have a say as to what they would do, to continue their long-term career in some way, and/or to meet their financial needs.

Participants considered going back to work at different times. Some individuals planned to work in retirement long before it was time for them to retire; a few thought about other work options just before they retired; others put off the decision to return to work for several months after their retirement; and some even waited four years after retirement. Regardless of the timing, these 24 adults decided to leave their long-term careers because their lives were changing, and they came to the conclusion that it was time to make a change (i.e., to retire). They then chose to pursue bridge jobs because they wanted to work on their terms.

Three themes emerged as to how they made this transition. Once they made the decision to continue working, they planned, took advantage of available resources, and compensated for changes in their careers. They planned by assessing their financial situation and future financial needs, incorporating work within their plans, and preparing before they retired. They took advantage of available resources including support from their long-term career organization, community resources, their personal network, their marketable skills and experiences, and traditional job search sources. They compensated for changes in their career that included lower salary, lack of career advancement, different work relationships, new career fields, and loss of responsibilities.

Making the decision to seek a bridge job yielded two kinds of consequences for these participants, which were challenges and opportunities. When they made the transition or when they worked in their bridge jobs, they faced challenges. They were confronted with financial

issues, the ordeal of switching careers, age concerns, and personal challenges. They ran into financial problems when they lacked the financial information or had not planned; were restricted by their pension, made less in salary, or had added expenses. Switching careers posed problems for participants when they started their transition without a plan, needed to return to school (i.e., retraining), lacked the appropriate skill set or work experience, sought jobs that were part of a negative economic trend, had to adjust to a different work environment, and/or had to accept a change of status. As older workers, age was cited numerous times as a barrier including direct age discrimination and subtle age discrimination. Many participants faced personal-type challenges that dealt with their own self-limitations, relationships, time management, and transition fears or concerns.

Although these older adults faced challenges along this transition journey, they also gained many benefits (opportunities). If they were learning and growing, making a difference to others, demonstrating their competency, and/or were feeling physically better, they felt better about themselves. They described a life with structure or depicted living a more balanced life because they had more time and flexibility, a purpose, an expanded support system, and/or financial assistance. By connecting with their long-term career, controlling their own work situation (control), and/or just liking what they were doing in their bridge job, they said they enjoyed their work.

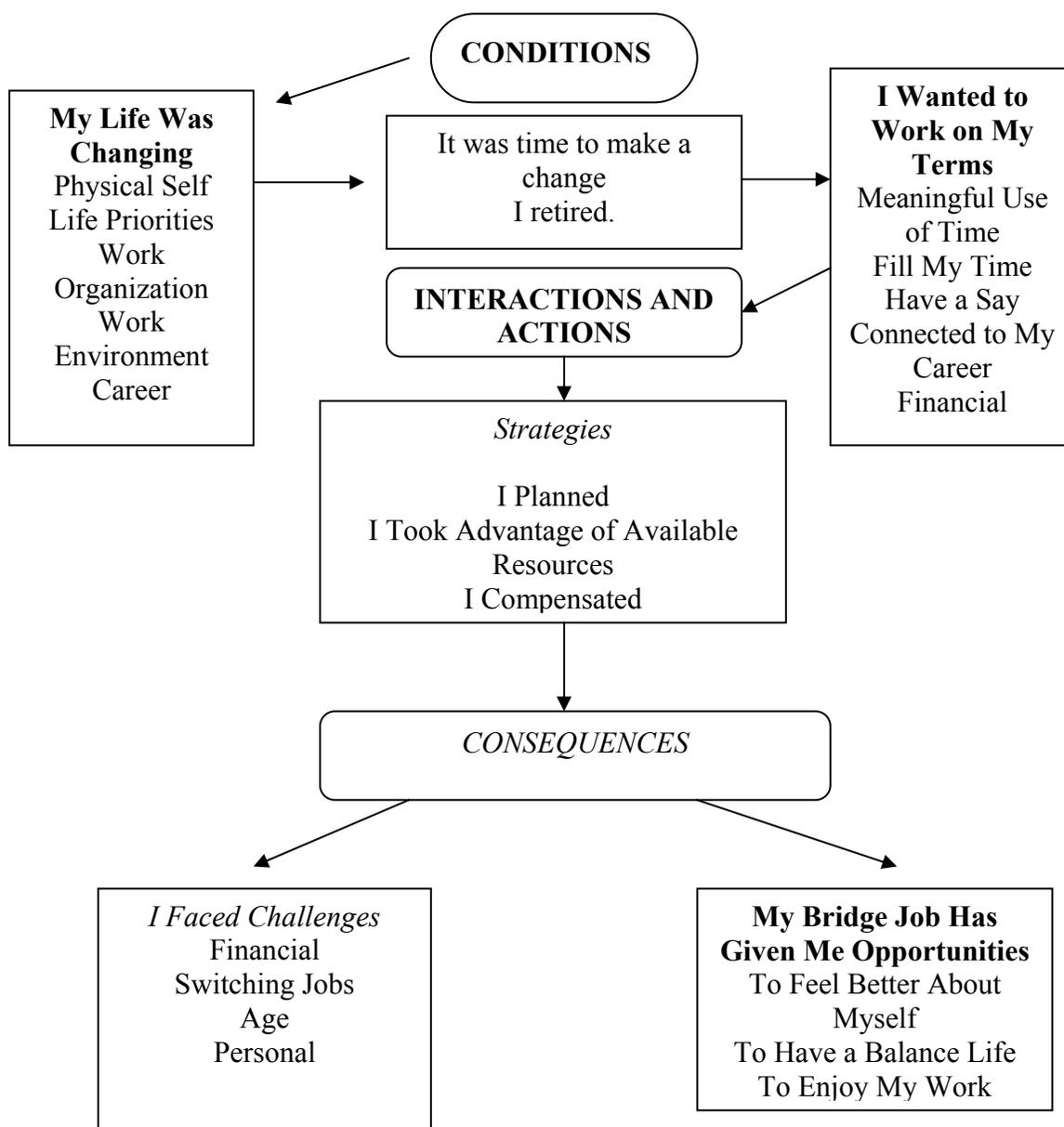


Figure 4. Grounded Theory: Older Workers and Bridge Employment

CHAPTER V SUMMARY, DISCUSSION, AND RECOMMENDATIONS

From the study, a grounded theory emerged that describes the experiences of older workers who “retire” to a bridge job. Twenty-four adults who moved from their long-term career to retirement to a bridge job were interviewed. Data analysis began early in the data collection and continued throughout the study. Each person told a unique story, and together these stories represent the study’s theory.

The theory identifies the factors that influence older workers’ decisions to pursue bridge jobs, the strategies older workers use to make these transitions, the barriers they face, and the benefits they receive from their bridge jobs. The grounded theory that emerged from this study is as follows: Older adults retire from their long-term careers because they find one or several aspects of their *life is changing*; they decide to pursue bridge jobs because they *want to work but only on their terms*; to make these transitions, they *plan, take advantage of available resources*, and *compensate for changes in their careers*; and as a result of their decisions to seek bridge jobs, they experience *challenges* but at the same their bridge jobs have given them many *opportunities*.

Chapter V includes a summary of how this theory answers the study’s three research questions, a discussion of the researcher’s interpretations of these answers, suggested strategies for career counselors, recommendations for further research, and a review of the core message in the study’s grounded theory.

Summary and Discussion

The study investigated the following three research questions:

1. What are the factors that contribute to older workers’ decisions to take bridge employment rather than to continue working full time in the same long-term career jobs or to retire?
2. What personal or career strategies help older workers make this transition?
3. What challenges and opportunities do older workers face transitioning to a bridge-type position?

1. Bridge Job Decision

The decision to retire is connected directly or indirectly to the decision to take a bridge job. When asked why they took bridge jobs, participants described their retirement and their bridge job as a total experience. Seventeen participants accepted bridge positions immediately after their retirement, and five took bridge jobs within a year of their retirement. To describe the reasons why these 22 individuals took bridge jobs without describing their retirement experience does not tell the whole story of each person’s transition. For example, the four government executives retired because they were frustrated with the many changes in their agencies and careers. They saw retirement as an opportunity to pursue other challenging work but on their own terms. These four individuals had reached their career pinnacle. Why would they leave their powerful positions in their late 50’s and early 60’s for less secure positions? The answer lies in the decision to retire. The teacher’s transition story also demonstrates the need to link the retirement decision to the decision to take a bridge job. She was forced to retire early because her health was affected by the unbearable working conditions at her school. With her lowered pension benefits, she needed to find employment to support herself, a single woman. Unfortunately, she ended her long-term career with a diminished level of self-confidence, which hindered her ability to find employment that she desperately needed. If the study had looked

only at her struggles after her retirement and not what led her to retire, her achievements would not have been fully appreciated.

Similar to Ekerdt's study (1998), when asked why they retired these older workers responded with general statements such as "I was eligible," or "an offer was made." Eventually with more probing questions, they expanded their initial responses by citing changes in their lives. These changes fall into two categories that resemble Beehr's (1986) retirement model, namely a non-work category and a work category. Within the non-work category, health is identified as a primary reason for retirement in several studies that examine the retirement decision process (Anderson, Burkhauser, & Slotsve, 1992; Feldman, 1994; Taylor & Shore, 1995). However, in this study, only three participants cited their health as a factor in their decision-making, and these individuals said their health problem was not the primary reason for their retirement. Most saw retirement as a way to manage their changing life priorities by giving them more time and more control of their time. To these individuals, their time was a personal asset, or as one participant said, a "precious commodity" that they wanted to protect. For instance, the insurance agent who reflected on the early deaths of his father and other male family members said, "I take good care of myself, but I want my time to be my time and not the insurance company's."

Changes in their work lives greatly affected their decisions. After a long successful work history, they saw their careers unraveling because their work organization, work situation, and jobs had changed. They were discouraged with the constant reorganizations, shifting priorities, increasing levels of bureaucracy, generational differences, changing work rules, and unmet career expectations. Rather than developing new career strategies to cope with these changes, they retired. This supports the study completed by Hirsch, MacPherson, and Hardy (2000) that found individuals who work in job with undesirable characteristics will most likely retire.

