

Late Career Decision-Making: A Qualitative Panel Study

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ABSTRACT

The aim of this longitudinal qualitative interview study (3 waves of interviews) was to examine the nature of older workers' late career decision-making processes, including the main drivers and obstacles for prolonging working life or retiring. Late career decision-making is regarded as a process of reflecting and deciding on whether to continue in the current job, change employer, be self-employed, or quit one's career when approaching retirement. The general results of our interviews revealed that interviewees were positive about continuing to work in their current positions. Job and learning demands were appreciated, and retirement decisions were postponed by 1 year; a consistent theme across the 3 waves of interviews. Only a few changed their opinions completely. Few reported on possibilities for job crafting. Bridge employment was regarded as an alternative to the current employer or as a smooth transition into retirement. Reasons to continue working were multi-faceted; hence, data are presented using a baseline description followed by 5 rich narratives to illustrate the width of the data. Together, these findings suggest that plans for late career and retirement decisions emerge and mature over the years prior to retirement. This study contributes to the understanding of the complex nature of older workers' late careers, and extends our knowledge of the retirement decision process. The study informs leaders about drivers and obstacles for employees to continue working, and may have implications for future human resource planning and management.

Because of demographic shifts and the potential implications of organizational needs and social welfare costs, prolonging working life is a political goal across European countries (Christensen, Fredriksen, Lien, & Stølen, 2012; Müller, de Lange, Weigl, Oxfart, & Van der Heijden, 2013; Quinn, Cahill, & Giandrea, 2011) that has been reinforced by national pension reforms. Public policies influence cultural norms and individual preferences for the standard length of a career (e.g., Guillemard, 2005), which has increased gradually since 2001 (Eurostat, 2014). However, a gap still exists between individual retirement behaviors and political objectives for labor market participation among older workers.

Pension reforms build on the assumption that individuals make rational decisions, whereas research evidence suggests this is not always the case. In a recent review, Jex and Grosch (2012) deemed that there is enough irrationality in retirement decision making to warrant the attention of researchers. Also, changes in social and political contexts

may have altered the research questions asked (Wang, Henkens, & Van Solinge, 2011). Nevertheless, increased knowledge about the retirement process is imperative to facilitate prolonging the working life successfully. Thus, a need exists to tap into workers' reflections preceding retirement, for example, their late career decision-making process. The aim of this novel longitudinal qualitative interview study was to examine the nature of older workers' late career decision-making processes, including the main drivers and obstacles for prolonging working life or retiring.

The Complexity of Late-Career Planning and Decision-Making

Retirement planning is a complex phenomenon or process (Topa, Moriano, Depoplo, Alcover, & Morales, 2009), that occurs over a span of time and involves a series of reflections and decisions concerning the timing and form of retirement (Moen, 2012). Limited research

exists on the correlation between retirement intentions and subsequent behaviors (Henkens & Tazelaar, 1997; Solem et al., 2014; van Solinge & Henkens, 2009; Wang & Shultz, 2010), and even less following the process of deciding when to retire, whereas more studies have examined the antecedents and consequences of retirement preferences and decisions, respectively (Topa et al., 2009).

One approach to understanding how older workers gradually approach retirement is the retirement process model (Beehr, 1986; Feldman & Beehr, 2011). Feldman and Beehr's three-step model of retirement describes how workers progressively disengage from work through: (a) imagining the possibility of retirement: (b) assessing when it is time to let go of long-held jobs; and (c) putting concrete plans for retirement into action. This model distinguishes between preferences, intentions, and the act of retiring, and describes a process of increasing decisiveness. These categories appear so broad that most employees approaching retirement will fit into one at some point. As such, Feldman and Beehr's three-phase model may be useful in understanding "how far from retirement" a worker perceives him or herself to be. However, this model seems to assume that all workers at a certain age or stage in life have started making retirement decisions.

We argue that Feldman and Beehr's (2011) model is insufficient to understand retirement decisions made by a heterogeneous group of older workers. A recent review of adjustment to retirement notes that the effects of retirement not only vary across individuals, but also across individuals over time (Wang et al., 2011). Hence, there is reason to believe that the preretirement phase, including late career decision making and retirement planning, also includes nuances and individual differences that have not been explored. Until European countries started to reform their pension systems, the main pathways were disability pension, old age retirement, or contractual early retirement as negotiated in some countries. After a decade of political and organizational focus on prolonging working life, we assume that there have been some changes in how older workers approach their late careers.

While acknowledging that retirement ages and patterns vary across countries and industries, it is unlikely that changes in late career decision-making and retirement planning are the same for all workers. In some countries (in continental Europe), initiatives to prolong working life have been mainly on bridge employment that motivates older workers to take alternative jobs to prolong their working lives (Alcover, Topa, Parry, Fraccaroli, & Depolo, 2014), whereas other countries in Northern Europe (e.g., Denmark, Norway, Sweden, Finland) have chosen to involve the social partners in working life through campaigns or tripartite agreements. Thus, it is likely that the focus on prolonging working life has opened alternative pathways for later careers, supplementing the pathway illustrated by the retirement process model (Feldman & Beehr, 2011).

DRIVERS AND OBSTACLES FOR PROLONGING WORKING LIFE

Based on earlier work, there is reason to believe that the degree to which organizations have implemented strategies and actions to prolong the careers of their employees varies across organizations and leaders (Furunes, Mykletun, & Solem, 2011). These decisions obviously influence the late-career decisions of older workers. Hence, obstacles to prolong working life exist at the labor market level (e.g.,

finding appropriate alternative jobs; Alcover et al., 2014), at the organizational level (e.g., manager attitudes; Furunes & Mykletun, 2010), and at the individual level (e.g., motivation to continue or bridge; Feldman, 2007).

