

**OUTCOMES OF BRIDGE EMPLOYMENT: A MIXED METHOD
EXAMINATION OF RETIREES' EXPECTATIONS AND EXPERIENCES**

By

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A Thesis Submitted to the School of Graduate Studies in Partial Fulfillment of the
Requirements for the Degree of Doctor of Philosophy,

Faculty of Business Administration

Memorial University of Newfoundland

Submitted May 2018

St. John's Newfoundland and Labrador

Abstract

There is a growing tendency among present day retirees to engage in bridge jobs before their final exit from the labour force; however, few studies examine the bridge employment experience from the perspective of the employees themselves. Although there is ample literature addressing the factors that contribute to the growth of bridge employment, minimal academic attention has been directed towards understanding the needs and expectations of actual bridge employees. This gap in literature needs to be addressed in order to design a workplace suited for the needs and abilities of this matured workforce. I conducted a mixed methods study among bridge employees to fulfill this gap and shed light on how workplaces can be more accommodative to yield the best potential of this employment arrangement.

In my first study, an online survey of 195 bridge employees, I found that people who engaged in nonstandard work had better life and work satisfaction. Additionally, bridge employees' perception of the fulfillment of the psychological contract by their organizations is associated with positive impacts on their satisfaction with life, marital adjustment quality, and key job attitudes.

In my second study, I conducted in-depth interviews with 26 bridge employees. I found that there is an association between retirees' motives for taking on bridge jobs and their expectations from these jobs. More specifically, bridge employees who were highly cognizant of life's limitations, both in terms quality of life as one ages and of life span in general, ensured bridge jobs complemented their other priorities in life. Their expectations and satisfaction in bridge jobs largely depended on relationships with co-

workers and on bridge employees' perceptions of organizational policy. Bridge employees who did not express the realization that life is limited, seemed to approach bridge jobs as a new phase of their career, and expected organizations to create opportunities for their skills to be utilized.

Utilizing the frameworks of psychological contract theory and socioemotional selectivity theory, my study provides important directions for successful recruitment and retention of bridge employees as well as for creating a supportive work environment for them.

Key words: bridge employment, psychological contract theory, nonstandard work, socioemotional selectivity theory, motives of bridge employment, expectations in bridge employment, experiences in bridge employment, grounded theory.

Definition of Key Terms

Affective Commitment	“When an employee stays with a particular organization because he or she shares its values and objectives, and feels a sense of loyalty” (Heery & Noon, 2008).
Baby Boomers	Generation born between years 1940-1960 (Kupperschmidt, 2000).
Bridge Employment	Bridge employment refers to work-force participation pattern of retirees, whereby they engage in full or part-time work after regular full-time employment and before complete withdrawal from labour-force (Wang et al., 2008).
Career and Career Change	Career is a series of full-time jobs or employment that individuals engage in throughout their work life (Jacoby, 1999; Feldman, 2007). Career change is, “entry into a new occupation which requires fundamentally different skills, daily routines, and work environments from the present one” (Feldman, 2007, p. 180).
Career Bridge Employment	Career bridge employment refers to employment in a profession consistent with the pre-retirement career (Wang et al., 2008).
Continuance Commitment	When an employee remains with a particular organization either because there are costs to leaving (loss of friends, loss of pension benefit, loss of familiar environment, etc.) that outweigh the benefits of taking a new job in a different organization, or because there is a lack of alternative employment opportunities. (Heery & Noon, 2008).
Co-worker Intimacy	Feelings of affinity and friendliness towards co-workers.(Warren, 2009).
Employment Status Congruence	“The extent to which people are working full-time, contract, or part-time by choice” (Loughlin & Murray, 2013, p. 529).
Generation &	“A generation is defined here as a "cohort group" that is born over a span of years—typically about twenty—and that shares

Generational Conflict	<p>characteristics, including some shared childhood and coming-of-age experiences, a set of common behavioral and attitudinal traits, and a sense of common identity” (“Generational Conflict”).</p> <p>“Generational conflict arises whenever the interests or ideals of one generation collide openly with those of another” (“Generational Conflict”).</p>
Incivility	"Low-intensity deviant behavior with ambiguous intent to harm the target, in violation of workplace norms for mutual respect. Uncivil behaviors are characteristically rude and discourteous, displaying a lack of regard for others" (Andersson & Pearson, 1999, p. 457).
Intention to Continue with Current Organization	How long a person plans to continue working for the organization they are working with now.
Job Satisfaction	“A pleasurable or positive emotional state resulting from the appraisal of one's job or job experience” (Locke, 1969, p. 316).
Job Type	Type of Job, specifically standard or nonstandard job, in which a person is engaged.
Life Satisfaction	“A global assessment of a person’s quality of life according to his (her) chosen criteria” (Shin & Johnson, 1978, p. 478).
Marital Adjustment	Accommodation of partners to each other at a given time on various conjugal issues (Locke & Wallace, 1959, p. 251).
Non-Career Bridge Employment	Non-career bridge employment refers to engagement in a job different to pre-retirement career (Wang et al., 2008).
Nonstandard Work	Work arrangement that does not adhere to the model of standard work as described below.
Normative Commitment	“When an employee remains with a particular organization because he or she feels obliged to do so due to pressure from others” (Heery & Noon, 2008).
Organizational Citizenship Behaviour	“Work behaviour that is discretionary and of benefit to an employing organization” (Heery & Noon, 2008).

Psychological Contract	“The term psychological contract refers to an individual's beliefs regarding the terms and conditions of a reciprocal exchange agreement between that focal person and another party” (Rousseau 1989, p. 123).
Standard Work	A work arrangement whereby “....a worker has one employer, works full year, full-time on the employer's premises, enjoys extensive statutory benefits and entitlements, and expects to be employed indefinitely” (Vosko, Zukevich, & Cranford, 2003, p. 16).
Socioemotional selectivity theory	When future time is constrained, emotion-related goals grow in importance. Emotional well-being takes priority over gaining new information. People engage in strategies aimed at optimizing well-being, especially decreasing the experience of negative emotions. Just as people select emotionally meaningful social partners over others because of the emotional satisfaction they derive from them, they direct their attention toward positive stimuli and away from negative stimuli in an effort to ensure well-being.” (Charles & Carstensen, 2009; p. 1579)

Acknowledgements

This thesis would not have been completed without the help, support and encouragement of my supervisors, Drs. Amy Warren and Travor Brown. Thank you for your never-ending patience, guidance, and mentoring. I am proud to have you as my supervisors. Not only are you accomplished academics, you are also wonderful human beings.

I would also like to thank my committee members Drs. Kathryne Dupré and Kara Arnold for their valuable input in the process I would also like to thank my professors in various courses for their support and advice.

My journey through the program would have been a very difficult one without the generous help and encouragement offered by my cohort members and my friends, Megan and Bui. Without you, it would have been difficult for an inexperienced person from a different part of the world to arrive at this stage. I also thank Heather for being there when I needed advice and encouragement. I would also like to thank Donna, Mekaela, Ken, Sherry, Mona and other friendly staff of the department. Special thanks to Dr. Dostaler, our Dean, for her co-operation and leadership.

I would like to thank my husband Swomitra for encouraging me to apply in the program. Apparently, he knew my inclinations better than I did myself. I would like to thank Uncle Chandan, Badal, Shyamol, Aunt Purabi, Rubi and Tandra. You are the reasons I have come this far in my life. I also thank my sisters and friends Mowri, and Mala, and my friend and sister Kanta, for their love and support. I thank my friends in St.

John's, Kaberi, Sameer, Rajib, Munmun, Sujan, and Mishu, who had helped my family and I feel at home, so far away from home. I thank Dr. Saha and his wife Ila Saha for their inspiration and encouragement.