For each participant, one change played a more dominant role in the decision-making, and this significant change made them consider other changes in their lives. For instance, if they were dissatisfied with their careers because the job was not as challenging or the job had lost meaning, they questioned why they were still working when many of their life priorities were also changing, such as a husband had retired or children no longer needed their financial support. Frequently, the changes overlapped each other or one change affected another aspect of their lives. For example, when they talked about the many strategic and operational changes in their organizations, they eventually turned the conversation to changes in their own careers. No category was isolated.

They wanted to work in retirement but only on their terms, which included using their time in meaningful ways, filling their time, staying connected to their careers, or meeting their financial needs. Just as the factor of controlling their time played a role in their decisions to retire, this factor also influenced their decisions to take bridge jobs. For example, the Foreign Service Officer's decision to take action on his next career move was accelerated by his father's death: "It was some kind of a trigger to either do something or you know that take life seriously or you know rather than just sort of edging around the issues." After experiencing numerous changes in the workplace, they were weary of others dictating their next work assignment, where they worked, how they worked, and when they worked. For example, one participant considered a volunteer opportunity, but then decided that, although the volunteer position would be a meaningful one, he would again be working on another person's or organization's agenda.

They sought meaningful work in their retirement but defined "meaningful" in different ways from taking care of their grandchildren to working on environmental issues to helping an

inner city neighborhood. If they retired because their careers had lost meaning, they wanted opportunities that would be significant to them personally and to others.

Working on their terms meant staying connected somehow to their long-term careers. After investing many years in their careers, they wanted to keep their organizational identities, or to continue working on specific issues or in the same career fields. Many found opportunities not necessarily within the same occupational categories but in different fields that used the same skill sets acquired throughout their long-term careers.

All participants discussed the need or the desire to make money during their retirement. If they had retired early, finding a bridge job was a necessity rather than an option because they had to support a family, supplement their pension until they were eligible for Social Security, or secure health insurance. Other participants wanted income in addition to their retirement pension to cover essential living expenses, to pay for extra things, or to preserve their standard of living. Although several participants were financially secure without a bridge job income, they still cited earning money as an incentive for seeking a bridge job. This finding does not agree with previous studies (Adams, 1999; Beehr, 1986; Beehr, et al., 2000; Feldman, 1994; Taylor & Shore, 1995; Kim & Feldman, 2000), which indicated older adults will not accept bridge employment if they believe that they will be well off financially in retirement.

For a few participants, work was always part of their retirement plan. For the remaining individuals, they realized just before or right after their retirement that they needed something to do to fill their time and to stay engaged in life. They sought bridge jobs to fill in the life pieces that are lost in retirement. For example, the corporate secretary and the telephone technician accepted enticing offers to retire because they wanted to spend more time with their families or to do non-work activities. However, they soon realized that the decision to retire was not the best decision and sought bridge jobs within a year.

These findings confirm and further define the factors identified in the study completed by Weckerle and Shultz (2000) and the *Cornell Retirement and Well-Being Study* (Moen et al., 2000). In the Cornell study, nine out of ten retirees cited “to keep active” as a reason for working in retirement, but the study does not elaborate as to what staying active really means. The participants’ transition stories expand the Cornell study by adding dimensions to the “keeping active” factor, including fulfilling a mission, becoming a change agent, seeking more freedom in thought and action, playing out personal ideas, maintaining organizational ties, saving the family business, or building up a little more savings. Weckerle and Schultz (2000) identified flexibility as a significant factor that influences older workers to retire and then to take a bridge job, and they defined flexibility in terms of hours working. In this study, participants wanted flexibility in the number of hours worked, but they also saw flexibility as the ability to work on projects that they chose, to work at their own pace, or to work in a familiar and comfortable environment. These different meanings also reinforce the life span theory that adults do not take one approach to their retirement but take many directions (Baltes & Baltes, 1990).

2. *Personal and Career Strategies*

Initially, participants were at a loss as how to describe the strategies that they used to move from their long-term careers to retirement to bridge employment. Most talked about their financial planning. Eventually, through questioning and analyzing each interview, it was determined that they had planned, took advantage of available resources, and compensated for changes in their careers.

Most participants planned for their retirement but this planning focused on their finances. If they worked for a government agency, there was a strong likelihood that they attended at least

one agency-sponsored retirement planning workshop. These workshops or seminars addressed pension issues and investment strategies. Other topics such as second careers, health issues, or use of time were covered but only in a limited way. On the other hand, the State Department and USIA, two agencies whose employees traditionally retire at younger ages, offer a comprehensive retirement planning program that incorporates career counseling services and a career resource center. If they did not attend a workshop, they received advice from a financial planner or did their own financial planning. Most started their retirement planning a few years before their actual retirement, which relates to the *Cornell Retirement and Well-Being Study* (Moen et al., 2000) that found retirement planning activity increases as individuals approach their actual retirement. However, the librarian attended a retirement planning workshop at two different times (i.e., ten years before his retirement and one year before his retirement). He was thoroughly prepared including purchasing a long-term health insurance policy, which he felt was critical as a single person. Some individuals knew that work would be part of their retirement plans while others were surprised that they needed to work after assessing their financial situation. Most participants viewed this financial assessment as their only step to planning unlike the HHS executive who saw it as a first step; he said, "You know its opening a door and it says it is okay where I am headed, this is another way of looking at the future."

Participants said that they had made work part of their retirement plans, but these plans were not written. They were ideas that they held. Other than the Foreign Services Officer who wrote a "white paper" that outlined his abilities and what he wanted to do, the HHS executive who developed a business plan for his non-profit group, and the health educator who talked with people regarding various careers, most participants were less decided what they wanted to do. They followed no formal career development process that included assessing preferred skills, determining interests, investigating options, identifying potential barriers, setting goals, and developing a plan as recommended by many career counseling textbooks (e.g., Issacson & Brown, 2000) or career advice-type publications (e.g., Bolles, 2001). They did not seek career assistance from professional counselors nor did they attend workshops that focused only on career development. Most saw themselves as their own transition resource as demonstrated by the bank teller's comments: "I know what I want to do. I don't have to, you know, don't have to talk to somebody and say well what do you think I should do. I know what I want to do." Her belief was shared by other participants and agrees with the concept of adaptive capacity within the continuity theory that proposes most adults have firm ideas about what are their strengths and weaknesses, and they will use these ideas to make choices (Atchley, 1999). Would the participants have experienced smoother or more successful transitions if they had sought help from career counselors, attended workshops, joined job search support groups, or even reviewed current job search books? Could their ideas of what they could do and what they wanted to do have been more focused or clarified by outside resources? For example, would the teacher have been better able to rebuild her self confidence earlier; the corporate secretary, to overcome her fear of change; the nurse, to lessen her anxiety and anger; the police officer, to avoid selecting an occupation that did not meet his expectations; the city secretary, to identify her transferable skills; the VA executive, to reverse his outlook on his retirement; the telephone technician, to find a job at a more favorable compensation; or the assembly leader, to overcome her fear of technology?

They took advantage of available resources including support from their long-term career organization, community groups, their own personal networks, and their marketable skills and experiences. The extent to how they used these resources was limited. Participants made the

most of any retirement planning services offered by their long-term organization (e.g., workshops, publications, or informational interviews with the organization's human resource staff). Five participants were able to gradually retire through a phased retirement option or a retire-rehire option with their employer. Both options allowed the participants to keep connected with their careers, build up their retirement savings, and to test the "waters" of retirement (e.g., a retirement internship). Unfortunately, few organizations offer phased retirement programs (AARP, 1999c). If an organization sponsors a "retire-rehire" option, they place restrictions on who is rehired, the number of working hours, and the kind of work done (Hutchens & Dentinger, 2000).

Few participants tapped into the resources of community agencies. One individual found job placement assistance from an older worker program, one talked with a representative from the Small Business Administration, three used temp agencies as a strategy to explore different possibilities, and three participants volunteered as a transition strategy. No participant took advantage of the resources at a community college, an adult education program, a Department of Labor One-Stop Career Center, or a women's center. In looking for a bridge job, a few tried the traditional job search sources (i.e., newspaper ads, recruitment signs, the Internet).

Hardy (1991) found that the skills and experience that served older workers favorably throughout their careers will continue to provide opportunities for older workers after their retirement. This was true for several study participants who had a high level of education and had skills in demand. The librarian, the NASA executive, and the HHS executive found their bridge jobs even before they retired. The electrician's skills were in such demand that he had no need to advertise even when he began his new business. The retired airline pilot never looked for the job but rather the job came to him. These individuals were able to build upon their past careers. In addition to taking advantage of their marketable skills, some participants relied on their past reputations and personal abilities to secure bridge jobs. For example, the long-term career organizations of the community college director, the corporate secretary, and the association manager took no risk when they offered these employees a phased retirement opportunity and a retire-rehire opportunity.

3. Challenges and Opportunities

Retiring and taking a bridge job are events in the adult development process. These life events do not just happen without any change in individuals' lives (Baltes & Baltes, 1990). As these life events unfold, adults face problems or challenges and also new opportunities. The study's participants revealed challenges they experienced during their transitions and challenges they continue to experience in their current bridge jobs and the benefits or opportunities they have received as a result of taking these bridge jobs.

Challenges

Participants faced one problem or several problems that included dealing with their finances, adjusting to new jobs, experiencing age discrimination, and coping with their own personal situations. They cited past challenges that had been resolved like the public affairs officer who had a difficult time accepting directions as a worker rather than giving directions as a manager or the airline pilot who lost a "way of life" when he left the airline. They described current challenges like the city government secretary's emotional and physical anxiety attacks whenever she takes employment tests or the housekeeper's ability to balance her care giving responsibilities with her family business responsibilities.

Although many participants had assessed their finances and had established a retirement plan, several did not. These individuals retired and then were shocked to see how little their

actual pension was. Before their retirement, they had not obtained information on their pension or on their Social Security benefits. For example, the assembly leader's factory did not offer retirement planning workshops, pension briefings, or printed benefits information. On the other hand, she did not ask. The housekeeper is one of the 40% of American workers not covered by an employer retirement pension (EBRI, 2001b). Certain pensions restricted participants from pursuing employment options within their former career field (e.g., the railroad executive), or returning to their long-term career organization as a retiree (e.g., police officer).