Schalk and Desmette (2014) noted that the intention to continue working is not just the opposite of the intention to retire, but refers to a willingness to continue to participate in working life for a more or less defined time-frame. The intention to continue working is defined as an outcome of a work-related attitude compound of cognitions and affect, and a feeling of internal control over one's own ability to contribute in the direction of the organizational goals. Research suggests that the retirement process involves hesitation and doubt (Ekerdt, Hackney, Kosloski, & DeViney, 2001); however, it lacks examination of the complex decision-making processes preceding actual retirement (Phillipson & Smith, 2005). Different research streams (e.g., social psychological, political economy) have contributed to the knowledge of reasons for early versus late retirement. There also seems to be a growing awareness of the broader context in which retirement decisions are made, acknowledging that "this decision is fraught with shades of ambiguity and involves consideration at many levels—personal, workplace, and social" (Robertson, 2000, p. 66).

One reason for this lack of insight into the *process* may be a matter of the research designs that inadequately tap into information on this process. Whereas, cross-sectional studies can only inform us of the current state at the point of measurement, quantitative panel studies can inform us about change from one measurement point to another; however, reflections between the measurements are more difficult to capture with these research designs. To increase our knowledge of considerations that take place during the retirement process and their outcomes, qualitative follow-up studies are needed. As a result, to tap into the late-career decision-making process, we applied a longitudinal qualitative design to follow older workers during a three-year period. This study took a phenomenological focus to examine how individuals frame their late-career decisions and how these decisions evolve during the years preceding retirement.

In the current study, late-career workers from 58 years of age are included, which coincides with the age at which most employers start considering their workers as "older" in the Norwegian working life (Dalen, 2013). Before reaching mandatory retirement age, most workers in Norway have the possibility of retiring from age 62 with an early retirement pension, and from 2011 with an old age pension from the National Insurance Scheme (NIS; Hagist, Laub, Raffelhüschen, & Risa, 2014). In line with recent policies, many employers encourage their employees to continue working until the mandatory retirement age (through creating a positive age salience in the organization). However, many employees do not have full retirement earnings until age 67, and evidence shows that negative supervisory attitudes towards older workers may be an obstacle to prolonging working life (Furunes, 2008).

Retirement can follow different trajectories. Prior to mandatory retirement, the main routes are disability pension or early retirement. If still working at the mandatory retirement age, workers face three options: (a) full retirement, (b) a new short-term contract with the same employer, or (c) bridge employment (voluntary or paid work). Bridge employment refers to any paid work after an individual retires or starts receiving a pension (Ruhm, 1990), with another employer or as self-employed. This study will shed light on the decision-making

processes that older workers go through when approaching retirement. Both intentions to continue and intentions to retire are examined in the study, and we aimed to illuminate the psychological drivers and obstacles for continuing in the current job, bridging careers, or retiring completely. Late-career decision-making is regarded as a process that takes place prior to the transition into retirement, but the study also captures workers' planning for the future as part of this process.

Several studies have focused on retirement planning (retirement intentions) and retirement decisions (behavior), their antecedents and consequences, and the correlation between intentions and behaviors (e.g., [Solem et al., 2014](#)); however, they have left much of the variance unexplained. [Ekerdt and colleagues \(2001\)](#) found that retirement decisions among older workers in the United States involved a process of hesitation and doubt. Similar findings from Norway found retirement decisions frequently changed close to the time of actual retirement among persons with ambivalent emotions toward retirement ([Solem, 1989](#)).

In a meta-analysis, [Topa and colleagues \(2009\)](#) showed that poor health, negative working conditions, and positive attitudes toward retirement were positively related to both retirement planning and retirement decisions, whereas job involvement and job satisfaction were negatively related to retirement planning and retirement decision-making. Additionally, retirement planning was positively related to bridge employment, life satisfaction, and retirement satisfaction. An explanation for this finding is that individuals who are in control of the retirement process are more satisfied than are those who feel that retirement is forced upon them and thus have not planned for it.

Based on [Mor-Barak's \(1995\)](#) meaning of work, [Dendinger, Adams, and Jacobson \(2005\)](#) identified four reasons to continue working: namely: financial (i.e., monetary rewards), personal (i.e., obtaining self-rewards), social (i.e., receiving positive feedback from others or social interactions with colleagues), and generative (i.e., passing on knowledge and experiences to younger generations). Although we know little about the relative importance of these motives, researchers have found that social ([Carstensen, 1992](#)) and generative ([Templer, Armstrong-Stassen, & Cattaneo, 2010](#)) motives increase with age.

Research on career development and life-long learning also suggest that motivation to continue working is positively related to the availability of developmental human resources (HR) practices ([Kooij, de Lange, Jansen, & Dijkers, 2008](#); [Kooij, Jansen, Dijkers, & de Lange, 2010](#)). Specifically, older workers with a development orientation are more likely to be motivated to continue working ([Armstrong-Stassen & Schlosser, 2011](#)). A meta-analysis of HR practices showed positive effects of tailor-made practices on workers' intentions to continue working ([Kooij et al., 2010](#)). On the other hand, HR practices aimed at older workers could contribute to age prejudice ([Gaillard & Desmette, 2010](#)). In line with previous findings, [Syse, Solem, Ugreinov, Mykletun, and Furunes \(2014\)](#), showed that drivers and obstacles for continuing to work are influenced by individual, organizational, and social factors. Furthermore, one can assume that workers with positive attitudes about continuing to work will behave differently from those who intend to retire early. However, little is known about the considerations that take place during the retirement process, hence follow-up studies are needed to tap into employees' transitions into retirement.

While there has been a shift in the way we regard careers, from traditional to boundary-less ([Sullivan, 1999](#)), there seems to be less mobility among older workers than among their younger peers

([Feldman, 2007](#)). For example, many baby boomers who are now retiring or approaching retirement have long tenure with their current employers. [Wang and colleagues \(2011\)](#) suggested that applying a resource-based dynamic perspective is useful to improve our understanding about the form and nature of the retirement process. We argue that individual resources influence older workers' late career decision making in the same way that individual resources influence retirement adjustment.

[Solem and colleagues \(2014\)](#) found that labor market resources (i.e., health, education) not only influenced timing of retirement, but also the connection between intention to retire and retirement behaviors. Workers with low education and those with poor health tend to have fewer opportunities to remain in the workforce as long as they prefer. Additionally, blue-collar workers, more often than white-collar workers, retire earlier than they planned. Thus, they have fewer opportunities to implement their decisions when they decide to retire late.