I thank my brother Amitava and his wife Pratiti for their love, support and encouragement. I thank my little niece, Monami, for being my inspiration. I lovingly thank my son, Megh, who has survived (as there is no better way to describe it) not one, but two parents simultaneously doing PhD in two different fields. I believe this alone merit him for an award in patience and optimism. It is his bright spirit that kept me floating even in the direst of storms. I thank my daughter, Aarjya, for making the last year so fulfilling and beautiful. Most of all, I thank my Dad, whom I have lost almost 9 years back. Nobody would be happier than him to see me here. You always are my source of courage and inspiration and you are always with me.

I dedicate this thesis to my mother. It is her hard work, determination, and sacrifice that have enabled me to keep going. On several occasions, she left behind all her engagements and came to help me run the household so that I could continue my studies uninterrupted. She took care of my infant daughter as well as my son when I returned to my studies after giving birth. She always ensured we all had food in our belly and smiles on our face. This thesis would never be possible without her. I love you mom. When I count my blessings, I count you several times.

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Outcomes of Bridge Employment: A Mixed Methods Examination of Retirees' Expectations and Experiences

Chapter One: Introduction and Overview

Population aging, greying population and silver tsunami are only a few of the terms used to describe a demographic phenomenon whereby we see an increasing proportion of older people in the population (Brean, 2017; Das, 2015; “Getting to grips with longevity,” 2017). This trend is prevalent in almost every country in the world, with the most economically developed countries bracing for the largest impact (Alcover, Topa, Parry, Fraccaroli, & Depolo, 2014). While the United Nations (UN) hails this trend as a demographic success story, it also warns that population aging has implications for multiple socioeconomic factors, “including labour and financial markets, the demand for goods and services, such as housing, transportation and social protection, as well as family structures and intergenerational ties” (United Nations, Department of Economic and Social Affairs, Population Division, 2015, p. 1). The UN further warns that if affected countries do not plan and take proper action, achievement of sustainable development goals will be seriously hampered (United Nations, Department of Economic and Social Affairs, Population Division, 2015).

It is thus no wonder that headlines like “Census 2016: In a rapidly greying Canada, centenarians are the fastest growing segment of the population” (Brean, 2017); “Atlantic Canada faces 'perfect storm' of economic crises in 10 years” (“Atlantic Canada faces,” 2016); “Encourage seniors to keep working” (“Encourage Seniors to Keeping Working,” 2017); “For 'gear-shifting' baby boom generation, retirement means redefining

work, not stopping it” (McCue & Burgess, 2017); and “How the graying of America is stretching local tax dollars” (Olivio, 2017) repeatedly appear in North American press. There are also publications on “Age Rage,” or how the boomers are benefitting more from the economy than they contributed to in the form of pension and healthcare, and how this is increasing the burden of millennials by taking money away from education (see Cravit, 2012b; Frum, 2012; Macdonald, 2016; Moore, 2012). The following comment by David Frum (2012) illustrates this phenomenon:

“As they age, the pre-1960 cohorts will enjoy more benefits from government than they themselves ever paid for. They will draw more support from the post-1990 cohorts than they themselves paid toward their elders. And because so many of the benefits for the pre-1960 cohorts have been (and will be) financed by debt, the pre-1960 cohorts will be drawing support from the post-1990 cohorts for years to come.”

While most authors highlight how this demographic transition will disrupt social security systems and public welfare, a handful highlight how nations can yield dividends by utilizing and engaging this seasoned population of matured workers (e.g. “How workers aged 55 and older”, 2017; McCue & Burgess, 2017). Encouraging people to extend their work life beyond the typical retirement age is popularly advocated by these authors, for ensuring the utilization and engagement of this older population while reducing their dependency on social security systems.

Bridge employment is one way of extending work life (Wang, Zhan, Liu, & Shultz, 2008). Bridge employment refers to work-force participation pattern of retirees, whereby they engage in full or part-time work after regular full-time employment and before complete withdrawal from labour-force (Wang et al., 2008). It is relevant to note

that researchers have defined bridge employment as a transitional employment arrangement that occurs after regular full-time or career (Feldman, 1994; Wang et al., 2008). Consistent with this definition, I study people who have retired from a full-time job and taken another full/part-time job as bridge employees. Though self-employment after retirement is also considered as bridge employment, this study did not include retirees who have opted for self-employment after retirement.

Bridge employment is often categorized into two major types: career bridge employment and non-career bridge employment. Career bridge employment refers to employment in a profession consistent with the pre-retirement career, and non-career bridge employment refers to engagement in a job different to pre-retirement career (Wang et al., 2008). Since a career is a very dynamic and evolving construct, it is important to clarify the scope of a career for this study (Arthur, 1994). For my study, I refer to a career as a series of full-time jobs or employment that individuals engage in throughout their work life (Jacoby, 1999; Feldman, 2007). Also, I refer to career change as, “entry into a new occupation which requires fundamentally different skills, daily routines, and work environments from the present one” (Feldman, 2007, p. 180). An example of non-career bridge employment is a school teacher who becomes a customer associate at a retail store after retirement.

Research in bridge employment has gained momentum in recent years due to the anticipated retirement of aging baby boomers, who represent a large proportion of the labour force. Almost 3 out of 10 Canadians are members of the baby boom generation (Klassen, 2013). However, age is no longer an indicator of dependency on and retirement

from productive work. Improved health care provided by the state (e.g. sanitation, immunization, better treatment options), increased awareness of healthy living habits, and decreases in various life-threatening habits (e.g. smoking, drug and alcohol abuse) has prolonged the life expectancy of people in developed countries (Klassen, 2013). As a result, individuals can expect to live up to 20 years after the average retirement age of 60 (Baltes & Young, 2007).

These circumstances highlight important questions. What are the career trajectories and retirement pathways of present day retirees? Since they live longer, do they spend more years as passive recipients of pensions and inevitably push the elderly dependency ratio (number of retirees per working person) upwards (Alcover, et al., 2014)? This proposition seems less than feasible for many due to a number of national, organizational and individual factors of the economy.

On a national level, developed countries in North America, Asia, and Europe are contemplating a number of negative economic impacts caused by the retirement of baby boomers. In many countries, current workers' contributions help finance old-age entitlement programs (Feldman & Beehr, 2011). The projection of a disproportionate increase in retirees compared to the workers who fund these retirement entitlement programs threatens the feasibility of the system (Alcover et al., 2014). Additionally, popular media is swamped with speculation regarding whether funding for retirement and social benefits of such a large percentage of the population will deplete funds available for development activities (Cravit, 2012a). Also, the decreasing labour supply associated with baby boomers' exit from the workforce would compromise the economic growth

potential and deteriorate the overall standard of living (Kooij, Lange, Jansen, Kanfer, & Dijkers, 2011). Given these trends, the Organization for Economic Co-operation and Development (OECD) is urging its member nations to re-employ retirees as an immediate respite for restoring economic balance (Saba, 2014). Empowering this growing percentage of population with continued earning and spending power will create a larger consumer base of disposable and taxable income rather than a population dependent on social security and pension benefits (“How workers aged 55 and older”, 2017). A clear understanding of issues surrounding bridge employment is thus essential for policy-makers at national level.

From an organizational perspective, employers may experience labour shortages as a result of the retirements of baby boomers. For example, Simon D'Entremont, Deputy Minister of Nova Scotia's Department of Seniors suggests that “workforce participation overall will go down as more people retire than are joining the workforce” and thus plans to create “winning conditions” for older people to continue working (McCue & Burgess, 2017). Re-engaging retired people as bridge employees will facilitate the safe keeping of corporate memory and “intellectual capital” as well as the availability of a workforce considered to hold various positive work attitudes (Cravit 2012a, p. 109; Feldman & Kim, 2000).