When the participants switched to their bridge jobs - even to a job within their field - they experienced different levels of difficulty. Without a plan other than a desire to work, numerable participants struggled to find a niche. Many individuals took a job with an organization that was seeking applicants (e.g., a retail store) rather than fully exploring different opportunities. Several participants accepted jobs that they thought they wanted but without researching the jobs beforehand. Sometimes this had a good ending like the EPA executive who never considered becoming a university professor but found that he enjoyed imparting his knowledge to others. Conversely, the police officer accepted a car sales position without exploring this specific career and, after 18 months, realized that the job as a car salesman was stressful and not profitable. Many individuals had definite career plans for their long-term career like the telephone technician, "I moved right up the ladder. It was my plan to do that; I knew that I would never stay as an operator for the rest of my life." However, she and other participants entered their retirement without plans of any kind. They knew that they wanted to work but had no path to follow. Although they wanted to try another occupation or field, they put themselves in a box, like the teacher who only saw herself as a teacher.

Where am I going to start you know to qualify for something? I read the papers and all the ads, and I didn't fit. I only fit under education, which I was trying to get away from.

After working in one field she and others thought they did not have the skills to change careers even though they had acquired skills that could be transferred to many other jobs.

In changing jobs, the health educator, the assembly leader, and the teacher questioned their ability to learn and to acquire new skills, especially those skills relating to technology. Why did these three participants lose their confidence to learn technology when all three individuals acquired new knowledge and skills throughout their work history? The health educator had been previously required to use various software programs, and the assembly leader had learned the complexities of manufacturing machinery. The teacher took the initiative to return to school in her late 30's and earned her master's degree while teaching full time and raising her two children as a single mother. After she retired, she recognized that her lack of computer skills hampered her ability to find meaningful employment, but she never took the initiative to take a class on her own. The city secretary was open in discussing her fear of taking tests. Were other participants, especially those that took lower paying positions, concerned with their learning abilities? Did they limit their options because they, too, thought they could not learn or were scared about the testing process?

When participants moved into their bridge job, they had to adjust to a new work environment including different work hours, new procedures, or role changes. If the job was in the same career field but with a different organization, they were required to learn new procedures or policies. The participants who became sales associates soon learned that their new flexible working hours required working at times that they did not prefer (i.e., evenings and holidays). The electrician, the association manager, and the health educator learned that being the

boss does not mean full control of one's time because they had to schedule their time around their clients' schedules. Many participants retired from positions of authority to become once again, a worker such as a person who once managed and supervised is now being managed and being supervised by someone else. Although individuals looked for jobs with less responsibility and less stress, it took them time to adjust to this new role. Several participants missed the organization where they had worked for many years. For example, the corporate secretary referred to her former organization as her family or the airline pilot talked about leaving a "way of life." Although they might have left with anger as to how they were treated at the end of their careers, many expressed sadness because they were no longer part of the organization (e.g., the EPA executive).

The experiences of several participants support the studies that show older workers face age discrimination in the work place (AARP, 1999b; NCOA, 1998; Posner, 2000). Participants speculated that their age negatively affected their transition efforts. Although difficult to prove, they interpreted comments made by supervisors or by other employees as patronizing or they viewed forms of appreciation as a way to force them out of their senior level position. The federal government executives talked about an undercurrent that is part of the federal government's workplace culture. Once a worker achieves a high management level, there is an expectation that others are trying to oust this person from the position. These are examples of subtle forms of age discrimination, but some participants faced direct age discrimination. There is nothing subtle when the leader of an organization says to an employee group that meeting attendees was "too white and too old," or when temp workers are asked to train replacements for jobs that they had held as a temp but were rejected for the position because they were not qualified.

Participants faced personal-type challenges. Some imposed their own limitations in selecting their bridge jobs, such as geographic restrictions and priorities of values. Several participants had good employment offers but the offers required relocation. They did not want to leave their communities, families, and friends. The EPA executive had numerous lucrative job offers working for the companies that he used to regulate but did not want to sit "on the other side of the table" because he would jeopardize those issues that were important to him. Several participants cited family and friends as a problem because they failed to understand why these "retirees" were working, thus pressuring them to completely retire. The housekeeper had a unique problem of balancing her multiple and conflicting roles that included being a caregiver for her husband who has Alzheimer's, a mother of grown children, the president of her family's business, and work supervisor of two sons who work in the family business. As discussed in the next section on opportunities, participants valued their workplace friends. However, one of the sales associates who was 78 years old had not formed friendships in her current bridge job because there were few co-workers her age.

These challenges demonstrate that moving from a long-term career to retirement to a bridge job is not necessarily an easy transition or just a two-step decision to work or not to work as suggested by Anderson, Burkhauser, and Slotsve (1992). When participants moved into their bridge jobs, they experienced changes. On the whole, the participants adjusted to the many changes presented. Sometimes these changes were wanted changes. For instance, the librarian liked the idea of not managing others, so he could go home on time and spend time on his music or the public affairs specialist liked that he no longer worried about climbing up the career ladder and can now focus on the job. For those who experienced these wanted changes, they still had to adjust or cope with the various challenges. The librarian still has to remind himself about

his new role when he sees resources managed ineffectively. Other changes are unwanted or unexpected, i.e., the telephone technician had a difficult time accepting her lower salary as a sales associate or the health educator missed working on projects with others now that she is a therapist working on her own. For those who experienced unwanted changes, it was more of a challenge, but they learned to compensate for these changes. The sales associates redefined their success by substituting career rewards other than financial ones. The health educator spent more time working on committees and projects for her church.

These adults showed that they had a reserve capacity to adapt to these many life changes as outlined by Baltes and Baltes (1990). Chapter II described the three-part strategy that helps older adults adapt to life losses, i.e., selective optimization with compensation. First, older adults restrict their life by selecting fewer responsibilities or domains (e.g., retiring from full-time positions to a part-time positions); second, older adults enrich their general reserves by optimizing selected life domains (e.g., securing bridge jobs that use a preferred set of skills); and third, older adults compensate for diminishing abilities by developing different life strategies or attitudes (e.g., shifting their career goals from extrinsic to intrinsic). Some participants did restrict their options (i.e., the first part). However, several participants did not restrict their options, but rather they expanded as demonstrated by the HHS executive who founded a non-profit organization or the gas meter reader who took over an inner city church, or the bank teller who did not have a free day in her week. All the participants optimized their life domains (i.e., the second part). Many compensated for changes (i.e., the third part), but did they do so because of “diminishing abilities” or because of “diminishing opportunities?” Did the study participants adapt and compensate because they realized their abilities were decreasing, or did they realize that their opportunities were limited as documented in several research studies (Anderson, 2001; Gordon & Avery, 1986; Hirsch, MacPherson & Hardy, 2000)?

Opportunities

Participants shared how they benefited from their bridge employment. As a result of their bridge jobs, participants reported that they felt better about themselves, had more balanced lives, and enjoyed the work that they are doing. This assessment supports Kim and Feldman’s study (2000) that related employment with retirement satisfaction and overall life satisfaction. This study further defines life satisfaction and identifies why these jobs are enjoyable.

Overall, the job gave them the opportunities that they sought after retiring from their long-term careers. For example, the health educator found a career that was more than a job, and the librarian was able to transfer his career skills to his bridge job. For some participants, their bridge jobs exceeded their expectations like the community college director who pursued his bridge job to maintain ties to the college but discovered that his new position gave him more, “I think if I had just walked out and didn’t work, I think that I would be depressed right now, just to be real honest.”

Participants felt good about themselves because the jobs have enabled them to keep learning and to make a difference to others. Their stories debunked the perceptions that older adults cannot learn (AARP, 1999b; Costello, 1997; NCOA, 1998; Rix, 1996). The airline pilot from age 64 years to his current age of 69 years had learned to operate three different airplanes. They made an impact on their families, i.e., the housekeeper who had taken over her family’s business; on the community, i.e., the gas meter reader who became a full-time minister in a low-income community; on society, i.e., the public affairs officer who said, “I have a feeling what we are doing here really has a lot of social value.” Numerous participants valued the opportunity to help others in their careers. The electrician initially hired a young man as an apprentice to help

him with his growing business but found that he truly enjoyed teaching this apprentice. The NASA executive called his mentoring role as “sky hooking.” He was grateful for the many people who helped in his career and felt obligated to give back to the system that helped him. He said the mentors in his career gave him “hooks to reach the sky, which was my highest potential.” Mutran et al. (1997) found mature workers are more likely to be more satisfied with their work and see themselves as competent workers when they view their work roles as meaningful. Eight participants reported that the bridge jobs are proof to them and to others that they are still relevant and competent.

Atchley (1989) in discussing the continuity theory stressed the importance of structure within older adults’ lives. Participants reported that their bridge jobs had given them this structure or a balance in their lives by giving them something to do, expanding their support system, and adding financial resources. The EPA executive described the problem of time that faces individuals especially those who left hectic, busy careers.

Retirement is a big transition because you are going from being an overscheduled employee. We all were working 60 hours a week managing programs. I see retirement in my life as a continuum of engagement. At one end I am super busy as I was with my career and at the other end there is no engagement maybe just golf. Having this job puts me in the middle, kind of engaged but not totally disengaged.

Without this structure, how do individuals who retire from fast-paced occupations adjust to retirement? Employment is an important source for enlarging individuals’ friendship network in later life (Mor-Barak et al., 1992), which was confirmed by the participants’ interviews like the teacher who said, “When you get to this age and your children move away and you are divorced and people no more have the same neighbors, sometimes I see them [her friends at work] as my real family.” The telephone technician’s bridge job experience had an unexpected benefit when her retired husband took over the cooking chores that she had always done confirming one of Szinovacz’s (2000) study findings that “retiring spouses contribute more to housework in the partner’s domain” (p. 85).