Although a majority of the older workers are in good health, ongoing discussion in Norway on good HR-policies toward older workers suggests that HR is modifying the jobs for workers with declining capacity or giving these employees challenges to stimulate further development. Recent research suggests that job crafting (e.g., tailoring the characteristics of the job to the worker's needs, abilities, and preferences, [Wrzesniewski & Dutton, 2001](#)) may be beneficial for older employees ([Truxillo, Cadiz, Rineer, Zaniboni, & Fraccaroli, 2012](#)). In a longitudinal study, [Tims, Bakker, and Derks \(2013\)](#) found that job crafting had a positive effect on employee well-being, limiting organizational obstacles to prolonging working life.

Seeking to overcome limitations of previous cross-sectional studies on the retirement process, the current study contributes to the knowledge by tapping into older workers' late career decision-making (and retirement planning) processes using a longitudinal design that includes annual follow-up interviews over a 3-year period. As parts of the Norwegian welfare system and those of the other Nordic countries differ substantially from those found in, for instance, the United States, and other European systems ([Hvid et al., 2011](#)), a description of the Norwegian setting follows. This brief description of the Norwegian welfare system and the pension scheme is provided to give perspective and enable the potential generalizability of our findings. The aim is to put Norwegian efforts on prolonging working life into a larger context. These efforts have been somewhat stronger and have taken place earlier than have those in many other European countries.

THE NORWEGIAN SETTING

Norway is a small Nordic country, with around 5 million inhabitants. All Norwegian inhabitants are members of the NIS, which ensures free or low-cost health care to all inhabitants, regardless of age, and secures a minimum income, termed social assistance, for all citizens ([Molven & Ferkis, 2011](#)). The available public benefits are strongly linked to prior labor earnings, and include various retirement schemes, sickness and disability benefits, work assessment allowances, and unemployment insurance ([Kjonstad, 2007](#)). A contractual early retirement program (AFP), which includes the entire public sector and around 60% of the private sector, allows workers to retire at age 62 with a compensation rate similar to what they would have received had they remained employed until the standard retirement age (Certain requirements exist, but they affect very few workers and are quite complex. They are

described in detail in different Norwegian Laws available at <http://www.lovdata.no/info/lawdata.html>).

For the period studied here, the formal standard retirement age was 67 years. In 2011, a major reform of the pension system was introduced, which included a flexible retirement from age 62 as an integral part (Norwegian Ministry of Labour, 2011). The aim of this reform was to prolong older workers' careers. The main change was that individuals could acquire their pension earnings and continue working, whereas previously, workers would lose their pensions if they retired early and then continued to work. This change may affect individuals' retirement planning and the current analyses as the data were collected before and after the reform (Syse et al., 2014). For the majority of Norwegian workers, taking the national old age pension is—since 2011—optional between ages 62 and 75. However, the 2011 pension reform left mandatory retirement age untouched at the age of 70 (Kjonstad, 2012). Thus, Norwegian workers have a right to start taking the national pension whenever they wish, within the 62–75-age range, and they can continue to work for pay up to 70 years of age with no income test on their pensions. Individuals are expected to apply rational thinking to assess which retirement decision is likely to be most beneficial socially and financially (Syse et al., 2014).

METHODS

This study elaborates on older workers' late-career decision-making processes, and examines how older workers reflect upon how and when to end their working careers. Similar to the retirement adjustment process (Wang et al., 2011), we expect the late-career decision-making process to be longitudinal, and as such, require exploration through longitudinal, qualitative data (Solem et al., 2014). Such approaches are rare, and to our knowledge, such an analysis is unique to the current study in which we follow informants through a period of 3 years prior to potential retirement.

Research Methodology

The study applied a phenomenological approach and a qualitative longitudinal research design, through three waves of semi-structured interviews. We chose a qualitative design because it provided opportunities to expand our conceptual understanding of late career and retirement decision processes and to capture nuances regarding emerging reflections or actual events that may affect retirement decisions. The qualitative interview was considered a conversation with clear intention and structure, the purpose being to illuminate the topic in an exhaustive way (Kvale & Brinkman, 2009).

Sampling and Sample

We selected informants by purposive sampling, recruiting them from three middle-sized organizations with multiple units, all focused on prolonging older workers' careers at the HR policy level. Recruitment was performed by an HR manager or consultant, who contacted informants and scheduled times for the interviews on-site during work hours. Inclusion criteria were permanent employees with at least 5 years of seniority, in the age range 58–70 years. The sample ideally should have consisted of participants from both genders and various occupations. One organization had a gender mix, one was male dominated with female secretaries, and one had only male workers with a few female managers. In total, 42 informants participated; 33 were

male and 9 were female. Informants' managers were interviewed about older workers' effectiveness and prospects in their careers; however, these data were not included in this study.

Although ages between 40+ and 55+ often are used as age limits to define older workers (Pitt-Catsouphes & Smyer, 2006; Solem, 2012), many Norwegian organizations with HR policies targeted toward older workers often use 58 years as a starting point.

To tap into the retirement decision process as much as possible, we aimed to recruit informants who had the immediate opportunity to retire within the duration of the study. Informants were promised anonymity and given the option to withdraw from the study at any time. During the first and second interviews, informants were asked for permission to interview them again in a year, regardless of whether they were still working or had retired. No informant refused to participate; however, due to holidays, work schedules, temporarily work tasks abroad, and accidental sickness, 11 interviewees were interviewed only twice.

Data Collection

We developed a semi-structured interview guide, anchored in relevant scientific literature, which covered physical and psychosocial work environment factors and nonwork factors. Nonwork factors included family and leisure as potential pull factors, the (im)balance between work and nonwork activities, health and working ability. The interviewers' role was to ask questions designed to bring about detailed descriptions of the older workers' reflections. The first interviews were performed by both interviewers together to establish a consistent technique. Interviews were performed in Norwegian and lasted between 40 and 70 min; all interviews were recorded and transcribed verbatim. The baseline interview covered a variety of topics related to work history, current work, late career, retirement planning, and retirement decisions. The second and third interviews were conducted to reveal potential changes in the topics covered.