At an individual level, employees are now faced with many challenges in planning their retirement (Alcover et al., 2014). Some countries (e.g., Canada and USA) have reformed their pension programs from defined benefit (where employees are promised a specified pension payout) to defined contribution (where the employer/sponsor of the

pension program sets a fixed amount of money each year towards retirement benefit of an employee). Defined contribution allows employees to take part in investing their retirement savings and assume the investment risk. Thus, retirees are unsure about how much money they are retiring with. In addition, research speculates that defined contribution system will deflate the pension fund of retirees (Butrica, Smith, Toder, & Iams, 2009; Cannon & Tonks, 2013). Moreover, fluctuation in real estate price has made the calculation of asset value at retirement very challenging (Feldman & Beehr, 2011). Health care costs are rising at a rate disproportionate to inflation adjustments in pension payments (Feldman & Beehr, 2011). Furthermore, the trend of starting families later in life, coupled with increased life expectancy, means that many retirees have to support children, as well as elderly parents, and/or partners (Loretto & Vickerstaff, 2015). For many retirees, these economic and social considerations make relying solely on pension payments to maintain their livelihoods challenging.

Because of these trends, research concerning post-retirement employment has increased. While abundant academic attention has been directed towards the various socioeconomic drivers of bridge employment, a dearth of research has focused on the retirees themselves. This is problematic as age bias and “lump of labour fallacy” pervade the minds of employers and employees. Age bias is a negative attitudinal orientation towards a specific group comprising of three components: cognitive (stereotypical beliefs about an age group), affective (feelings/emotions about the members of a certain age group), and behavioural (overt or covert discrimination) (Finkelstein, 2015, p. 14). Stereotypical beliefs about older workers (e.g., that they are reluctant to change, they

have reduced physical and cognitive capacity, they are less productive and increase organizational costs, and that they are less motivated) trigger discriminatory practices in the hiring and utilization of older workers (Appelbaum, Wenger, Buitrago, & Kaur, 2016; Karpinska, Henkens, & Schippers, 2011; Ng & Feldman, 2012).

The “lump of labour fallacy”, the belief that there are only finite amounts of jobs in an economy and thus, one group gets work at the cost of another (Walker, 2007), encourage beliefs like older generations need to move out (i.e., retire) to make room for younger generations. Also, when retirees engage in jobs, they are taking jobs away from younger generations. Such unfounded beliefs dampen the chances of older workers re-entering or remaining in the workforce.

Given this backdrop, more research needs to focus on bridge employees so that organizations can counteract the negative impact of the trends in recruitment and engagement of this group. There is not enough research to understand their overall experiences of bridge employees — taking into account the nature of jobs retirees engages in and their expectations from such jobs — in a wholesome manner. Both success stories (see McCue & Burgess, 2017) as well as the darker side of post-retirement work appear regularly in media (“We’re not lazy, we’re old,” 2017). Surprisingly, academic research delving into the experiences of bridge employees’ is largely non-existent. Research in the field of bridge employment is still pre-occupied with antecedents and motivational orientations leading to post-retirement work. Little attention is devoted to obtaining a comprehensive picture of the impact of bridge employment in

retirees' lives. My mixed methods research is inspired by the lack of research in this aspect of bridge employment.

To understand employees' expectations and experiences in bridge employment, I conducted mixed methods research consisting of an online survey and in-depth interviews of bridge jobholders. There are multiple approaches to mixed methods studies, including conducting the quantitative and qualitative concurrently or sequentially (Hesse-Biber, 2010). Also, there is the question of whether both the studies are concurrently conducted to achieve a comprehensive understanding or one of the methods is deployed in service of the other (Creswell, 2003). I employed the methods sequentially with the quantitative part of my research preceding the qualitative part. Though it is popular practice among researchers to conduct the exploratory or qualitative study first, this approach was not appropriate for my research. The quantitative study guided the focus of my qualitative research. As I have noted, current literature does not provide us with adequate information on bridge jobholders. And since the life and work experience of this matured population is bound to be expansive, I did not want to go into the field (for my qualitative interviews) without a broad understanding of the realities of bridge jobholders. In a mixed methods study design, a researcher can decide to conduct a "...quantitative study first in order to examine its results as a way of generating new research questions that can be addressed in a follow-up qualitative study" (Hesse-Biber, 2010, p. 66).

Greene, Caracelli, and Graham (1989) suggested five justifications for combining qualitative and quantitative research, namely: triangulation or convergence of results from different methods; complementarity or seeking elaboration from a method with data

gained from another one; development or use of one method to guide the development of the other one; initiation or seeking discovery of contradiction between data collected from two methods; and expansion or seeking to extend the breadth and depth of knowledge by employing multiple methods. In my research, the findings of my quantitative method helped develop proper questions for my interview. On the other hand, the findings of the qualitative study helped me further my understanding of the data of the quantitative research. However, Bryman's (2006) content analysis of 232 articles suggests that researchers often do not think through the reasons behind pursuing mixed methods studies and they seldom list the justifications of mixing methods properly. One of the findings of his analysis shows researchers who have done exceptional work in mixed methods studies often put forward distinct research questions indicating their purpose for each study. I take a similar stance and describe each study separately with distinct research questions and purposes where applicable.

In chapters two and three of my paper, I detail the quantitative and qualitative studies (respectively) undertaken for this research. Each of the chapters has an introduction, literature review, research question or hypothesis, detailed description of methods and analysis, and lastly, a chapter discussion. I also mentioned the limitations of each study in the corresponding chapter and suggestions regarding direction of future studies. Chapter four summarizes the findings of each of the studies, lists major takeaways from this research, and presents a general conclusion.

Chapter Two: Study One

Changes in the demographic landscape described in the previous chapter are forcing people to re-define retirement and re-assess the balance between their working lives and the length of their retirement (Engelhardt, 2012). Consequently, earlier concepts of work and retirement as opposite ends in a continuum no longer hold true; retirement is now seldom a single event, but rather a process that older workers undertake in their transition through the work-life cycle (Shultz & Wang, 2011). Specifically, in demographic transition mentioned earlier, economically developed countries are looking for ways to delay retirement and retain the older workforce, and bridge employment is one way to do this. In this study, I focused on providing an improved understanding of the outcomes associated with bridge employment.

Member countries of the OECD are initiating policies to delay retirement and facilitate re-engagement of retired employees in the workforce (Ulrich & Brott, 2005). In most developed countries, retirees often return to some form of employment. For example, the rate of unretirement in the United States is 26% (Maestas, 2010), 38% in Australia, (Griffin & Hesketh, 2008) and 22% in Canada (Schellenberg, Turcotte, & Ram, 2005). Consequently, academic literature has paid increased attention to various facets of bridge employment since the late 1990s (Rudolph, Lange, & Heijden, 2015). However, researchers have largely concentrated on the antecedents that predict bridge employment engagement and the motives of retirees who engage in bridge jobs. Research examining the impact of bridge employment on the life and work outcome of bridge jobholders is

rather scarce (Beehr & Bennett, 2014; Rudolph et al., 2015; Taneva, Arnold, & Nicolson, 2016).

Understanding employee's experiences in bridge employment is important from socioeconomic, organizational and individual employee perspectives. On a socioeconomic level, older people will constitute larger percentages of the world's population: "(b)etween 2015 and 2030, the number of people in the world aged 60 years or over is projected to grow by 56 per cent, from 901 million to 1.4 billion, and by 2050, the global population of older persons is projected to more than double its size in 2015, reaching nearly 2.1 billion" (United Nations, Department of Economic and Social Affairs, Population Division, 2015, p.2). Given these trends, it is possible that a substantial portion of this older population will be engaged in some type of bridge job and their experiences in bridge employment will be an important component of their well-being (Alcover et al., 2014; Bal, Kooij, & Rousseau, 2015; Shultz & Adams, 2007). Thus, a thorough understanding of the outcomes of bridge employment will help ensure socioeconomic welfare of not only the older people, but also the nation as a whole.

On an organizational level, a sizable majority of the potential labour pool will soon consist of prospective bridge jobholders. Studies have shown that employers will need to customize their policies to harness the best possible outcome of this older employee pool (Armstrong-Stassen, 2008; Armstrong-Stassen & Ursel, 2009; Taneva et al., 2016). Moreover, as noted by Beehr and Bennett, (2014), the expectations and adjustment processes of bridge employees are often unique and warrant special attention.

As such, it will be important for employers to better understand the adjustment process and how expectations of bridge jobs affect work outcomes.