Just as the participants in Ruhm’s study (1994) reported that their bridge jobs were “the most enjoyable job they had ever worked in” (p. 84), this study’s participants also expressed how they truly enjoyed their bridge jobs. They liked keeping connected to the work that they had done previously, having control of their work assignments, being part of a supportive environment, and focusing on the job and not on career advancement. Older workers are more likely to retire into bridge jobs that are similar to their long-term career jobs (Hardy, 1991; Moen et al., 2000). Overall, the study’s participants’ occupational movement from their long-term careers to their bridge jobs supports the findings of these two studies. Most stayed within their occupational categories but worked in different work settings or in different roles. If they changed occupations, they used their skills acquired from their long-term careers. Even though they might have retired from their organizations discouraged or frustrated with the many changes, they liked what they had been doing previously. Participants liked applying their experience obtained from their long-term career to a new setting or transferring their knowledge to younger individuals. For example, using his previous experience with the federal government funding process, the HHS executive now helps small community agencies obtain grants to fund local health care projects or the Foreign Services Officer takes his State Department background to connect American businesses with the South East Asian market and South East Asian businesses with the American market.

Can a career development theory explain the reason behind this lack of occupation movement? Counselors who follow Holland's trait and factor theory would propose that these participants saw their long-term career as a good fit to their personality and interests; counselors who prescribe to Krumboltz's social learning theory would say that through their life long learning experiences participants knew that they would succeed in this same occupation; and others who adhere to Super's development theory would say that these participants did not want to go through the many stages of a new career or be "recycled." All three theories provide possible explanations. The continuity theory could connect these three career development theories (and others) and could provide the answer as to why older adults keep working within their own career fields or occupations rather than trying new endeavors. According to the continuity theory, these adults have a life structure or a framework that they have formed from information about their own idea patterns, lifestyles, personal goals, and adaptive capacities (Atchley, 1999). This structure then fosters continuity in order to help them adapt to life changes. In response to their retirement, adults strive to preserve and maintain this structure. Thus, they are motivated to continue in the same occupation that they had spent so much time and energy developing.

Recommendations

As stated in Chapter I, the work environment market is changing, the workforce is aging and more "retirees" are working in bridge jobs. Based on these trends, career counselors could logically assume that they will be kept busy helping older workers plan their next career steps. However, the experiences of the study's 24 older workers demonstrate that this is not the case. The participants relied on their own resources or asked advice from family members and friends. They did not seek help from career counseling professionals.

The participants reported a high level of life satisfaction, and they credited their bridge job as one important reason for their satisfaction. However, after listening and analyzing these individuals' stories, it was not clear that all the participants fully achieved their career potential or were completely satisfied with their bridge jobs. If the participants had received support from a career counselor, either a counselor in private practice or a counselor in a community agency setting, would they had followed the same path or would they had taken a different path or would their transition been easier? For many participants, a counseling intervention probably would not have made any difference to their transition, such as the HHS executive who had a definite plan for his retirement or the insurance agent who turned his energies into his farm, his life-long interest. On the other hand, for several others, career counseling could have made a difference to their transition, such as the VA executive who was unchallenged with his bridge job, the corporate secretary who wanted to work in other areas but was fearful of change, or the nurse who expressed extreme loneliness in her life.

The study findings present the following two challenges for career counselors: 1) How can counselors encourage older workers to take advantage of career counseling services? and 2) How can career counselors effectively help these older workers with their transition? Based on the study findings, recommendations are outlined that address these two challenges and the areas to be further researched.

Recommendations for Career Counselors

Encouraging Older Workers to Seek Career Services

One recommended strategy is to connect career planning with financial planning and retirement planning. Counselors should use this connection as a marketing tool because the

majority of the study's participants planned for their retirement but only for their finances. Possible strategies career counselors should consider are listed below.

1. Establish relationships with individuals and organizations that provide retirement and financial planning.
2. Seek opportunities to present at retirement planning or financial planning events.
3. Develop a targeted message when presenting to community and employee groups. As job search counselors advise their clients to write a three-minute commercial that tells potential employers why they should hire them, counselors should develop a similar message that tells potential older adults why they should "hire" a career counselor.
4. Network with employers who sponsor retirement planning workshops.

For career counselors in a community setting (i.e., community college, adult education program, a Department of Labor program), a second recommendation is to expand their organization's outreach to this population. Participants in the study did not take advantage of existing counseling resources in their communities. In addition to the above four strategies, these counselors should work with their organization to:

1. Survey older adults in the community to assess their awareness of the organizations' resources and to identify their transition needs;
2. Conduct "brown bag" seminars on retirement planning and second career issues at a work site for employees;
3. Develop a public awareness campaign to let older adults know that counseling and support services are available;
4. Sponsor an evening or a weekend retirement planning workshop; and
5. Partner with organizations that traditionally serve older adults (e.g., Senior Community Services Employment Program, area offices on aging).

Helping Older Workers With Their Transition

These 24 participants told 24 different transition stories. Each person had a rich history and a positive outlook on life to share. When working with an older adult, counselors need to recognize the differences; examine their own views of older adults returning to the workforce (i.e., age biases or misconceptions); and enter into the counseling relationship without any assumptions about their older clients.

Older workers pursue bridge employment because they want to work on their own terms. The role of the counselor is to help older clients identify and clarify these terms. Counselors should use those techniques that they are comfortable using and yield the best results. However, counselors should initially stay away from using formal assessment tools (i.e., aptitude and achievement measures, interests inventories, values and satisfaction measures, personality tests, vocational card sorts, or computer-assisted career guidance systems). As the study indicated, older clients may believe that they already know what they can and cannot do even though the counselor may view the client's assessment as limiting or inaccurate. Older clients may see these instruments as an irrelevant activity, a test that they fear, or even a "busy" work activity (AARP, 1994). Short checklists rather than formal inventories are not as threatening and a good way to stimulate the client's thinking and to expand their options.

Participants were asked ahead of time to complete a background form, but many came to the interview with uncompleted forms. One participant said, "I just felt uncomfortable writing everything down. It seemed like a job application but I can talk about it, is this ok?" Although these individuals were uneasy with writing down their experiences, they had no problem telling the researcher about their past career and their current bridge job. Therefore, the actual interview

is an excellent approach to identify skills, generate job options, make career/job decisions, and set goals. A life review or vocational scripting has also been proven to be effective for older clients (AARP, 1994; Simon & Osipow, 1996).

Through the interview, a short checklist, a life review, or other counseling techniques, the career counselor needs to make sure that older clients:

1. Value their past work experience;
2. Recognize their proven track record of coping or personal skills that they can use to handle possible barriers;
3. Recognize that they do have options;
4. Identify their skills, especially their transferable skills; and
5. Know how to connect their skills to specific positions.

Although it is essential that counselors consider older adults as individuals and avoid grouping them into a category, counselors still need to be aware of certain issues that are distinctively related to older workers, such as age discrimination. Counselors should be familiar with the different forms of age discrimination and understand the Age Discrimination Employment Act (ADEA) including the law's scope and older workers' legal rights. Career counselors should not act as legal advisors, but if clients feel that they have been discriminated against due to their age, counselors need to provide clients with an overview of the law and refer them to an appropriate source (i.e., the Equal Opportunity Employment Commission or an employment attorney). At the same time, counselors must be realistic with their older clients and explain the low probability of proving an age discrimination case in the court system (Posner, 2000). Counselors should spend the time assisting their older clients in identifying productive ways to overcome age discrimination or at least lessen its impact on the client's transition effort.

As the study indicated, numerable participants had completed financial planning before they retired but several did not. Counselors should encourage older clients as well as all their clients to take responsibility in assessing their financial situation, obtaining information on their pension and Social Security benefits, and putting a plan into action. Counselors need to remember that just as financial advisors should not advise their clients on their careers, career counselors should not advise clients on money matters. They can refer clients to reliable and credible resources.

Recommendations for Future Research

As there is insufficient research on career issues relating to older adults, researchers have many questions to answer. Based on the results of this study, below are some suggested areas that need further exploration.

1. When older workers become frustrated or disappointed with the many changes in their work lives, would they decide not to retire if they were able to redesign their jobs? How would they change their current positions? What are the obstacles in redesigning a position for an older worker? Would counseling interventions make an impact on individuals' decisions to retire?
2. Older workers have been defined in a very broad age range. Within this broad age range, do workers face similar or different career issues? For example, do older adults who are 58 years to 62 years old face similar or different career transition challenges than workers who are 63 years and older?
3. Does the "dethroning" force within the federal government's Senior Executive Services (SES) exist? If it does exist, does it also exist at high-level leadership positions within corporations?

4. What are the specific reasons older adults do not take advantage of career counseling services? How do older workers view career counselors? How can the career counseling community change their attitudes? How do career counselors view older workers and bridge employment? Does the age of career counselors has an impact on their effectiveness with older clients?
5. How aware are older workers of community employment resources (i.e. community colleges, Department of Labor One-Stop Career Centers, or Title V programs)? What percentage of individuals who take advantage of these resources are older workers? What services are most used by older workers, and how do older workers rate the effectiveness of these services?
6. Which career assessment tools are more relevant for older adults and why? Which tools are free from age-bias?

Summary

The Core Message

The study's grounded theory central theme or core message is **bridge employment redefines retirement**. The transition stories of the 24 participants demonstrate that these individuals are not "retirees" as defined by The American Heritage Dictionary (1996) that states a retiree as "one who has retired from an active working life." The study's participants retired from their long-term careers, but they did not leave "an active working life." Through bridge jobs, each of the participants redefined retirement as an opportunity. The foreign service officer expanded his long-term career; the community college director returned to a past job: the teacher rebuilt her confidence; the public affairs officer earned needed income; the electrician taught his trade to a young person; the telephone technician did something completely different; the airline pilot continued to learn; the bank teller kept busy; the assembly leader and the housekeeper provided financial support to their families; the insurance agent became his own boss; and the gas meter reader fulfilled his life mission. These older adults cannot be categorized as one group – i.e., retirees who go back to work. They are individual adults who sought different kinds of opportunities, took personalized approaches to secure these opportunities, encountered various barriers along the way, and saw the benefits of their bridge jobs in many ways.