The first and second authors performed annual interviews with a panel of 42 older workers, starting in December 2010 and finishing in April 2014. Interviews were conducted in informants' business environments. The time-lag between interviews was 12–14 months. The study was explained as a study of their thoughts on late career and retirement. The starting point was whether informants had a planned point in time to retire, or if it was a decision to be made in the future. Also discussed was whether the timing of retirement was discussed or influenced by colleagues, friends, or family.

Analytical Process

Our content analysis of the data consisted of three steps. Firstly, the transcribed interviews were read through several times to obtain a sense of the whole (Graneheim & Lundman, 2004). Secondly, a preliminary analysis was conducted using the qualitative analysis software program NVivo10. After repeatedly reading the interviews, 14 initial categories (Table 1, column 3) that represented domain-related aspects (column 1) emerged from the data. Table 1 summarizes results of the qualitative analysis of baseline interviews, supplemented by a count of how many of the respondents were negative or positive (columns 4 and 5) for the work and personal domains. The interpretation should be that negative scores mean that they did not report a good quality of the relationship with their leader or leader support, and

Table 1. Content Analyses of Interview Data From Baseline, Classified into Domains, Drivers and Obstacles, and Categories (N = 42)

Domains	Drivers and Obstacles	Categories (nodes ^a)	Responses	
			Negative	Positive
Work	Leadership	Quality of LMX (leader-member relations)	3	39
		Leader support	9	33
	Organization	Age friendly HR-policies	1	41
		Perceived possibility for job crafting	38	4
	Coworkers	Coworker support	1	41
		Rewarding social climate	1	41
	Content of work	Adequate Job-task demands	3	39
		Job-task flexibility and quality	7	35
Personal	Personal development	Possibilities for competence development	0	42
	Health and work ability	Sufficient health condition to match work demands	3	39
		Health pessimism	3	39
			No	Yes
Private life	Income	Concerns about sufficient future household income (pension)	35	7
	Spouse and family	Retired spouse	39	3
		Care needs of parents, children and grand children	42	0

^aCategories evolved from the content analysis of baseline interviews.

positive means that they perceived their relationship to their leader to be good, and leader support to be sufficient. For the domain private life, the responses are no and yes.

The third step of the analysis was to select five narratives (N1–N5). These narratives are not constructed as illustrations, but are the stories of five participants, carefully chosen to illustrate issues (drivers and obstacles) that were identified by more than two participants. These narratives demonstrate the complexity in retirement decision processes, and enhance our understanding of how multiple drivers interact.

The stability of the content analysis results was evaluated by an inter-rater reliability test called “Check coding” (Miles & Huberman, 1994, p. 64). A sample of six interviews were drawn at random from the data files and exposed to the check coding. In line with the recommendations by Miles and Huberman, the two researchers first rated independently these six interviews and then compared their ratings applying the formula:

$$\text{Reliability} = \text{number of inter-rater agreements} / (\text{number of inter-rater agreements} + \text{number of inter-rater disagreements}) \text{ (Miles \& Huberman, 1994, p. 64).}$$

Due to the anchoring of the study on a conceptual base from previous research, having shared the same interview experiences at the outset of the process, and later on discussed codes and compared individually conducted ratings, at this stage the data codes were rated almost equally among two independent raters (more specifically, in 98.9% of the scores).

Ethical Considerations

The research protocol was approved and accepted by The Norwegian Social Science Data Services in accordance with the Norwegian Data Registers Act (No. 30721). Before the interviews, interviewees received both oral and written information about the study, the

voluntary nature of participation and the option to withdraw from the study at any time. Before the data analysis, all content in the data that would allow the interviewees to be identified was removed to guarantee confidentiality, and each interview was marked only with an identification code. This research was considered sensitive as it involved enquiry into personal reflections. Ethical principles were adhered to on a continual basis throughout the research process and permeated every aspect of the research design (Polit & Beck, 2006).

It is difficult to estimate the effects of participating in the study on the actual responses given. We assumed that taking part in the study, being probed about late career planning and retirement may have had an effect on the data collection, in that, for those who had not started thinking of retirement, the interview may have triggered this process. Hence, informants may gradually have become more sensitive to the various challenges and issues related to late career planning and decisions and most likely became more mindful in their responses to our interview questions.

RESULTS

The results will be reported in two sections. First, we report the most important drivers and obstacles for prolonging working life or retiring at baseline (T1) when all interviewees were still at work (Table 1). Table 1 (columns 4 and 5) further indicates the distribution of the majority and minority position in the response pattern (N = 42). Second, we illustrate in five narratives how the complex retirement decision-making processes evolved over the next years (T1–T3).

Baseline (T1)

The general pattern was that interviewees were positive about continuing to work with their current employer and in their current positions, which most seemed to have mastered well. There was little discussion or interest in changing positions within the same employer. A few had already planned to bridge careers, and thus had a certain retirement plan from their current employer. Concerning bridge employment,

some planned to work full time and foresaw many years of continued work, whereas others viewed bridge employment as a smooth transition into retirement.

Table 1 summarizes the 14 categories that emerged from the content analyses (Methods section) of the 42 base-line interviews. These categories specify the drivers and obstacles in three domains (i.e., work, personal, and private life) that were identified from the literature (Introduction section) and are related to retirement decisions.

Reasons to continue working were multi-faceted. Regarding the work domain, most interviewees enhanced the importance of work content, and claimed that they liked complex job tasks in which they could use accumulated skills. A certain amount of demands made the job more interesting, illustrating the importance of work content for the decision to continue working. Only a few reflected on the possibilities of job crafting, and some had more flexibility than others did.

All employers had established HR policies to prolong older workers' careers; however, the degree of implementation seemed to vary across units and across managers. An interesting observation was that the same organization provided different work contexts, mediated through the line manager and the type of work, illustrating how leadership and organization can be either drivers or obstacles for prolonging careers. Additionally, while most workers seemed to appreciate HR policies (e.g., extra days off or extra pay), they were not cited as the main reasons why they wanted to continue working. All had extra holidays after age 62 and some worked reduced hours (80% or 90%). Although most interviewees claimed that they did not need such reductions in working hours, they appreciated these flexible HR tools.