From an individual employee point of view, a recent study by AARP (AARP is USA's largest non-profit, organization dedicated to Americans 50 and older, www.aarp.org) noted that experiences of retirees are often unexplored as they go through important transitions of career, retirement, and re-employment (AARP, 2014). Bridge employees encounter a number of barriers including ageism, obsolescence of skill, lack of support in searching for jobs (Alcover et al., 2014), and risk of being trapped in low-quality "ghettoised" jobs that do not take into account their motives, needs, and aspirations (Armstrong-Stassen, 2008, p. 49). However, as few scholars have examined the outcomes of such hardship from the perspective of the bridge employees, Bal et al. (2015) call for an examination of the psychological aspects that shape the adjustment of these matured employees in their work life. I responded to that call by examining the unique psychological expectations of bridge employees and the effect of such expectations on their work and life outcomes. I believe that understanding the motives of retirees will mitigate ageism and improve employment relationships related to bridge employment.

The study of motives and employment outcomes in the context of bridge employment differs from the study of the employees within a regular employment context. For example, these employees: (1) are past middle age (Alcover & Topa, 2014; Feldman, 1994; McNamara et al., 2013); (2) have extensive experience in a previous career; (3) have passed through a transition period in their work life in the form of

retirement; and (4) have taken steps to assume new work roles following the retirement transition.

The purpose of this first study is to shed light on experiences in bridge employment taking into account the types of jobs retirees engage in as well as their inherent expectations from bridge jobs. Bridge employees often come across various challenges in gaining and performing in a desired job. In addition, there is a common assumption that bridge employees are primarily engaged in short term contracts (Cahill, Giandrea, & Quinn, 2012, Zhan & Wang, 2015). However, very few studies actually test this assumption (for exception, see Cahill et al., 2012; Henkens & van Solinge, 2014). In this paper, I tested this assumption with survey data collected from bridge jobholders. I also looked into whether engagement in standard or nonstandard work has any bearing on bridge employment outcomes. Apart from the type of jobs bridge employees engage in, I also looked at their expectations from work.

In my research, I assumed that the life stage and the work-retirement-work transition of retirees who enter in bridge employment may shape their work-related expectations. For example, in a qualitative study by August (2011), the author revealed that female bridge employees often looked for better work-life balance after retirement. Similarly, nurses in Nobahar, Ahmadi, Alhani, and Khoshknab's (2015) research expected their post-retirement work hours to be more flexible after working for a long period of time in a stressful job such as nursing. Such expectations, if unmet, have the potential to shape how bridge employees psychologically construe their life and work-related outcomes. To understand the impact of (un)fulfillment of such job specific

expectations of retirees, I utilize the framework of psychological contract theory (Rousseau, 1995) to understand whether fulfillment of work-related expectations has impacts on life and work outcomes of bridge jobholders. A detailed description of the theory and the related tenets are provided in the literature review section that follows.

This study uniquely contributes to the field of bridge employment in a number of ways. Firstly, I conducted research on bridge employees; whereas, most of the existing studies use archival data collected for different purposes (Pengcharoen & Shultz, 2010; Topa, Alcover, Moriano, & Depolo, 2014; Wang et al., 2008). Secondly, I addressed an aspect of bridge employment literature, namely the impact of bridge employment on the people who engage in such jobs, that has received little academic attention (Armstrong-Stassen, 2008; Beehr & Bennett, 2014; Rudolph et al., 2015). Thirdly, I studied this experience taking into consideration the uniqueness of this workforce within the framework of an established theoretical framework. Lastly, I studied the impact of engaging in nonstandard work after retirement.

2.1 Literature Review

As I will show in my review of the literature, research on bridge employment is presently unevenly distributed as some topics (e.g. antecedents and motives of bridge employment) which have received a great amount of attention, while other topics (e.g. type of jobs bridge employees engage in, outcomes of bridge employment, and the employment experience of bridge employees) remain under-explored.

2.1.1 Bridge Employment

Bridge employment is often conceptualized as an opportunity for a successful transition to retirement for older workers (Boveda & Metz, 2016; Wang & Wanberg, 2017). Research in bridge employment is comparatively rich in the area of antecedents and motives of bridge employees. For example, Wang, Penn, Bertone and Stefanova (2014) developed a taxonomy of antecedents of bridge employment where they suggest that three major factors influence bridge employment participation: (1) the individual level (e.g. age, education, health etc.); (2) the organizational or family level (e.g. previous work experience, family situation); and (3) the broader economic level (e.g. labour market and cultural norms). In addition to circumstantial factors summarized by Wang et al. (2014), scholars have identified several motives that contribute to unretirement decision of retirees, including the need to: meet current and future financial challenges, remain active physically and mentally, share experience with younger generations, maintain work identity and a social network, grow and prosper in one's career, and expand one's skills and competencies (Armstrong-Stassen, Schlosser, & Zinni, 2012; Kerr & Armstrong-Stassen, 2011; Kim & Feldman, 2000; Maxin & Deller, 2011; Templer, Armstrong-Stassen, & Cattaneo, 2010; Wang et al., 2008).

Apart from these antecedents, another aspect of bridge employment receiving academic attention includes the impact of bridge employment on retiree's health and well-being. In general, bridge employment is associated with better physical and psychological health of retirees (Nobahar et al, 2015; Zhan, Wang, Liu, & Shultz, 2009); however, one study by Doan, Copeland, Brown, Newman, and Hudson (2014) revealed

that bridge employees reported higher instances of musculoskeletal discomfort compared to their fully retired counterparts.

Another stream of research in bridge employment addresses the job searching nature of retirees. Adams and Rau (2004) studied job seeking behaviour among 199 retirees and revealed that job seeking pattern in bridge employment is unique and is often affected by demographic variables (e.g. gender, income, age), self-evaluation, and social support of retirees seeking bridge employment. Additionally, according to current findings, organizations that provide customized human resource (HR) deals, development opportunities, and support for older-workers are able to attract and retain retired employees (Armstrong-Stassen, 2008; Armstrong-Stassen & Schlosser, 2008; Bal, De Jong, Jansen, & Bakker, 2012). Last but not the least, research has established that bridge employment is increasing and becoming a common career transition phase all over the world, however, research in this field is still in the early stages of development (Alcover et al., 2014; Bal et al., 2015; Beehr & Bennett, 2014).

With the growth of bridge employment, the number of people working through their 60s and 70s has increased and is expected to continue to increase in the future. This trend calls for greater attention by organizations in ensuring workplaces are accommodating and motivating for an age-diverse workforce (Fisher, Truxillo, Finkelstein, & Wallace, 2017). However, research in the field of bridge employment is under-developed as it seldom deals with the perspective of the retirees themselves, which is counter-intuitive as retirees are one of the central parts of this employment arrangement. Current research shows that as people get older, they prioritize

psychological well-being more (Bal, Lange, Jansen, & Van Der Velde, 2013; Carstensen, 1995). Nonetheless, although bridge employment by definition concerns older people, studies in bridge employment largely ignore impact of such jobs on the psychological well-being of retirees. In order to fill this gap in literature, I looked into two constructs considered important for psychological well-being: life satisfaction and marital adjustment quality (Diener, Emmons, Larsen & Griffin, 1985, Schmitt, Kliegel & Shapiro, 2007).

Another gap in literature, which may become problematic in the backdrop of wide-spread stereotypes surrounding older workers, is the lack of research on job attitudes of bridge employees. Since bridge employees belong to two groups (older workers and retirees) which are susceptible to stereotypes and biases, it seemed important to study job attitudes in the context of bridge employment. Therefore, I looked into job attitudes (job satisfaction, commitment, turnover intention, propensity towards organizational citizenship behaviour) of people currently engaged in bridge employment.

Lastly, I looked into components of social relationships in workplaces because of two reasons: (1) current research indicates that congenial social relationships are not only a key driver of bridge employment (Templer et al., 2010), but are also highly valued by people at older ages (Carstensen, 1992); and (2) because of the prevalence of stereotypes regarding older workers, intermixing of multiple generations at work, and lump of labour fallacy described in Chapter 1 of this study, bridge employees risk facing generational conflict and incivility at work places (Dencker, Joshi & Martocchio, 2007; Finkelstein, 2015; Walker, 2007). Thus, I looked into co-worker intimacy, generational conflict, and

workplace incivility to gain a complete understanding of outcomes of bridge employment in retirees' lives.