They did not view their retirement as a break from their former lives but as a continuance of their past lives. However, they enjoyed the added benefit of having more control and flexibility with their work and time. The EPA executive saw his retirement as a "journey," and the telephone technician communication worker defined her retirement as a "life of options." The NASA executive labeled his retirement as a "virtual retirement," which he defined as "receiving a retirement annuity, assuming a part-time paid position and offsetting the inherent pressures associated with management by psychologically realizing that one's work is now discretionary rather than mandatory." The HHS executive did like the word 'retirement.'

I decided that retirement is not a good word for people who want to continue to work. You change pace, you change direction, you change focus, one can say I left my job working in the Department of Health and Human Services to take on a new work activity or a new work endeavor. So I tended to shun the word retirement as a word that didn't fit in my case. I was not retiring from work; I was perhaps retiring as a federal employee from the Department of Health and Human Services and therefore eligible under those requirements to receive a monthly pension, but that is how I treated it. It was more mechanical because the

organization used the retirement, but it didn't apply to my work. It was a change in work and direction.

In describing his retirement, the Foreign Services Officer used three words: "responsibilities," "obligations," and "choices." Older adults do have choices when they decide to retire including taking the "no work" path. These 24 participants selected an alternative retirement path, and all expressed a great deal of satisfaction with this choice including the health educator who portrayed her current life as "wonderful."

You know my new career has been a wonderful difference in my life. I am doing something that really matters to me. In my past jobs, I was doing things that I thought were a waste of time. Now I know I am doing something that really matters to me. I can choose how I spend my time. I am more relaxed and really enjoying each day to the fullest. It really has made my life wonderful.

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APPENDIX B

RESEARCH FACT SHEET

Virginia Polytechnic Institute and State University
Department of Educational Leadership and Policy Studies

Older Workers and Bridge Employment: An Exploratory Study

Researcher: Lorene B. Ulrich (lulrich@vt.edu)

Research Purpose - Statistics continue to indicate that once older adults reach age 65 they will most likely retire. However, many of these adults are not leaving the workforce but are taking bridge-type jobs, which act as transitions between long-term career positions and total retirement. The proposed study will explore experiences of older adults who have taken these bridge-type jobs. The study will take a qualitative approach to determine why these older adults decided to work in post retirement positions, how they made the decisions, what obstacles or opportunities they faced when they made their changes, and what resources or strategies helped them.

Research Procedures - The investigator plans to interview up to 24 adults who are 62 years and older and who are employed in a bridge job (e.g., part-time, full time, or seasonal) with one of the following job categories: a) the same career field as the participant's long established career but at a different work setting, b) a different career field, c) the same work setting of the participant's long-established career but with lesser responsibilities and/or less time, or d) self-employment opportunity. Each participant will be interviewed in person. Interviews will be scheduled between 1 to 2 hours and will be tape-recorded. All interviews will be kept confidential.

Outcome of Research - The results of the research project will be used by the researcher to fulfill the dissertation requirement for a Ph.D. degree in Counselor Education at Virginia Tech. The dissertation is expected to be completed by November, 2002.

Background of Researcher - For the last 18 years, Lorene Ulrich has been a program consultant for AARP focusing on career development issues. Her experience with AARP includes directing a national employment planning program (AARP WORKS) for mature job seekers, managing AARP's career web site (www.aarp.org/working_options), and writing various recareering publications. She has a Bachelors degree from D'Youville College, Buffalo, NY; a Masters Degree from Loma Linda University, Riverside, CA; and she is a Ph.D. Candidate in Counseling at Virginia Tech, Blacksburg, VA where she is concentrating her research on career counseling and older workers.

APPENDIX C

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY

Informed Consent for Participants of Investigative Projects

Title of Project: Bridge Employment and Older Workers: An Exploratory Study
Investigator: Lorene Ulrich

The Purpose of this Research/ Project

Statistics continue to indicate that once older adults reach age 65 they will most likely retire. However, many of these adults are not leaving the workforce but are taking bridge-type jobs, which act as transitions between long-term career positions and total retirement. The study will explore the experiences of 16 to 20 adults who are 62 years and older and who have taken these bridge-type jobs. The investigator will use the study results to fulfill the dissertation requirement for a Ph.D. degree in Counselor Education.

Procedures

The investigator plans to interview 16 to 20 adults who are 62 years and older and who are currently working in a bridge-type job which could be full-time, part-time, or seasonal positions. The interviews will be 90 minutes to 120 minutes in length and the interviews will be recorded. Participants will select a time and a location that is convenient with their schedule. Locations could include one of the following sites for the interview: a) participant's place of employment; b) participant's home; c) Green Thumb Headquarters Office (2000 N. 14 Street, Arlington, VA); or d) the National Older Worker Career Center (1615 L Street, NW, Washington, DC). The interview questions will focus on the participants' past work experiences, their decisions to work in post retirement positions, how they made the decision, what obstacles or opportunities they faced when they made their changes, and what resources or strategies helped them.

Risks

There are no risks to the individuals who will be interviewed.

Benefits of this Project

The investigator does not promise or guarantee specific benefits in order to encourage participants to be involved in the study. The subjects will have the opportunity to describe their work successes both past and current. If participants are interested, they will receive a summary report of the research findings.

Confidentiality/Anonymity

All interviews will be kept confidential. The subjects' name, organization, and location will not be identified in the transcripts and in the final report. Subjects' identity will be coded through the use of pseudonyms. To fully capture the information given by the participants, the interviews will be audio taped. Lorene Ulrich will be the sole interviewer, will supervise the work of a transcriber and will have the responsibility of storing and securing the tapes. She and selected members of her doctoral committee will have access to the tapes and transcripts.

Compensation

Participants will not be compensated for their involvement in this research project.

Freedom to Withdraw

Participants are free to withdraw from the study at any time.

Approval of Research

The Department of Educational Leadership and Policy Studies and the Department of Counselor Education have approved this Research project as required by the Institutional Review Board for Research Involving Human Subjects at Virginia Polytechnic Institute and State University.

Participant's Responsibilities

I voluntarily agree to participate in this study. I will participate in one interview.

Participant's Permission

I have read and understood the Informed Consent and conditions of this project. I have had all my questions answered. I hereby acknowledge the above and give my voluntary consent for participation in this project.

If I participate, I may withdraw at any time.

 Signature

Date

Should I have any questions about this research or its conduct, I may contact:

Lorene Ulrich	540-544-7855 / lulrich@vt.edu
Investigator	Telephone/e-mail

Dr. Thomas Hohenshil	540-231-9720/ thohen@vt.edu
Co-Faculty Advisor	Telephone/e-mail

Dr. Jimmie Fortune 601-605-9696/ fort6278@bellsouth.net
Co-Faculty Advisor Telephone/e-mail

Dr. David Alexander 540-231-5642/mdavid@vt.edu
Departmental Reviewer/Department Head Telephone/e-mail

David M. Moore [540-231-4991](tel:540-231-4991)/moored@vt.edu
Chair IRB Telephone/e-mail

Office of Research Compliance
Research & Graduate Studies

Subjects must be given a complete copy (or duplicate original) of the signed Informed Consent.

APPENDIX D

LETTER TO PARTICIPANTS

275 Orchard Hill
Newport, VA 24128

Participant's Address

Dear _____,

Thank you so much for agreeing to be part of my dissertation research. As we discussed on the telephone, I am exploring the factors that influence an adult's decision in taking a bridge job (i.e., a transitional job or jobs between a long-term career and full retirement). I will be conducting in-person interviews with 20 to 30 individuals who like yourself have retired but who have not left the workforce.

I have enclosed three documents that are described below.

- *A Fact Sheet* that further explains my research and my background.
- *A Participants Background Form* that I like you to complete and return to me when we meet.
- *An Informed Consent Form* that you need to review. If you agree with the contents of this document, please sign the last page.

Our interview is scheduled on **(time, date, and location)**. If you have any questions, please don't hesitate to call (540-544-7855) or email me (lulrich@vt.edu). **(Provide local information as to how to contact the researcher or other means if the participant does not have access to email).**

I look forward to meeting you and hearing your transition experience.

Sincerely,

Lorene B. Ulrich

Enclosures (3)

APPENDIX E

PARTICIPANT BACKGROUND FORM

VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITYBridge Employment and Older Workers: An Exploratory StudyI. Demographics

Name _____

Address _____

Telephone Number _____

Email _____

Present Age _____

Check off education level completed.

- High School
- Vocational/Technical School (Indicate area of study) _____
- College (Indicate area of study and degree obtained) _____
- Graduate School (Indicate area of study and degree obtained) _____

List other special professional certifications _____
_____*Check off marital status.*
 Married Divorced Widowed Never married
If you are married, is your spouse currently working? Yes NoAre you currently receiving a pension? Yes NoAre you currently receiving Social Security retirement? Yes No**Check off total family income range**

- \$19,999 - \$10,000
- \$34,999 - \$20,000
- \$49,999 - \$35,000
- \$74,999 - \$50,000
- \$75,000+

II. Bridge Employment

A. Current Bridge Job

Describe your current bridge job (i.e., a transitional-type job between your long-term career to complete retirement).

Job title _____

Start date _____

Name of employer _____

Describe work duties _____

Check off the box or boxes that most accurately describe this job.

Full-time

Seasonal

Part-time

Self-employment

How long do you expect to be in this bridge job?

When you do leave this bridge job, will you fully retire, i.e., not work? Yes No

If you answered 'no', what are your plans for future work? _____

B. Other Bridge Job

Have you held other bridge jobs? Yes No

If yes, please describe the other bridge jobs that you have had.

Job title _____

Start date _____

Name of employer _____

End date _____

Describe work duties _____

Check off the box or boxes that most accurately described this job.

Full-time

Seasonal

Part-time

Self-employment

III. Long term Career/Work History

Describe your past career jobs (i.e., a career field that you were in for at least ten years) starting with your last position (not including your current bridge job or other bridge-type jobs).