At T1, some interviewees were too young to be affected by the actual HR tools aimed at older workers. Despite all the financial efforts by employers to prolong careers, leadership appeared to be a stronger driver. The most effective strategy seemed to be if their immediate supervisors appreciated older workers' efforts and kept their tasks interesting. This is not to say that HR policies aimed at prolonging older workers were perceived a waste, as they had symbolic value and signaled that the organization regarded older workers as a resource; nevertheless, the importance of work content emerged as a major driver along with the quality of the relationship between the older worker and the closest supervisor. Most had supporting colleagues and perceived the social climate to be rewarding.

Potential drivers and obstacles related to the personal and private domains were discussed in the interviews; however at baseline, the relative importance of these factors was not high, compared with drivers and obstacles related to the work domain. Interviewees reflected positively on the opportunities to develop competence within their current positions, along with maintenance of health and workability. As indicated in Table 1, only a few were pessimistic about their future health, and thus planned to retire while still healthy. This pessimism was not related to their current health, rather to experiences from friends or family becoming suddenly ill, hence reminding them of their vulnerability. Other topics discussed were the health and retirement status of their spouses for those who were married, and potential care needs of grandchildren or parents. At baseline, personal economy and personal pension earnings were discussed, but did not appear to be strong drivers or obstacles. A few mentioned that they had to work longer to increase their pension earnings, but this was not their sole reason for continuing working. Neither spouses nor grandchildren were perceived as obstacles to a prolonged working life.

Five Narratives (Repeated Interviews T1–T3)

N1: A merchant navy officer's bridge job.

The interviewee had served a lifelong career in the merchant navy. After mandatory retirement as a navy officer at the age of 60, the person was recruited to an onshore "bridge job" by an organization controlling vessels for fishery and civil transport. The job had varied skills and high tasks demands, including certification of old and new passenger vessels, unannounced inspections of foreign vessels visiting Norwegian harbors, process control of new vessels being built at shipyards inland and abroad, and routine control of fishing boats. A basic requirement was advanced social skills and technical Norwegian and English language skills.

At the outset (T1), s/he possessed experience-based command of the mechanical and technical structures onboard a ship and received training on relevant regulations and control systems. S/he regarded own experience and age as an advantage when entering vessels and initiating communication with the often younger merchant officers on duty. S/he recognized that s/he needed to stay fit in the late career to manage the physical demands of climbing the stairs and creeping into tanks onboard. To maintain the health, s/he started a personalized physical exercise program at a training center to reduce the risk of diabetes due to being overweight. Further, the technology on-board the vessels changed, and s/he had to gain new insights to meet the competence requirements. The work routines also changed, especially regarding computerized reporting, and s/he appreciated these changes:

I increasingly enjoy my work because we always learn something new. We get new tools and computer programs allowing us to bring our computers on-board and work offline with the report forms. The new systems are tailor-made by program designers 'shadowing us' at work. When back in the office, we can dock up the computer and upload the report to the head office, very efficient.

Initially (T1), s/he planned to retire at 65 years of age, which, at the time of the first interview, had become an "unofficial retirement age" in his organization. In the most recent interview (T3), the person acknowledged that s/he might continue in his job, as s/he was included in a "test group" as an "advanced user" of the new computer software, which s/he found interesting. He possessed good computer skills and attended courses, so s/he was reconsidering the timing of retirement. S/he enjoyed nine weeks of holidays due to the generous HR policy, and s/he received support from colleagues and the manager. However, s/he experienced personal conflicts between the good working conditions and passion for the work, and other priorities, such as calls for the competence as volunteer officer on-board local veteran boats, retirement dreams, and passion for sport fishing. Advice from a colleague, who retired at the age of 70 and also was passionate about his work, was still on his mind:

If I ever had known how many nice things I just never experienced because I stayed at work for so many years, I would have retired earlier... You must not postpone the retirement for too long, you may get ill and [be] unable to do all the things you wanted to.

The timing of retirement was also an issue in the relationship with a younger spouse who was still a wage earner. They had initially dreamed about early retirement in Thailand; however, now they had grandchildren and had decided that Norway was a beautiful country in which to live, so their new plan was to stay for four winter months in Thailand and the remaining eight months in Norway. S/he had no economic concerns as s/he drew on his sailor's pension, ordinary retirement pensions, and a good salary; thus, s/e stayed in his job with no immediate intention to retire.

N2: A job crafter

As part of the organization's Service Office, the interviewee was responsible for external and internal distribution of post (letters, documents, and parcels). Even though the organization decided in 2005 to change its communication into an electronic format, the flow of paper post and packages was still high. Insufficient computer screen size and inadequacy of computer software were reasons given, and some work required the staff to take notes in ways that were not possible while working on the computer. The organization still maintained a traditional archive of 8,000 shelf meters. However, in 2014, the copy and printer paper consumption was 30% of the 2005 level.

The work was mainly not physically demanding but required lifting and storing on high shelves, thus, it was more suitable for men than for women. The workflow was also uneven, and included some maintenance work that required climbing ladders. The post distribution required sharp attention to details and involved communication with the entire organization, thus involving him in a huge network. Moreover, packing goods to be sent via external carriers required unique competence, and s/he could not be replaced during an absence. S/he noted, "Placing 20 collies on a pall and wrap[ping] it up in a way that the external carriers accepted requires experience, and the girls at the front desk don't have a clue about how to do it."

The closest colleagues and manager were younger females. They had a good social climate with a humorous and supportive communication style, and s/he did not feel like an outcast in his work group just because s/he was older. On the negative side, frequent changes in computer software caused difficulties, mainly because the broad range of duties he was involved with did not allow him sufficient time to work in front of the computer.