However, it is difficult to study the outcomes of bridge employment without context. Therefore, I chose two pertinent contextual aspects to study the outcomes of bridge employment that are not only closely related, but also very timely: nonstandard work and fulfillment of the psychological contract. The next sections of my literature review will narrate why these aspects are relevant. This will also lead to the development of the hypotheses of my study.

2.1.2 Nonstandard Work

Statistics Canada defines standard work as an employment model whereby “....a worker has one employer, works full year, full-time on the employer's premises, enjoys extensive statutory benefits and entitlements, and expects to be employed indefinitely” (Vosko, Zukevich, & Cranford, 2003, p. 16). Employment models that differ from the standard are termed as nonstandard employment. Nonstandard work has been described in the academic and practitioner literature as: “(a)lternative, non-traditional, market mediated, vulnerable, contract, freelance, e-lance, contingent, disposable, temporary, nonstandard, and telecommuting” (Ashford, George, & Blatt, 2007, p. 68). The meaning of nonstandard work varies depending on the multiple ways job contracts are devised in different countries. The United States Department of Labour defines nonstandard workers (popularly termed as contingent workers in the United States) as people who do not expect their employment to last for an indefinite time (“Contingent and Alternative

Employment Arrangements, February 2005,” n.d.). Traditionally, women, minority groups, and young workers have constituted a large portion of the nonstandard workforce (Cranford, Vosko, & Zukewich, 2003; Vosko, et al., 2003). However, since the 1980s retirees have made a quiet and steady passage into nonstandard employment through returning to work or bridge employment. One explanation for this trend is that retirees have historically found it difficult to re-enter the job market after retirement, and it is even harder for them to start a new career in standard full-time employment (Adams & Rau, 2004).

Bridge employees often find themselves in a disadvantaged position in securing desired jobs because of the prevalence of negative age-related stereotypes among employers. Age discrimination is the most widely experienced form of discrimination in Europe; it is also prevalent in North America (AARP, 2014; Taneva et al., 2016). This may be due to negative perceptions of productivity of older workers. Employers often negotiate work contracts based on the anticipated productivity of prospective employees. Dalen, Henkens, and Schippers (2010) found that two aspects underlie the perception of productivity: stereotypes about hard qualities (qualities believed to directly contribute to performance, namely, physical and mental capacity, adaptability, acceptance, and eagerness to learn new process and technology); and stereotypes about soft qualities (qualities, though not unimportant, but ancillary to performance, namely, commitment, reliability and composure).

It is commonly believed that the advantage of older people over younger people is in their soft skills (Dalen et al., 2010). However, in negotiating job contracts, hard skills

take prevalence over soft skills, meaning that older people often find themselves in a disadvantaged position. Even when they are hired, studies show that retirees are seldom the preferred first choice of employers and employers expect them to accept lower salaries when entering into a job contract (Loretto & White, 2006; Oude Mulders, Henkens, & Schippers, 2015). Despite the fact that organizations have policies against age discrimination, these policies often do not translate downwards to the line managers and HR managers who play vital roles in selection and recruitment (Loretto & White, 2006). Thus, retirees seeking bridge employment may not be able to gain full-time employment and may be confined to nonstandard work.

Adams and Rau (2004) posited that retirees who seek full-time employment after retirement are often trying to re-establish their career and seek jobs that are relatively higher level and thus difficult to attain. Many researchers assume that retirees tend to come back as nonstandard workers (see Cahill et al., 2012; Doeringer, 1990; Loretto & Vickerstaff, 2015; Shultz, 2001; Zhan & Wang, 2015). However, to my knowledge, this assumption is seldom empirically tested. In my study, the answer to the following research question seemed relevant for contextualizing the hypotheses of interest:

Research question: Are bridge employees primarily engaged in nonstandard work?

Current research asserts that nonstandard work can have a significant impact on the life satisfaction and wellbeing of employees. On one hand, some researchers argue that nonstandard workers are at higher risk of diminished satisfaction and well-being

(Quesnel-Vallée, DeHaney, & Ciampi, 2010; Virtanen et al., 2005). On the other hand, others have concluded that contract type per se is not sufficient to explain differences in psychological well-being. According to this school of thought, nonstandard workers may have better or equal life satisfaction and psychological well-being (compared with their counterparts having standard work contracts) depending on types of nonstandard contracts and sociodemographic conditions of the people engaging in such contracts (Dawson, Veliziotis, & Hopkins, 2017; De Cuyper & de Witte, 2008; Gracia, Ramos, Peiró, Caballer, & Sora, 2011).

The key to understanding the intricacies of this issue lie in understanding the priorities and aspirations of the person accepting the job offer. For example, a qualitative study by Cooke, Donaghey, and Zeytinoglu (2013) revealed that depending on the type of location people lived in (rural/urban) and their stages of life, some people preferred nonstandard work as it allowed them to prioritize other demands (related to family) of life. Similarly, other qualitative studies on post-retirement work also highlighted the need for flexibility in bridge jobs to spend more time with family members (August, 2011; Nobahar et al., 2015). Though marital satisfaction is one important aspect of post-retirement well-being (Wang et al., 2014) to my knowledge, no empirical research has examined such impact in the bridge employment context. My first hypothesis looks into impact of job type (standard/nonstandard work) on psychological well-being of retirees.

Hypothesis 1. Job type in bridge employment will be a significant predictor of: a) life satisfaction and b) marital adjustment quality (for married people).

In addition to psychological well-being, nonstandard work also has effect on the job attitudes of employees. Nonstandard work is generally perceived as a work arrangement founded on uncertainty relating to employment security, work terms, job location, job requirements, even supervisors and co-workers (Ashford et al., 2007). Such workers face numerous challenges and disadvantages. Relative to employees in standard work, they are often employed in mundane, hazardous jobs, and/or jobs with little or no prospect of career progress (Boyce, Ryan, Imus, & Morgeson, 2007); receive lower return on their efforts and skills (Krausz & Stainvartz, 2005); are out of the core social circle in an organization (Silla, Gracia, & Peiró, 2005); get limited or no access to training and development opportunities, have little prospect of career progression with an employer, hold lower ranks, and are often subject to mistreatment and ostracism in workplace (Wilkin, 2013). In summary, the negative job experiences of workers in nonstandard arrangements are well documented.

Scholars have found that some people deliberately engage in nonstandard work because it allows them to strike balance among various facets of life by taking advantage of the flexibility, lower work demands and lower commitment in such work (Cooke et al., 2013; Cooke, Zeytinoglu, Agarwal, & Rose, 2008; Loretto & Vickerstaff, 2015). Not surprisingly then, research findings on employee attitudes and work-outcomes in nonstandard work is mixed (Boyce et al., 2007; Broschak, Davis-Blake, & Block, 2008; Cooke et al., 2008). While there are studies that put universal labels on nonstandard workers as less satisfied, less committed and less prone to undertake extra-role behaviour like organizational citizenship behaviour (OCB) (for example see Coyle-Shapiro &

Kessler, 2002 and meta-analysis by Wilkin 2013), there are also empirical studies reporting that nonstandard employees can have positive attitudes towards their job (Cooke et al., 2008; Wooden & Warren, 2004). My second hypothesis is designed to understand whether engagement in standard/nonstandard work has significant impact on job attitude of bridge employees

Hypothesis 2. Job type in bridge employment will be a significant predictor of: a) job satisfaction b) commitment c) organizational citizenship behaviour d) intention to continue working with current organization.