Job title _____

Start date _____

Name of employer _____

End date _____

Describe work duties _____

Job title _____ Start date _____

Name of employer _____ End date _____

Describe work duties _____

Job title _____ Start date _____

Name of employer _____ End date _____

Describe work duties _____

APPENDIX F

PILOT DISCUSSION GUIDE

1. How do you define retirement or what does retirement mean to you?
2. Describe your work history.
3. How were you able to accomplish your job (skills, special abilities, talents, know ledges)?
4. What did you really like about your past jobs?
5. Describe your current position?
6. How are you able to accomplish your job (skills, abilities, talents, know ledges)?
7. What do you really like about your current job?
8. What are the differences and similarities between your long-term career position and current position (bridge job)?
9. What were the reasons for taking your current position?
10. How did you make the transition (planned, happenstance, retraining etc)?
11. What kind of resources helped you make this transition (retraining, family support, personal skills)?
12. What barriers or opportunities did you encounter?

APPENDIX G

DISCUSSION GUIDE – FINAL VERSION

I. Critical Question – Why did you “retire?”

1. Why did you retire from your long-term career, or what influenced your decision, i.e., family, economic conditions, health, etc
2. How do you define retirement or what does retirement mean to you?
3. Although you are still working, do you consider yourself “retired”? Please explain your response, i.e., why do you consider yourself “retired” or “not retired.”

II. Critical Question – What role did your long-term career play in your past life?

1. What influenced you or led you into your long-term career?
2. What did you really like (and dislike) about your past jobs?

III. Critical Question – What role does this bridge job play in your current life?

1. What were the reasons for taking your current position?
2. What do you really like (dislike) about your current job?
3. What are the differences and similarities between your long-term career position and current position (bridge job)?
4. When you do plan to leave the workforce, what do you expect will be your reason or reasons to leave?
5. What will keep you working in this bridge job or another bridge job, i.e., personal reasons and/or organizational support?

IV. Critical Question – How did you make the transition from long-term career to bridge employment? What kind of barriers and opportunities did you encounter as you made the change?

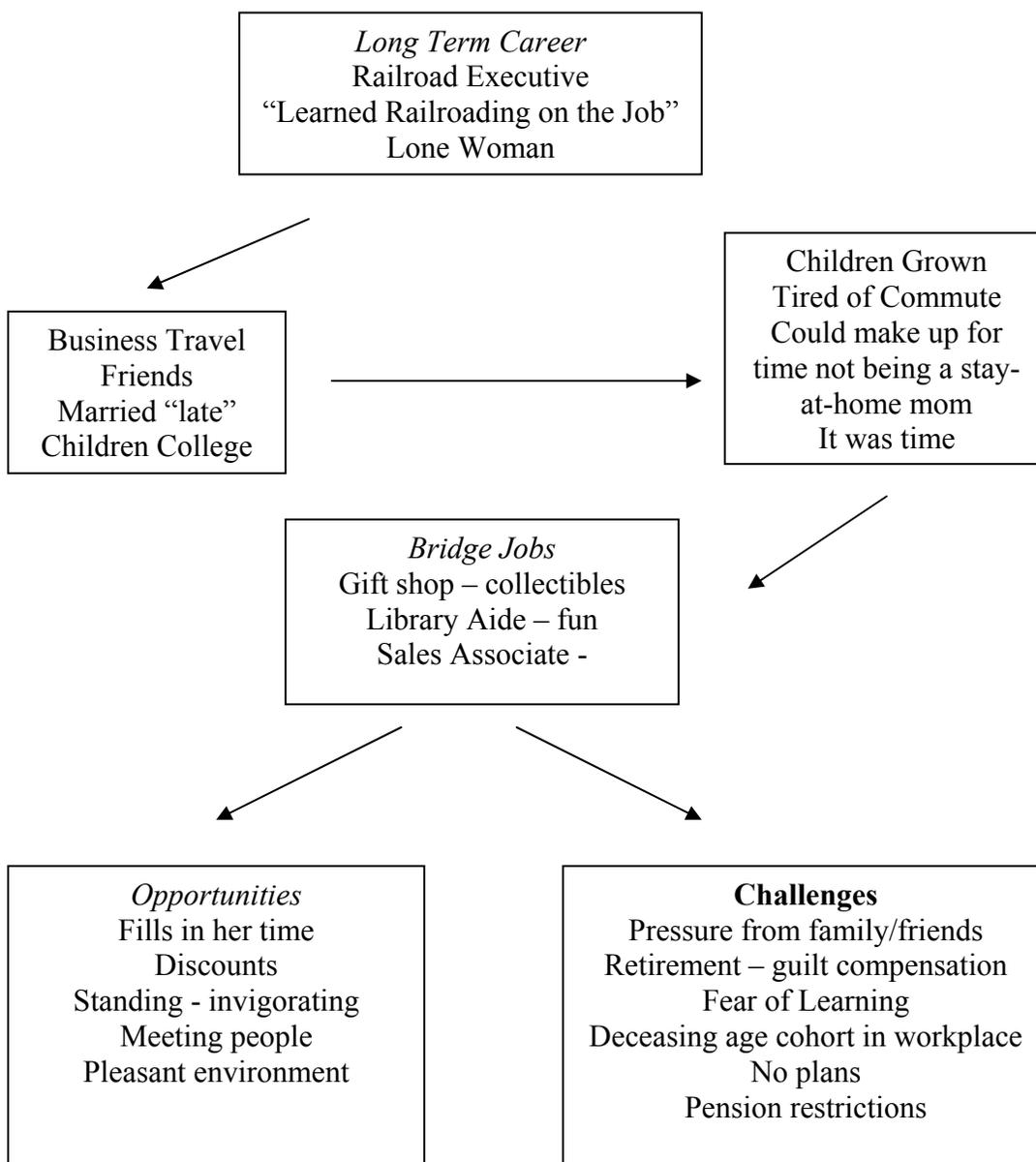
1. How did you make the transition (planned, happenstance, retraining etc)?
2. Was this job your first choice or did you think of other options? Why did you not pursue these options?
3. What kind of resources helped you make this transition (retraining, family support, personal skills)?
4. What barriers or opportunities did you encounter for this specific job?
5. What recommendations or comments would you give another older adult who is considering retirement and part of his/her retirement is a bridge job?

APPENDIX H

FIGURE H-1

Example of a Transition Story Diagram

Participant #16
Transition Story “A Woman Before Her Time”



APPENDIX I

COMPLETE ANALYSIS LIST FROM OPEN AND AXIAL CODING

I. WHY DID I “RETIRE” FROM MY LONG-TERM CAREER?**My Life was Changing so I retired.***My physical self was changing*

Health Problems

Arthritis

Heart

Mental Health

Anxiety disorder

Physically tired

Lack of energy

My life priorities were changing

Time

Wanted time for

Family

Friends

Myself

Other interests

Non-work

Esoteric activities

Needed time for

Care giving

Spouse

Close friends

Control my time because

Not wanting to justify my activities to others

No energy or inclination to go through another reorganization
(organizational burnout)

Tired of the long commute

Concern for health and longevity because of a family history of dying
young.

Family situations

Children older and working spouse - not willing to relocate

Finances were doing very well

Husband retired

Children grown and no longer college tuition payments

My work organization was changing

Strategic Changes (the focus)

Politics

Continual state of flux

Company merged with another company

Organization's priorities

Operational changes

Administration/leadership changing

System/procedures changing

"Old boy" network breaking down

Moving the "furniture" but nothing has really changed – same old, same old

My office was closed

My job was eliminated

My work environment (situation) was changing

Working Conditions

Stressful/Unbearable work conditions

Business becoming too intense

Frustrated at wasted resources

Burdens of the bureaucracy

Making sure everything fit within a policy stream – very stifling

Paperwork requirements

Too many reports

Too many meetings

Management/supervisor

Not backing me up

Asking us to do more but with less

Did not want to start working for a new boss

Tighter rules for employees

New boss who I did not like

Conflicts between

Different management styles

Aggressive vs. "laid-back 90's"

Different generations

Differing motives and attitudes

"Ask-not generation"

Younger workers versus older experienced workers

Different workers(types)Career workers versus appointees

Personality clashes

My career was changing

My job not was it used to be

Lost meaning

Less challenging

Lack of projects to sink my teeth in

Not satisfying

No longer fun

Doing it so long – tired of role

Feeling as not fitting in
 Preferred type of work from previous assignment
 Dethroning or hierarchical plateau – I finally made it but then . . .
 So much conflict you can manage from your critics
 Posse out to get you
 Tired of the chase
 Once you get to a certain level . . .
 Wanted me out of the senior management job
 My promotion
 Not as I expected
 Never happened
It was Time to Make a Change
 Point of life
 Organizational expectations to retire
 Friends/co-workers expectation – hallway conversations
 62 as the mark
 Cannot do it forever
 Window of opportunity –
 Leave at the top of your game
 Good reputation/good standing
 Before you go downhill
 Time to establish a business
 To do other things
 To head off potential career burnout
 The time was right
 I was eligible
 An offer was made
 A generous offer
 Legislative changes
 I was changing but the organization was not
 Time to move on

II. WHY I DECIDED TO PURSUE MY BRIDGE JOB?

I wanted to work but on my terms. . .

To use my time more meaningful (Meaningful use of time)

More than a job
 More creative work
 To stay engaged intellectually
 To meet the expanded needs of the community
 Fulfilling a mission
 To be a change agent
 Contributing to society
 To do something I am interested in and value

To fill my time

- Did want to be bored
- Cannot be idle
- My friends are working, what would I be doing?
- To do something else that did not mean putting on jeans and a sweatshirt

To have more control

- Seeking more freedom in thought and action
- Not wanting to ask for approval
- A sense of ownership to specific project
- Work direction comes from me alone
- Play out my own ideas
- Close to home
- At own pace
- Part-time
- Familiar environment

Keep me connected somehow or not connected to my LTC (Career Continuity)

Connected

- Not wanting to learn new skills
- Same job title
- A role identity – to be part of the organization
- Keep in the loop
- Similar to a previous position before promotion
- Go back to the basics
- Same work but different role

Not connected

- To see what it was like to do something else

Meet my financial needs

- Cover basic living costs
- Maintain quality of life from an economic point of view
- Overspending
- Offered good salary plus pension
- Extra money
 - For grandchildren
 - For desired items
- To build up a little more income (savings) before full retirement
- Save the family business
- Health insurance coverage
- Supplement pension income

Happenstance opportunity

- An event in my life triggered
- Family death – Parent, Spouse
- Family illness
- Personal situation/involvement leading
 - Telephone call – I was just asked

III. WHAT STRATEGIES (RESOURCES) HELPED ME THROUGH THE TRANSITION FROM MY LONG-TERM CAREER TO MY BRIDGE JOB?

I was able to move from my LTC to my BJ because

I planned

I assessed my financial situation and future financial needs.