During the first interview (T1), at age 62, it was evident that the interviewee enjoyed the work and the working environment, and s/he claimed that it was too early to start thinking about a full retirement. However, s/he had started planning the senior career. The main concern was being able to reduce the work hours gradually, to gain more spare time without losing too much of his income. The spare time was filled with "slow adventure" activities in the great outdoors, volunteer work with a youth organization, looking after the summerhouses, and taking care of older family members. Some of these activities required commuting long distances by car; hence, s/he needed time off.

The increase in spare time might be achieved through a combination of ordinary holidays, which amounted to 9 weeks, including extra vacation as part of the company's age friendly HR policy, and some weeks of unpaid leave. Added to this were working hours saved through the organization's flexible work-hours policy. S/he indicated that he would replace the loss of income from unpaid leave by drawing on his pension. The late career planning was dynamic, as the option of

drawing on pension was not clear to the person before the time of the second interview (T2).

However, these solutions were not all approved by the organization. It was difficult to replace the person for an extended period, and they feared that other staff might copy the partial pensioning, thus creating an unforeseen gap in the workforce. At the time of the third interview (T3), these obstacles still prevailed, even though his personal career plan was well in line with the organization's HR policy, albeit not falling precisely within its described alternatives. S/he now reflected upon retiring at 67; however, at the time of the interview, s/he had not yet mentioned this to his manager. Additionally, recent damage to the shoulder reminded the person of age-related vulnerabilities, and made the person aware of the possibility that he might one day be unable to complete the heavier part of the job. However, even if s/he retired, s/he was willing to be on call for limited projects. S/he had no plans to move back to his hometown, as s/he had his network and leisure activities established where s/he now lived.

N3: The ex-motor biker

The interviewee worked in the Archive Department of the organization. S/he had held this job since joining the organization five years before the first interview (T1). S/he praised her work environment, and especially enjoyed the social aspects and the relationship with her manager. The person had recently been through difficult times due to family problems, and felt grateful for the ways colleagues and manager had patiently helped the person to regain the mental well-being. S/he noted that the manager's support had been crucial for coping with the life events. This appreciation of the work environment continued through the second and third interviews.

The work itself, at the time of the second interview (T2), mainly involved computerized archiving of emails and other documents. New software was introduced for this purpose and, as nobody volunteered to be a "super-user," s/he took on the task and justified her choice by saying, "someone has to do it, and it may as well be my turn now." This status gave the person access to training courses and, in the end, s/he would be qualified to teach and support colleagues in using the software. S/he was limited by time constraints in learning the new software, and participated in the ordinary workflow, which was shared in ways that gave variability of tasks to the staff in the department.

Retirement was on the mind, and s/he mentioned the ages 65 and 67 years. Most likely, s/he would leave at 65 years of age when s/he would be entitled to withdraw full pension, but possibly s/he would continue working to the age of 67, both for economic reasons and for the value of being part of a work group and social entity. For a while, the retirement plans included moving back to the childhood hometown (T1-T2) and being closer to the old father. However, staying where s/he now lived implied a richer network and shorter proximity to the grandchildren. At this point in time (T3), ambivalence dominated, but rational thinking and advice from the son pointed toward enjoying old age in the new flat, which was well designed for older people. However, s/he was not feeling old yet, and had experienced no health changes during the last 10-15 years, except for feeling more tired after work. When comparing herself to the perception s/he had of the mother at the same age, s/he felt young. Women around 60 years of age were old in those days; the way they dressed and behaved was so different from now:

Walking in nature makes me feel good. I am exercising twice a week, jogging and walking (off-road) in the landscape, I color my hair and I am a wage earner, so different from what my mother did at the same age [...] I am afraid that the days will be long and boring without having a job.

S/he had also been a passionate motor biker some years ago, but s/he sold the bike for several reasons. S/he still kept thinking about buying a new one:

I get this feeling in spring when the motor bikes are back on the road. I wish I could afford it again, but I neither have the time nor the money needed, and the grandchildren and my lonely, old father take all available spare time.

However, the person was unwilling to reduce working hours to part time to take care of the family; work was a higher priority. During the third interview, s/he reported that s/he suffered from neck pain due to long hours in front of the screen, and had a new desk that was adjustable in height. The work group tried to establish a routine with physical exercise at work, and a training facility was available free of charge in the building. However, it was difficult to sustain training over longer periods.

S/he appreciated the HR policies that the organization offered. S/he welcomed the reduction in work hours and a small bonus; however, the person admitted that, when s/he claimed the extra free days, it reduced the total capacity of the workgroup, meaning more work for the colleagues, or alternatively, a backlog of unfinished work when s/he returned. S/he appreciated her salary, as the new flat s/he recently bought was more expensive than s/he had initially planned. Regarding retirement, s/he preferred to plan 1 year at a time, postponing retirement as long as s/he mastered the work, as it also meant a lot to her socially.

N4: Retiring with mixed feelings.

The interviewee had worked with the organization as a key accountant for 25 years at the time of the first interview (T1). S/he had a broad responsibility and controlled annual economic transactions worth about 100 million Euro. As s/he was the only employee controlling the department's finances, s/he felt the workload was high, and, although having mastered his job at T1 and T2, he felt it somewhat taxing and wanted to be demoted to another type of work with less responsibility and part-time employment. No such options were available, and he planned to retire between T2 and T3, at the age of 63. During his spare time, s/he looked for a part-time bridge job where s/he could use practical skills he had developed. S/he was open to either paid or volunteer work, in the latter case with a rescue organization, but had not begun this yet.

S/he was aware that retirement would terminate the social interactions at the workplace, and as this meant much for the well-being, it would be a reason to continue at work (T2). Moreover, the income would be less, as would the demands on his mental activity. Spending time on own boats and a cabin would replace some of the demands on the mental achievements and activities. He admitted that the workplace and the organization constituted a central part of the identity,

although s/he had resisted making the workplace his personal 24/7 project.

On the other side, s/he thought of the work pressure as a risk to his health—s/he was still in good health but feared that this favorable condition might not last forever (T2). S/he felt tired after work now, and wanted to spend more of his energy on the private life. The character of the work itself was also changing and, even though s/he still coped well with the job demands, s/he felt as if the pressure was increasing to an unpleasant level (T2).