Research claims that many retirees come back to work for the social interactions, or interactions with co-workers and other parties (Armstrong-Stassen & Staats, 2012, Dendinger, Adams & Jacobson, 2005; Mor-barak, 1995). Disagreeable relationships and lack of camaraderie at work can have negative impact on retirees' well-being. Employees in nonstandard jobs often feel isolated or ostracized in workplaces (Boyce et al., 2007). Thus, I tested whether bridge employees in nonstandard jobs get the opportunity to socialize at their workplaces. Just as nonstandard jobs are popularly believed to be "bad jobs," nonstandard workers are stereotypically taken as having lower skills, competencies and inferior work ethics (Boyce et al., 2007). These stereotypes partially explain the fact that nonstandard workers are not always the "in-group" within the workplace. They are also at risk of being "the target of devalued treatment" (Boyce et al., 2007, p. 5). Consequently, I also examined workplace incivility perceived by bridge employees engaged in nonstandard work. Since bridge employees are older employees who often re-enter a workforce predominated by younger generation, I looked into the perception of

generational conflict as it is expected to exacerbate in workplaces with the intermixing of different generations of employees with different work ethics (Lyons & Kuron, 2014; Twenge & Campbell, 2008). Hence, my third sets of hypotheses is:

Hypothesis 3. Job type in bridge employment will be a significant predictor of: a) co-worker intimacy b) generational conflict c) workplace incivility.

Although an important factor, type of job may not be enough to provide a comprehensive picture of bridge employment experience. Since bridge jobholders are matured workers with elaborate career histories, their expectations can also affect their adjustment in bridge employment (Rudolph et al., 2015). However, very few studies examine the intricacies of post-retirement employment expectations. Ulrich and Brott's (2005) research on bridge employees revealed that retirees had specific expectations from their bridge jobs, namely it was important that the job, "provided meaningful use of time, filled their time, gave them a say, kept them connected to their career, or met their financial needs" (p. 164). Feldman and Kim's (2000) study conducted more than two decades ago posed a grim view of the bridge job experience. The four major themes that emerged out of their interviews with bridge employees who returned to organizations where they had been full-term employees were: they felt out of the loop, that their accomplishments were negated, that there was a deterioration of work conditions, and that they were under-employed and underutilized (Feldman & Kim, 2000, p 18-19). Interestingly, retirees who went to work for a different organization had better experiences, specifically, "star treatment" and "increased income" were two themes that emerged from analysis of their qualitative data (Feldman & Kim, 2000, p. 19-20).

These contradictory findings raise the question of whether the differences in experience can be attributed, at least partially, to the fact that retirees employed by pre-retirement organizations had expectations different than retirees who went to a new organization because they had a shared history. Considering retirees bring a life's worth of experience, it would not be surprising if their expectations differ from those who are fresh recruits. If the retirees return to the same organization, they may not view their bridge job as a new contract but rather see it as a continuation of their previous career and status. Even if they accept a position with lesser pay and a lower designation, they might expect the same respect and authority they had received before.

On the other hand, employers might have a different perspective. When designing job contracts, employers usually take into account only the current work demands, not the additional experiences and shared work history of the bridge employee. Employers might expect the retirees to comply with the new situation, irrespective of their history with the organization. For example, from the employer's perspective, if a retiree is re-hired in a contractual position with lesser pay and possibly lesser authority, the employee may not be justified in expecting equal access to resources and information. Thus, even without any deliberation by the employer, retirees may feel betrayed, disappointed, and undervalued due to their unspoken expectations. One specific theory that taps into the unspoken expectations of reciprocity between parties is the psychological contract theory.

2.1.3 Expectations of Bridge Jobholders and the Psychological Contract Theory

According to Rousseau (1989, p. 123) “the term psychological contract refers to an individual's beliefs regarding the terms and conditions of a reciprocal exchange agreement between that focal person and another party.” Psychological contracts can vary in scope subject to employees’ pre-employment outlooks about employers, their job-related experiences, and the overall organizational factors surrounding them. Such contracts are shaped by unique perceptions of an individual due to his/her distinctive interpretation of the communication and events. Though not mutually shared in the same way, psychological contracts tend to have underlying expectations of reciprocity, where both parties agree that commitment and contributions made by one party obligates the other party to return the favor (Rousseau, 2001). Psychological contracts are different from general expectations held by parties, in that: “psychological contracts involve an element of trust, a sense of relationship, and a belief in the existence of a promise of future benefits that one party has already "paid for" (reciprocal obligations)” (Rousseau, 1989, p.128).

Empirical research has failed to make a concrete and exhaustive list of psychological contract dimensions, which can be problematic, particularly considering the complications of today’s working life (Isaksson, De Cuyper, Bernhard Oettel, & De Witte, 2010). In general, research in this area considers a transactional-relational dichotomy in delineating the dimensions of psychological contracts (Isaksson et al., 2010; Scheel & Mohr, 2013). In particular, “transactional contracts are composed of specific, short-term, and monetizable obligations, entailing limited involvement between the parties, and characterized by self-centred attitudes of the parties involved” whereas “a

relational contract encompasses broad, long-term, socioemotional, open-ended obligations, a group-centred attitude, and is based on loyalty and support” (Scheel & Mohr, 2013, p. 391).

When employees perceive that the employer is failing to live up to the expectations that form the psychological contract, they experience a breach of the psychological contract (Robinson & Morrison, 2000). Cassar et al. (2016) established that such perceptual breaches can take five forms: (1) delay in delivering the entitled benefit; (2) difference in magnitude of what is promised and what is delivered; (3) difference between type of benefit promised and the type that is delivered; (4) perception of inequity in benefit provided compared to others in the organization; and (5) imbalance in exchange or perception of employees that their contribution exceeds compensation they receive from organization.

Breach or under-fulfillment of the psychological contract has negative impacts at both the individual and organizational level. Psychological contract breach has been found to negatively affect individual employee’s well-being. Perception of a psychological contract breach is associated with emotional exhaustion, job strain, and depressive mood at work (Gakovic & Tetrick, 2003; Johnson & O’Leary-Kelly, 2003). Fulfillment of the psychological contract has also been found to have a significant association with life satisfaction (De Cuyper & De Witte, 2006). Although I did not find any study that directly tests the spill-over effect of the psychological contract fulfillment on marital adjustment quality, there is evidence to suggest that contract breach spills over into family life and can often aggravate work-family conflict (Jiang, Probst, & Benson,

2017; Sturges & Guest, 2004). My fourth hypothesis looks into impact of psychological contract fulfillment on well-being of retirees:

Hypothesis 4. Psychological contract fulfillment in bridge employment will be a significant predictor of: a) life satisfaction, b) marital adjustment quality (for married people).

Fulfillment of the psychological contract can have significant impact on job attitudes. Rayton and Yalabik (2014) posited that a violation of a psychological contract affects work engagement through its impact on satisfaction and well-being. In addition, breaches of psychological contracts have negative outcomes for both individuals and organizations. Research demonstrates that a violation of a psychological contract affects a number of attitudes, including job satisfaction, commitment, organizational identity, organizational trust, civic virtue in the job, and perceived quality of leader exchanges (Bao, Olson, Parayitam, & Zhao, 2011). Violation of a psychological contract also influences behavioural outcomes like intentions to look for other jobs, intentional negligence of job duties and responsibilities, willingness to engage in extra-role job behaviours, job performance, and absenteeism (Johnson & O’Leary-Kelly, 2003; Lambert, Edwards, & Cable, 2003; Lester, Turnley, Bloodgood, & Bolino, 2002; Turnley and Feldman, 2000).

The findings of several studies suggest that older people, relative to younger people, react less severely to contract breaches (Bal et al, 2013; Bal, Lange, Zacher, & Van der Heijden, 2013; Bal, Jansen, van der Velde, Lange, & Rousseau, 2010; Bal &

Smit, 2012). However, some scholars claim that using age as an umbrella term to understand the impact of the psychological contract breach is a superficial approach (Bal et al., 2010; Lange, Bal, Van der Heijden, de Jong, & Schaufeli, 2011). Older workers' attachment to work, future plans, willingness to thrive, and perceived job relevant expertise determine their reaction to (un)fulfillment of the psychological contract rather than age per se (Bal et al., 2015). My next hypothesis probes into what impact (if any) the fulfillment of the psychological contract might have for bridge employees.