Financial planning opens the door

Worked with a financial planner

Completed a financial planning workshop

Planned with spouse

Did own financial planning

Considered cost of health care

Purchased long-term health care insurance

Took financial steps to cut back on living expenses

Sold home, bought smaller condo (a year before retiring)

Planned as a single person

I made work part of my retirement plan.

Wrote a mission statement

Developed a concept/ model of what I wanted to do

Knew actually what I wanted to do/ not want to do

Explored work options

Observed people

Talked with people - Informational interview

Read what is out there

Used my networks

Worked as a temp agency

I planned before I retired.

Began early in planning

Did not wait until the last minute

Planned while still working – before making the change

Looked for work before retirement

Worked at BJ while still working LTC

Presented entrepreneur ideas to others before retirement

Long term planning

10 years ahead

Then again a year before retirement

Took required training for future work before retiring

I took advantage of available resources

Support from LTC organization (policies/program/services/people)

Transition opportunities (IPA)

Job placement services

Retirement seminar (covering comprehensive issues)

Employees returning as retirees (phased ret)

Job share policies (phased ret)

Supervisor/co-workers

- A post-retirement offer made by my former company
- Community resources
 - Older worker organization
 - The SEE program
 - Temp agencies
 - Volunteer
 - Turned volunteer job into a paying job
 - Internship
 - Campaign work
 - Church affiliation
 - Time to refresh sagging spirit or determine next step
- My personal network
 - Family
 - Friends
 - Former work colleagues
 - Community contacts
- My Marketable skills/experience
 - Special niche within career field not as popular by other professionals
 - Relied on past experience and personal strengths and past reputation
 - Continued part-time work done while LTC
 - Assertive in asking for help in new job
 - Able to prove myself and demonstrate that I could do the job.
 - Selected BJ that had done previously before and during LTC
 - Started small
- Traditional job search sources
 - Internet
 - Job postings
 - Newspaper
 - Recruitment promotions by company
 - Saw the sign/ad at the place of business
- I compensated for changes in my Career
 - Lower pay –
 - Be more selective in accepting assignments
 - Internal shifting of what is important to organizational and peer recognition
 - No career advancement – setting and achieving personal goals
 - Changes in work relationships - I keep connected
 - By volunteering with another group (for people interaction)
 - By joining a group of former colleagues or with professional ties
 - Switching career fields – volunteering for LTC group
 - Loss of responsibility – work part-time (phased ret)

IV. WHAT BARRIERS OR PROBLEMS OR CHALLENGES DID I EXPERIENCE OR STILL EXPERIENCE IN MAKING THIS TRANSITION?

I faced challenges along the way

Financial Challenges

Financial planning/information

Not prepared financially

Having various work options and not having the having the information that outlines financial consequences or benefits.

No information on pension specifics

Issues different for single persons

Pension issues/restrictions

For Federal Workers (Double dipping)

For Railroad employees

Social Security earnings limitations

Salary/expenses

Paying union fees

Moving from good salary to entry-level pay

Cut in salary

Lack of guarantee earnings (self-employed)

Switching Careers/Job Challenges

No plan

Not sure of what I can do

Difficult to identify options

Not familiar with community resources that could help

Designing the new job (phased)

Skills/Experience

Inability to communicate skills and experience

Lack of skills especially technology skills

Limited work experience (i.e. LTC – for many years)

No direct experience on job seeking

Not recognizing transferable skills

Need for retraining

Fear of learning

Too long away from subject area and classroom

Test anxiety

Tests not relevant

Outside Forces

Poor economy

Vanishing career field

Adjusting to a different environment

Hours

Culture

Expectations

People

Procedures/policies
 Accepting change of status–
 Lost of authority or decision making ability
 From boss to “worker bee”
 Hard to be outside the “loop”
 Shifting from being an employee to being an entrepreneur
 Changing views of former co-workers (phased retirement)
 Working less hours and feeling less part of the organization (phased retirement)

The Age Challenge

Subtle age discrimination –
 False recognition – way to oust you
 Others’ perceptions –
 You are not at the top of your game
 Not as good as you used to be
 Lower expectations
 New employee and older employee
 All older workers are the same
 Direct discrimination
 Direct statement made by management – “too white, too old”
 Not hired for a job that I have been doing successfully as a temp
 All of sudden “I am not capable”
 Asked to train my replacement

My Personal Challenges

Self-limitations
 Not willing to compromise values and work on the “other side of the table”
 Geographic restrictions
 Need for flexibility
 For family responsibilities (grand parenting)
 Not wanting a position that would complicate life
 Physical problem – cannot stand too long
 Arthritis
 Feet problem
 Neck and back problems

Relationships
 Family
 Adjusting when spouse is not working
 Pressure from family members to retire
 Anxious about what’s going to happen to a love one
 Care giving responsibilities (grandchildren)

Friends
 Pressure from friends to retire
 Maintaining same kind of relationships with BJ co-worker as had with
 LTC co-workers (different hours/part time etc.)
 Decreasing number of co-workers your age

Time management

- Moving from being super engaged to limited engagement
- Still struggling with finding the right balance in my life
- Finding time to relax and to spend with family.

Emotional issues

- Unprepared for retirement
- Impulsive decision-making – based on emotions
- Fear of change – fear of the uncertainty
- Trying to “catch” up after being a working mother when other mothers stayed at home with their children (feeling of guilt) (overcompensation)
- Facing issues faced by a single person

V. WHAT HAS MY BRIDGE JOB GIVEN TO ME? (OPPORTUNITIES)

My bridge job has given me the opportunity to

To feel better about myself

To grow and learn (Personal Development)

- Keeping my mind active
- Making me part of the 21st century
- Accessing me to training opportunities
- Giving me new know ledges and new skills

To make a difference to others

- To the community and society
- Working on socially relevant issues
- Contributing to a problem

To others' careers

- Mentoring
- “Sky hooking”
- Giving back to the system that helped me

To demonstrate competency–

- Proof to me and to others that I
- I am still relevant and competent
- Can accomplish something without any kind of management
- Have the self-discipline to do the work on my own (working at home)
- Can still help others
- Am in control of my life
- Being valued and appreciated

To feel physically/emotionally better

- Improved Health
- Relief from pressure
- Sleep better
- Less tired
- More energy/vitality/young
- Keeps you from going to seed
- Less stress/depression

Peace

To Live a Balanced life

Given me more time and flexibility –

To care for

Family

Grandchildren

To pursue

Other non-career interests

Volunteering

Hobbies

Entertain

Other professional activities

To test out this new stage of life - Retirement internship

To be introduced gradually to retirement

Given me a purpose for my life

To fill a void

To dress up and talk with adults

Something to look forward to

An identity

Something to do

Fulfilling my mission in life

My spiritual or calling

To be involved in the community

Sense of engagement

Sense of accomplishment

Keeping me organized

Expanded support system

Relationships in the workplace valued

Friends taking place of family who have grown and left

Sense of family within the workplace

Allows my family to take on other roles

Offered financial assistance

Hinders my spending

Covers expenses

Maintain quality of life

Catch up the financial slack

Pay for extra expenses

Gives me a store discount to buy for my family

To enjoy my work

There is Career Continuity

Ability to use preferred LTC skills

Use expertise and experience from LTC

Having an office to go to each day or to go downtown

Rewarding to see how others respond to my accumulated work experience

Like seeing myself as a reflective practitioner

Going back to my first love

I am in control of how I work

More freedom and independence

Sense of ownership of the project

Work on a project from beginning to end – see the results

Celebrate the results

Love being on my own

Likes that buck stops here – sole responsibility

Avoid the rush hour

Don't worry about a dress code

Set schedule

No distractions (work at home)

Work at own pace (work at home)

Don't have to punch a clock

No dress code

I like being part of a supportive environment

Management

Resources to do the job

Good salary

Recognition

Pleasant work surroundings

Co-workers

Team approach

A sense of family

Recognition

I like that I can focus on the job and not on career advancement

No anxiety on career advancement

Not worrying about next step

The job is fun

APPENDIX J

FIGURE J-1

Paradigm

Context – Older adults who have retired from their long-term career and who are working in bridge jobs.