The amount of work was increasing, and s/he felt alone with the complicated new systems for budgeting, accounting, and cost control; no customer contacts anymore, just the systems. S/he would welcome a replacement, preferably someone younger with another academic background and a new way of working, and s/he was willing to pass on knowledge to the extent that it was relevant. S/he was satisfied with the career, job experiences, and achievements (T2). S/he noted,

It has been up for discussion, as I cannot just leave the job without anybody to take over, and it requires a long process. My manager wants me to continue, but I try to explain that it will be a win-win position if I retire now.

The spouse was a wage earner who would continue in the job; thus, the person had no pressure at home either to retire or to continue working. There were also grandchildren who only occasionally needed a grandparent's care. The person's frugality allowed him/her to retire without straining the private life. During the second interview (T2), the same viewpoints were repeated:

Maximizing spare time to spend on the cabin, the boats, and grandchildren. I know it sounds like a cliché, but that is plan A. But I have also a son-in-law who wants to involve me in his company for paid part-time work, which might be interesting. A course on retirement and pension issues triggered my decision to retire. The course included topics like health and leisure time, and suddenly retirement became an attractive option to me. When the topic is brought up, one has to relate to it. It was very useful for me. It looks good now, but it might not be so nice in the end of the day.

A new candidate was being recruited by a professional recruiting company. For the interviewee, this reduced the ownership of the process, and s/he was less engaged in the upcoming change compared to previous recruitment processes where s/he played an active role. At the end of the day, the option to establish a personal relationship with the newcomer was decisive for his or her future success in the company.

At the time of the third interview (T3), the interviewee had retired. He was not engaged in paid work. S/he was surprised about this new condition:

I was out on my bicycle and I discovered lots of people working on their farms or driving company cars, and it felt odd in a way to be detached from the working life. It is important to be prepared for the transition. Indeed, I felt a kind of bad conscience as I felt I could have contributed more to the economy of the society.

S/he was doing volunteer work for a leisure boat organization and the housing community where s/he lived. In the spare time, s/he was cycling, exercising, skiing, bowling, playing cornet in a band, and taking the grandchildren on tours after school hours. S/he argued that retired people are younger these days, and may have a positive influence on their grandchildren. However, s/he missed the colleagues, and felt outside working life. S/he also thought about starting his own company to contribute more; for instance, accounting and filing income tax returns for individuals and small companies. S/he also enjoyed photography as a hobby. S/he planned a cycling excursion across England.

N5: From secretary to art gallery owner

The interviewee worked as a department secretary. During the first interview (T1), s/he indicated that the job was reduced from being a personalized central channel for all important information, to having only a depersonalized mailbox function for the department. The change was caused by an ongoing transfer of communication to electronic services combined with the centralization of job tasks to headquarters. Thus, s/he felt the job-task demand was diminishing and her job was gradually becoming redundant. S/he then realized that she might bridge careers by developing one of her/his hobbies, which meant starting an art gallery in the town. S/he also had an interest in becoming an author of books on organizational history. S/he was annoyed at the present situation and wanted clarification from the manager, who—according to the person—was not clear about the future of her position.

During the second interview (T2), these thoughts had become more crystallized while still revolving about the same issues. The timing of retirement was set to 62 years of age when s/he was first entitled to start drawing on her pension. At the time of the third interview (T3), s/he had retired, and realized the bridge employment dream.

DISCUSSION AND CONCLUSIONS

To the best of our knowledge, this is the first longitudinal, qualitative study to follow older workers over 3 years of their late careers with the intent of capturing their reflections regarding late-career and retirement planning and decision making. We proceeded in three steps: first, based on a literature review, we identified the eight main drivers and obstacles for retirement decisions, covering work, personal, and private domains. Next, we conducted 42 base-line interviews (T1) with preretirement employees, in which these drivers and obstacles were specified, yielding 14 sub-categories that play a role in retirement decisions. Baseline data suggests that the work domain is a stronger driver for continuing working than the personal and/or private domains. Finally, the role of these categories in the retirement decisions process is illustrated by five narratives following interviewees over three years (T1–T3; prior to and into retirement). These narratives reveal that retirement decision processes are complex and the reasons for continuing to work or retire are multi-faceted. The combinations of drivers and obstacles perceived by the older worker are unique to the individual and result from their work tasks, work environment, personal factors, and private domains. This study suggests that retirement decisions are dynamic, complex, and highly idiosyncratic.

Another important finding is that older workers appreciate high job-task demands and job-task variety, as it makes the job more interesting, and a reduction in such demands is a reason to retire. Some take on new and challenging tasks to develop their skills in their late careers.

Some feel that their relationships with their superiors are not good and, in such cases, we find that job-task demands and variety in particular are diminished. Many interviewees reported high learning demands, but also high degrees of mastery. This finding is in conflict with previous research, where managers have reported that older workers do not like to learn new things (e.g., [Furunes & Mykletun, 2005, 2010](#)).

In line with previous research, job characteristics ([Truxillo et al., 2012](#)) also are important, but not always decisive in relation to prolonging a work career. Leadership ([Einarsen, Aasland, & Skogstad, 2007](#)) and age management ([Ilmarinen, 2009](#)) also seem important in understanding late career decisions.

Further, we found that health is an important precursor for the decision to prolong working life. Despite general increases in life expectancies, [Brown and Vickerstaff \(2011\)](#) found that older workers experience health pessimism, which influences their decisions to retire early. In the current study, a few interviewees fit this category, for example, see N4 where his pessimism regarding health seemed to be an obstacle to continue working. Combined with his lack of part-time options, it became the main reason why he retired. Across interviews, health was a recurring potential obstacle to prolonged careers, expressed as, “I would like to continue, if my health condition allows me to.” This statement was not only made by workers who had serious but stable health conditions, but also by workers who were very healthy and felt younger than their calendar age ([Kooij et al., 2008](#)). We questioned whether this is health pessimism or a culturally dependent way of reserving the right to retire earlier than expected if circumstances change. Alternatively, this health proviso may also be realism; many referred to acquaintances who became very ill or died just after they retired, and hence, lost their opportunities to fulfill their retirement plans.