Hypothesis 5. Psychological contract fulfillment in bridge employment will be a significant predictor of: a) job satisfaction b) commitment c) organizational citizenship behaviour d) intention to continue working with current organization.

Literature is divided in terms of whether psychological contract breaches spill over to relationships with co-workers. Some researchers posit that the fulfillment/breach of a psychological contract impacts OCB or co-operation with coworkers (Restubog, Bordia, & Tang, 2007; Turnley, Bolino, & Lester, 2003) but Johnson and O'Leary-Kelly (2003) did not find any association between contract breach and co-worker relationships. Furthermore, Conway, Kiefer, Hartley, and Briner (2014) argue that a breach of a psychological contract by an employer will not affect co-worker relationships, as employees will perceive that co-workers are also victims of the contract breach. Their corresponding hypothesis (that a breach of psychological contract will not affect co-worker relationships) tested on 340 public sector employees was supported. The social relationship variables I am interested in this study, may be affected by the fulfillment or breach of the psychological contract. For example, if bridge employees are already

feeling neglected by the organization, they may perceive that they are being discriminated against based on their age and “retirement” status. They may, in turn, become more sensitive to unfriendly attitudes and behaviours from co-workers. Existing literature posits that older workers often encounter negative attitudes at workplace due to age bias and generational differences in work values (Finkelstein, 2015; Hochwarter et al., 2009). It is possible that bridge employees who feel deprived by their organization may become overly sensitive to cues of improper or disrespectful behaviour and conflict (e.g. incivility and generational conflict). Additionally, bridge employees re-joining a pre-retirement organization may nurture special expectations due to their previous work role. If co-workers do not share similar ideas or remain unaware of such expectations, they may become a perpetrator of the contract breach from the perspective of the bridge employees. In order to understand the impact of the psychological contract fulfillment on the social aspects of work for bridge employees, I hypothesize that:

Hypothesis 6. Psychological contract fulfillment in bridge employment will be a significant predictor of: a) co-worker intimacy, b) generational conflict, and c) workplace incivility.

It is important to note that there are studies on how nonstandard work and fulfillment of the psychological contract impact the regular employment relationship. However, bridge employees are a distinct group even among older employees. They have unique histories and expectations formed by their transition through retirement and un-retirement: the planning process, retirement itself, post-retirement adjustment, and the decision to re-enter work life. Thus, their expectations of organizations and jobs can be

unique too. For example, bridge employees who played an instrumental role in policy making in their previous jobs may expect their new employer to exploit their expertise notwithstanding whether they are in standard or nonstandard jobs. Especially since one of the prime reasons older workers return to employment is to share their knowledge and experience (Mor-Barak, 1995; Pundt, Wöhrmann, Deller, & Shultz, 2015; Zhan, Shi, & Wang, 2015). They may also expect to be acknowledged and rewarded for their expertise, while employers may fail to consult with them or even overlook their contribution as merely extra-role behaviour not deserving any formal acknowledgement. In such situations, bridge employees may perceive a breach of contract, while employers may remain unaware of their motives and aspirations (AARP, 2014; Feldman & Kim, 2000). Thus, the underlying process of how the type of job contract and perception of fulfillment of the psychological contract contributes to the well-being, job attitudes and social relationships at work for bridge employees is different from regular employees. In absence of any empirical research conducted on bridge jobholders, one cannot predicate whether the outcomes will be different too. My study is a first step towards fulfillment of such gaps in literature.

2.1.4 Employment Status Congruence as a Moderator

In absence of any empirical study investigating nonstandard work and bridge employment to draw on, I have developed my previous hypotheses based on the assumption that bridge employees engage in nonstandard work mostly because they lack adequate opportunity to re-establish a full-time career. However, as a number of researchers have found (Broschak et al., 2008; Cooke et al., 2008; Dawson et al., 2017),

nonstandard work need not always be a constraint. In fact, this positive outlook towards nonstandard work can be relatable to the bridge employment context because of a number of reasons. Firstly, many bridge employees are receiving a form of pension income and the nonstandard work is not their only source of income. Secondly, bridge employees are experienced workers unlike a vast majority of nonstandard workers who lack skills and experience (Boyce et al., 2007). Thirdly, bridge employees often return to the labour market because of non-financial reasons; they are able to trade off meaningful work for relatively lower salary (Dingemans & Henkens, 2014). Bridge employees who engage in nonstandard work deliberately to take advantage of lower job demands and increased flexibility may view nonstandard work favorably. Whereas bridge jobholders who want the freedom and flexibility of a nonstandard job but take on a standard job due to financial or other reasons, may have negative reactions towards their bridge job. I believe it will be useful to explore the reasons why bridge employees engage in standard and nonstandard work. Existing research suggests that voluntary choice or volition has profound impact on job attitude and performance of non-standard workers (Connelly & Gallagher, 2004; Krausz, Brandwein & Fox, 1995). Loughlin and Murray (2013) found that employment status congruence, or choice to engage in nonstandard work, is often a better predictor of employees' social and organizational outcomes than other psychological indicators such as intrinsic job characteristics or job stressors. They define employment status congruence as "the extent to which people are working full-time, contract, or part-time by choice" (Loughlin & Murray, 2013, p. 529). Similarly, a recent study on panel data carried out by Dingemans and Henkens (2014) found that there is a clear link between motive, intention, and job nature of bridge employees and their

satisfaction and well-being. It is reasonable to assume that the outcome of (well-being, job attitude as well as social aspects at work) standard or nonstandard work for bridge jobholders will depend to a large extent on willingness to accept such jobs. Hence, I hypothesize:

Hypothesis 7. Employment status congruence will positively moderate the relationship between job type and a) life satisfaction b) marital adjustment quality (for married people) c) job satisfaction d) commitment e) organizational citizenship behaviour f) intention to continue working with the current organization g) co-worker intimacy; and negatively moderate the relationship between job type and h) generational conflict i) workplace incivility.

Table 1.1 & 1.2 summarizes the relationships that are hypothesized so far.

Table 1.1
Summary of the Hypothesized Relationships

Hypotheses	Predictor Variable	Criterion Variable
Hypothesis 1	Job type	1 a) Life Satisfaction 1 b) Marital Adjustment Quality
Hypothesis 2		2 a) Job Satisfaction 2 b) Organizational Commitment (Affective, Continuance & Normative) 2 c) Organizational Citizenship Behaviour 2 d) Intention to Continue Working with Current Organization
Hypothesis 3		3 a) Co-worker Intimacy 3 b) Generational Conflict 3 c) Workplace Incivility
Hypothesis 4	Psychological Contract Fulfillment	4 a) Life Satisfaction 4 b) Marital Adjustment Quality
Hypothesis 5		5 a) Job Satisfaction 5 b) Organizational Commitment (Affective, Continuance & Normative) 5 c) Organizational Citizenship Behaviour 5 d) Intention to Continue Working with Current Organization
Hypothesis 6		6 a) Co-worker Intimacy 6 b) Generational Conflict 6 c) Workplace Incivility

Table 1.2
Hypothesis Related to Moderation

Predictor Variable	Moderator Variable	Direction of Moderation	Criterion Variable
Job Type	Employment Status Congruence	Positive	a) Life Satisfaction b) Marital Adjustment Quality c) Job Satisfaction d) Organizational Commitment e) Organizational Citizenship Behaviour f) Intention to Continue Working with Current Organization g) Co-worker Intimacy
		Negative	h) Generational Conflict i) Workplace Incivility