PARADIGM COMPONENTS	PROPERTIES AND DIMENSIONS
Causal Conditions	
My life was changing	Physical self Life priorities Work organization Work environment Career
It was time	Point of life Window of opportunity Time was right
I wanted to work but on my terms	Meaningful use of time Fill my time More control Career Continuity Financial needs
Interactions/Actions	
I planned	Assessed financial needs Made work part of my plan Planned before I retired
I took advantage of available resources	Long-term career organization Community resources Personal network My marketable skills and experience Traditional job search sources
I compensated	Lower pay No career advancement Changes in work relationships Switching career fields Loss of responsibilities

<p style="text-align: center;">Consequences</p> <p style="text-align: center;">Challenges and Opportunities</p>	
I faced financial challenges	Lack of planning/information Pension restrictions Salary issues
I had problems switching careers/jobs	No plan Limited skills and experience Retraining Outside forces Adjusting to different environments Accepting change of status
My age was an issue	Subtle age discrimination Direct age discrimination
I dealt with personal challenges	Self limitations Relationships Time management Emotional aspects
I feel better about myself	To grow and learn To make a difference to others To demonstrate competency To feel physically better
I live a balanced life	Time and flexibility A purpose – a structure People support Financial assistance
I enjoy my work	Career continuity Control Like What I Do

APPENDIX K
ROUND CHECKLIST

Second Round

ID #	NAME	DATE	RELEASE FORM	BACKGROUND FORM	THANK YOU	ANALYZED	MINI-THEORY	VERIFY	FINAL
#9									
#10									
#11									
#12									

Peer Review – date and comments

Follow-up with Round

APPENDIX L
DEMOGRAPHIC TABLES

Table L1

Sample Background

Category	Number	Percentage
Gender		
Males	13	54%
Females	11	46%
Ethnic Group		
White/Caucasian	20	83%
African American	4	17%
Family Income Range		
\$10,000 to \$19,999	None	
\$20,000 to \$34,999	3	12.5%
\$35,000 to \$49,999	6	25%
\$50,000 to \$74,999	6	25%
\$75,000+	9	37.5%
Pension sources		
Pension/Social Security	20	84%
Pension only	2	8%
Social Security only	1	4%
No pension source	1	4%
Completed Education Level		
Graduate	9	38%
College	2	8%
Technical/vocational	3	12%
High School	10	42%
Age at time of interview		
Range 62 to 64	5	21%
Range 65 to 69	15	62%
Range 70+	4	17%
Retirement age		
Range 51 to 55	5	29%
Range 56 to 60	7	21%
Range 61 to 65	11	46%
Range 66+	1	4%
Marital Status		
Married	17	71%
Divorced	3	13%
Widowed	2	8%
Single	2	8%

Table L2

Long-Term Careers Summary

Category	Total number	Percentage	Title	Setting
Management	7	29%	Director	Community College
			Senior Executive	Federal Gov't EPA*
			Senior Executive	Federal Gov't NASA*
			Senior Executive	Federal Gov't HHS*
			Senior Executive	Federal Gov't HHS*
			Senior Executive	Federal Gov't VA*
			Division Director	Railroad
			Manager	Association
Professional	6	25%	Teacher	Middle school
			Health Educator	Association
			Foreign Services Officer	Federal Gov't State Dept.
			Public Affairs Officer	Federal Gov't USIA*
			Librarian	County library
			Nurse	Hospital
Service	2	8%	Police Officer	City Gov't
			Housekeeper	Residential
Sales	1	4%	Sales Agent	Insurance
Office Support	3	13%	Secretary	City Gov't
			Administrator	Bank
			Secretary	Corporate
Installation	2	8%	Gas meter reader	City Gov't
			Telephone Technician	Communication industry
Production	1	4%	Assembly Leader	Manufacturing
Construction	1	4%	Electrician	Industrial
Transportation	1	4%	Pilot	Airline

*Government acronyms

EPA – Environmental Protection Agency

NASA – National Aeronautical and Space Agency

VA – Veterans Affairs

USIA – United States Information Agency

Table L3

Bridge Jobs at the Time of Interview

Occupation Category	Number	Percentage	Title	Setting	Type of Bridge Job
Management	5	21%	Consultant (3)	International Business/Gov't	Part-time Self-employed
			President	Non-profit Organization	Full-time
			Vice-President	Family Business	Full-time
Professional	8	33%	Editor	Federal Gov't	Full time
			Counselor	Community college	Part-time
			Bodywork Therapist	Nursing homes Residential	Part-time Self-employed
			Policy Analyst	Federal Gov't	Full-time
			Minister	Inner-city church	Full time
			Librarian	Association	Full-time
			Model/actor	Commercial	Part-time Self employed
			Teacher/trainer/ Counselor	Community college/business	Part-time Self-employed
Service	2	8%	Housekeeper	Residential	Part-time
			Sheriff Deputy	County Court	Part-time
Sales	4	17%	Sales Associate	Retail	Part-time (3) Full-time (1)
Administrative Support	2	8%	Cash Office Associate	Retail	Part-time
			Convention Secretary	Temp agency	Part-time
Construction	1	4%	Electrician	Residential	Part-time Self-employed
Transportation	2	8%	Hauler	Farm products	Part-time Self-employed
			Pilot	Corporate	Part-time

Table L4

Participants' Long-Term Career (LTC) and Bridge Jobs

Interview	Long-Term Career	Bridge Job	Bridge Job	Bridge Job	Bridge Job
#1	Community College Administrator	Community College Counselor (PT)			
#2	Teacher	Assistant Apartment Manager	Receptionist	Gov't secretary	Gov't writer/editor
#3	Senior Ex. Fed Gov'	Owner consulting (FT)	Same – (PT)		
#4	Health Ed	Bodywork Therapist (PT)			
#5	Senior Ex Fed Gov	University Professor (FT)	Consulting (PT)		
#6	Senior Ex Fed Gov't	University Director (PT)	Consulting/ Adjunct Faculty (PT)		
#7	Secretary	Secretary (FT)	Greeter/convention (PT)		
#8	Fed gov't Manager/public Relations	Staff aide County official (FT)	Gov't Public Relations (FT)		
#9	Meter reader	Pastor (FT)			
#10	Fed gov't Senior Ex	President/founder Non-profit/consulting (FT)			
#11	County Librarian	Association Cataloger (FT)			
#12	Fed Gov't Senior Ex	Model/actor (PT)			
#13	Bank Teller	Administrative Support – Insurance Co (FT)	Cash Office Associate –		
#14	Secretary	Temp at home – work from former company (PT)	Sales Associate (PT)		
#15	Telephone	Temp work	Sales Associate		

	Technician	(PT)	(FT)		
#16	Railroad Executive	Sales clerk – small gift shop – (PT)	Library aide (PT)	Sales Associate (PT)	
#17	Nurse	Sales Associate (PT)			
#18	Association Manager	Association Program specialists Phased retirement (PT)	Career counselor Workshop leader Community college instructor (PT)		
#19	Pack belt leader (production/ Assembly)	House cleaning Bed and Breakfast work (PT)			
#20	Insurance agent Connected with Agency Full time agent	Retired agent status – service to established clients (PT)	Small business-hauling (PT)		
#21	Commercial airline pilot	Pilot – contractor Corporate work (PT)			
#22	Police chief	Sales – Auto (FT)	Sheriff office – Court security (PT)		
#23	Housekeeper	Taken over family business Auto Body shop (FT)			
#24	Industrial Electrician – union	Residential electrician – independent contractor (PT)			

FT – Full-time job

PT - Part-time job

VITA

Lorene Burns Ulrich
 275 Orchard Hill
 Newport, VA 24128
 lulrich@vt.edu

SUMMARY OF QUALIFICATIONS

Extensive experience in providing career counseling services (one-on-one, group, and on-line) to diverse population groups including displaced workers, college students, retirees, and pre-retirees. Progressive responsibilities across a broad management continuum encompassing program creation, program operations, and customer service delivery. Particular expertise in:

- Career Counseling
- Training/adult learning
- Older worker issues
- Employment trends
- Needs assessment and program evaluation

PROFESSIONAL EXPERIENCE**Independent Career and Training Consultant**

January, 2002 to present

Developed and conducted a series of career development workshops for mature job seekers for selected organizations such as the Montgomery County, Maryland One-Stop Career Center and the U.S. Department of State. As a guest expert on mid-career issues, facilitated on-line chats for www.monster.com. Redesigned an AARP money management program for older adults by assessing agency training materials/workshops and converting all training into a distance-learning (e-learning) format.

AARP, Washington, DC
 Program Consultant

1984-2001

Initiated and managed educational and advocacy programs for a large membership representing over 35 million older Americans. Successful in developing programs that focused on building and improving member service, operated efficiently and cost effectively in order to achieve Association's strategic goals within set time frames.

- Developed and managed AARP WORKS, a national employment-planning program, that produced a 50% job placement rate for participants. Oversaw the growth of the program to over 75+sites across the country. Ensured diverse public outreach by establishing three different program delivery systems (local volunteer teams, community organizations, and a national cable network) and by developing marketing tools for community based programs including a direct mail effort, public service announcements, and promotional videos.

- Designed, conducted, and evaluated training models on varied subject areas including: job search, life/career planning, volunteer management, counseling theory, entrepreneurship, and train-the-trainer skills development. Decreased volunteer training costs by over 60% by designing local train-the-trainer models and developing administrative and training resources that could be easily used by AARP Field Staff and volunteers while maintaining training standards.
- Directed AARP's Strategic Issue Team that assisted mid-life and older workers successfully manage their career transitions and maintain their employability. Team results include launching a career web site for older adults (www.aarp.org/working_options) that has been cited by the National Career Development Association as a top career site for older workers, completing three major research studies (employers' attitudes toward older employees, phased retirement, and home-based business), and creating an AARP recareering publication series for mature job seekers.
- Researched and wrote over 20 articles for the AARP Working Options web site. Topics encompassed a range of career development issues including career assessment, age barriers to employment, job search, recareering profiles, and self-employment. Wrote two AARP publications, *Resumes Really Do Count* and *Getting in Shape for Your Next Job Interview*, which required three prints runs of 100,000 each due to member demand.

Girl Scouts of the Nation's Capitol, Washington, DC

Training Specialist

1981 – 1984

Developed curriculum models and conducted training for operational and administrative volunteers. Designed and conducted five train-the-trainer programs for over 200 volunteers and staff. Organized a coalition of 10 community agencies, which resulted in an interagency project to assist volunteers with life and career planning.

American Vocational Association, Alexandria, Virginia

Assistant Project Director

1979 – 1981

Established a nationwide energy awareness campaign within the vocational educational system by coordinating a Department of Energy Grant. Managed a Department of Education Grant that focused on the needs of displaced homemakers and encouraged the increase of non-traditional training programs for this group.

Arlington County CETA Program, Arlington, VA

Employment Counselor

1978 - 1979

EDUCATION

Ph.D., Counselor Education, Virginia Tech, Blacksburg, VA (2003)

Dissertation Topic – *Bridge Employment and Older Workers: An Exploratory Study.*

MA, Guidance and Counseling, Loma Linda University, Riverside, CA

BS, Business, D'Youville College, Buffalo, NY

Other Certification – Qualified to administer the *Myers-Briggs Type Indicator*, 2003.