Spouses and families may be seen as potential obstacles to prolonging working life, as retired spouses may expect their partners to retire simultaneously ([Syse et al., 2014](#)), and grown children may expect their parents to spend time with their grandchildren. In this study, we did not find such coordination to be the main pattern, but continuing to work while waiting for the partner to reach retirement was mentioned in a few instances. On the other hand, some interviewees preferred to continue working because they could not foresee spending all their time at home with their partners. This latter reason was mentioned by both males and females. Although they enjoyed time with children and grandchildren, this did not have much influence on their decisions to retire, and some were explicit on giving priority to working instead of trying to attain a meaningful life by caring for their grandchildren. Furthermore, we observed that several female interviewees spent a lot of their spare time caring for old and sick parents at the expense of spending time with their children and grandchildren. This finding is in line with [Ellingsæter \(2005\)](#) who labeled them the sandwich-generation, as they are sandwiched between demanding children and needy parents. Due to population ageing, more people retire when their parents are still alive, which puts extra pressure on society.

Most studies on retirement report economics to be an important factor in the decision to retire. Here, we found economics influenced both the decision to continue and the decision to retire. Some females, in particular, entered working life later, and thus have less pension earnings, a situation that drives them to continue working. Additionally, there was a pension reform during the study period that allowed workers to draw on their pension while continuing to work. Some saw this

as a bonus to their salary, or used it to extend their holidays, whereas other wanted to save their pensions until their actual retirement. The potential effect of the pension reform needs further analysis.

Previous studies have reported low correspondence between retirement intentions and actual retirement behaviors (Henkens & Tazelaar, 1997; van Solinge & Henkens, 2009). A potential explanation for the low correspondence that emerged from this study is that the final retirement decision often is postponed by 1 year, every year, until the final months prior to retirement (In Norway, workers entitled to retirement can leave on short notice [1 month]). Not only is the decision postponed because employees like to continue, or because the decision felt scary and very definite, but also because workers wanted to be in control of the decision. This silencing of their decisions, even though it is a clear decision, is apparently to protect themselves, as some fear that expectations by the employer are reduced when the retirement decision is launched, and the employee is no longer considered an important resource to the organization. Only a few changed their opinions completely during the study period, retiring earlier than they wanted or planned. In these cases, low quality relationships with their closest superiors and lack of support seemed to be a recurring obstacle to continuing to work.

Taken together, these findings suggest that plans for late career and retirement decisions emerge and mature over the years prior to retirement. It is hard to pinpoint when reflections on late career and retirement emerge, but for many, turning 60 seems to provoke these reflections on late career opportunities. Because of the study design, we were able to follow interviewees over years, and discovered that those who reported they were not satisfied with their current situations had started to think about alternatives to full employment or transition to a bridge job or full retirement. This finding is in line with Ouwehand, de Ridder, and Bensing's (2008) model of proactive coping. Our study contributes to the understanding of the complex nature of older workers' late careers and extends our knowledge on the retirement decision process.

Because of the method applied, the conclusions from this study cannot be generalized. However, this study established clearly that older workers prefer demanding work that gives them opportunities for learning and competence development; this is more the rule than the exception. Reducing the range of tasks or taking away work tasks of the employee were seen as reasons to choose retirement. Second, late career planning and decision making are a complex framework with many idiosyncratic facets. Third, private life, mainly health and family relationships, play some role in late career planning and decisions; however, they should not be seen as obstacles to continuing to work. Hence, managers should address individual preferences and cooperate with their older workers to include personal development in the long-term planning of their late careers. Reduction in workload seems less important than stimulating learning and development within fields that the individual older worker finds feasible.

Limitations

Some sampling bias may exist, as the HR managers who recruited interviewees to the study may have chosen to recruit older workers who were known to be more talkative and willing to share their reflections. Further, some interviewees were more reflective, communicative, and approachable than others, and more time was therefore spent on their

interviews. Hence, their reflections may color the data. However, when aiming to explore a breadth of reflections, this factor is less important.

We recognize that the categorizations may not be equally applicable across all retirement contexts, whether or not a mandatory retirement system is in place. However, this recognition applies mainly to the relative importance of the different categories and not to the processes per se.

Practical Implications

The study shows the importance of individual preretirement planning programs instead of, or in addition to, collective or group-based approaches. At the practical level, consultants may use the categories that have been identified in this study when counseling individuals prior to retirement, to optimize the prolonged working life and retirement balance at individual levels.

Recommendations for Future Research

Our interview study has indicated that conceptualizing adjustment to bridge employment requires consideration of both the *dynamics* of the transition from full work to bridge employment along with the *maintenance* of successful engagement in work (Rudolph, De Lange, & Van der Heijden, 2015). Given that the notion of sustainable employability is predicated on maintenance and stability, it makes sense to pay practical attention from an HR point of view to predictors of such stability (e.g., sustained personal autonomy; Ford et al., 2000), along with predictors of change (e.g., dynamics in health status; Rudolph et al., 2015). Furthermore, it may also be important to focus more explicitly on the diversity among ageing workers and to employ diverse-friendly HR policies and practices.

This qualitative panel study should be replicated in different contexts, to explore the relative importance of diverse pension systems, retirement and bridge employment norms and to allow inclusion of a more diverse sample of older workers to be included. Moreover, it would be interesting to pay attention to the meaning of working for older workers (Baltes, Rudolph, & Bal, 2012), and how this meaning influence differences in retirement decision process. Future longitudinal studies should follow individuals into retirement, investigating the relationships between retirement intentions and behavior (Wöhrmann, Deller, & Wang, 2014), and exploring how the quality of the process is linked to later quality of life. In addition, postretirement retrospective studies could add valuable information about retirement decisions and consequences. This kind of research may become even more valuable in the future, as the pressure on public finances as a consequence of population ageing will necessitate an increasing share of late life workers. This will cause retirement decisions to become even more individualized in the future, and thus result in pronounced variations in such processes.

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