2.2 Method

Survey via questionnaire is a popular method of collecting primary data as it offers ease of administration, efficiency in terms of time and provision for the study participants to remain anonymous (Denscombe, 2010). As these factors were crucial for research, I decided to conduct an online survey among bridge jobholders via Qualtrics (www.qualtrics.com). Ever since the introduction of Hyper Text Markup Language (HTML) in the mid-1990s, data collection has become increasingly “computer-enabled, easy and nonthreatening” (Cook, Heath, & Thompson, 2000, p. 824). Nonetheless, even after more than 15 years of extensive application, the use of a web-based survey is both welcomed and criticized. The main concerns regarding this form of data collection are: lower response rate, not reaching participants who do not have internet access or cannot use internet due to disability, and competition for the attention of the respondents (Cook et al., 2000; Fan & Yan, 2010; Rhodes, Bowie, & Hergenrather, 2003). At the same time, the online survey method has been applauded for its efficiency and low cost in terms of time, cost of circulation, and reaching a population who are geographically dispersed (Cook et al., 2000; Fricker & Schonlau, 2002; Heiervang & Goodman, 2011). Since data collected through this method can be directly transferred to data analysis software, the chances of human errors in data entry and coding are reduced (Fricker & Schonlau, 2002). The online survey method is highlighted as a facilitator of student research (Rhodes et al., 2003). Apart from the obvious advantage regarding time and cost, I decided to conduct an online survey based on the following considerations. Firstly, a number of studies have claimed that response rate in online surveys are similar, and even

better, compared to those conducted via traditional postal services (Cobanoglu, Warde, & Moreo, 2001; Cook et al., 2000; Greenlaw & Brown-Welty, 2009). Secondly, the respondents of my survey (retired people re-entering workforce) are difficult to reach using a mail-out survey as people may relocate after retirement making it difficult to collect their address and retirees may work nonstandard hours so they not be included in the available phone directory of organizations. Thirdly, launching the survey through Qualtrics allowed me to pre-test the survey on a smaller population to see whether the layout of the survey (e.g., graphics and answering options) was user-friendly. Finally, the participants were already part of Qualtrics response pool, which means that they are accustomed to internet surveys and its protocols.

The survey received ethics approval from Interdisciplinary Committee on Ethics in Human Research (ICEHR) committee of Memorial University (Appendix A). As I have previously mentioned, an online survey company named Qualtrics hosted the survey. Qualtrics maintains a panel of participants who receive points for participating in surveys and they sent the survey invitations to people in their panel who had taken paid employment after retiring from their career job. Before launching the final survey, I pre-tested the survey on 25 respondents from Qualtrics (these responses are included in the main sample). I made minor changes to the layout (e.g. change of layout so the participants can easily take the survey via their cell phones, take out irrelevant questions) based on the participant feedback from the pre-test. Since this pilot study was measuring the same key construct, I included the participants in my analysis.

During collection of data, I followed a number of protocols. At the beginning of the study, the participants viewed an online informed consent form (Appendix B). The form contained a brief description of the purpose of the project and assured the participants of the measures taken concerning anonymity and confidentiality. To be eligible to take part in the survey, the participants had to adhere to two sampling criteria: (1) they had to be retired from their career job; and (2) they had to be currently employed in a bridge job. Respondents who agreed to participate in the study by clicking ‘yes’, were directed to the two screening questions. Only people who had answered ‘yes’ to both the questions were directed to the full-length survey (Appendix C). To ensure gender diversity in the sample, I had requested Qualtrics to strive for equal participation of male and female respondents. Qualtrics automatically screened out responses that fell below their minimum threshold of time taken for completing a survey. The threshold (10 minutes) was determined by discussion with experts at Qualtrics in relation to average time taken by respondents to complete a survey.

2.2.1 Sample

In the changing landscape of retirement, it is difficult to differentiate between retirement and job turnover. Feldman (1994) suggested that the “label” of retirement is only applicable for people who are past middle age or seniors. However, the terms middle age and senior do not have universal definitions. As a communique from Employment and Social Development of Canada mentioned, “The age of a “senior” has been defined for various purposes from age 50 (Canadian Association of Retired Persons) to age 60 (United Nations definition of older persons) to age 65 (Eligibility for Old Age Security

and the Guaranteed Income Supplement). The understanding of the term "senior" is therefore contextual (Employment and Social Development Canada, 2016, p. 4). I decided to screen out applicants who were below 50 years of age, as 50 years is a widely used minimum cut-off age in retirement and bridge employment studies (Mariappanadar, 2013; McNamara et al., 2013; Weckerle & Shultz, 1999). Similarly, big data panels such as the Health and Retirement Study (HRS) of the United States, Survey of Health, Ageing and Retirement in Europe (SHARE) and CARP data base in Canada, use 50 years as a cut-off age.

Data was received from 200 respondents. I screened out four respondents who were under the age of 50. One additional person was screened out because he did not indicate his age. The final sample consisted of 195 participants. All statistics that follow are based on this sample. The age of participants ranged from 51 years to 84 years. The mean age of the sample was 66.42 (SD = 5.78) years. In terms of gender, the sample was fairly evenly distributed: 98 people (50.3%) identified themselves as male, 94 people (48.2%) identified themselves as female, and three respondents (1.5%) did not specify their gender (included in the sample). Though there was option in the questionnaire to indicate gender as 'other', no one selected that option. The mean age for male participants was 67.18 years (SD= 6.24) and the mean age of female participants was 65.66 (SD= 5.27) years. However, an independent sample t-test did not detect a statistically significant difference in the mean age of male and female participants $t(190) = 1.82, p = .07$.

A striking 89.23% (174 persons) in my sample were employed in nonstandard jobs. Only 9.74% or 19 persons were employed in standard jobs (as defined in measures) while two persons (1.03%) did not disclose the type of job in which they were engaged. Broken down further, 76 (38.97%) respondents were engaged in same/similar jobs and 115 (58.97%) respondents were not engaged in a job the same/similar to their career job. Also, 78 (40%) respondents reported working in the same/similar industry and 98 (50.26%) persons reported working in a different industry than their career job, 37 (18.97%) persons said that they work for the same organization and 134 (68.72%) persons said that they work for a different organization than their career job.

In terms of the year which the participants retired from their career job, 35 persons (17.9%) said that they had retired before 2004, 57 persons (29.2%) said that they had retired between years 2005 and 2012, and the majority of the participants, 103 (52.8%), said that they had retired after 2013. When asked about the number of organizations they had worked for prior to retiring, 132 respondents (67.7%) recorded that they were employed by at most four organizations, 42 respondents (21.5%) recorded that they were employed by at most eight organizations and 21 respondents (10.8 %) recorded that they were employed by more than eight organizations before retirement. A total of 194 participants answered the question regarding how many months they had been employed by their current organization. The mean number of months employed was 21 ($SD = 3.17$).

Out of the total 195 respondents, the majority reported being married (134 persons, 68.7%), six (3.1%) reported being in common law relationships, 15 (7.7%) reported being never married, 30 (15.4%) reported being divorced or separated, and 10

(5.1%) reported being widowed. In terms of the number of dependent children, the majority of the sample (132, 67.7%) had no dependent children, 14 (7.2%) persons indicated having one dependent child, three respondents reported (1.5%) having two dependent children, and one (0.5%) person reported having 3 dependent children. When asked whether they cared for elderly people, the majority responded 'no' (168 persons, 86.2%) and 27 persons (13.8%) responded 'yes'.

A total of 135 participants responded to the question regarding the current employment status of their spouse. The categories and corresponding frequencies of the response obtained were: retired and not working (n=69, 35.38%), retired and works part-time (n=32, 16.41%), not retired and works full-time (n= 21, 10.77%), not retired and works part-time (n= 7, 3.59%), retired and works full-time (n=3, 1.54%), never employed (n=3, 1.54%).

Concerning the highest level of education attained, the majority of participants responded that they had either a master's degree (n=61, 31.28%) or a bachelor's degree (n=60, 30.77%). Of the remaining responses, 26 (13.33%) people had some college or university education, 13 (6.67%) had a doctorate degree, 12 (6.15%) had a professional school degree, 11 (5.64%) completed high school/equivalent, nine (4.62%) had an associate's degree, and three people (1.54%) had attended high school (grades 9-12). Respondents were asked to indicate their approximate yearly individual and household income. Out of 195 eligible participants, 194 responded to the question. Figure 2.1 depicts the distribution of participant reported income:

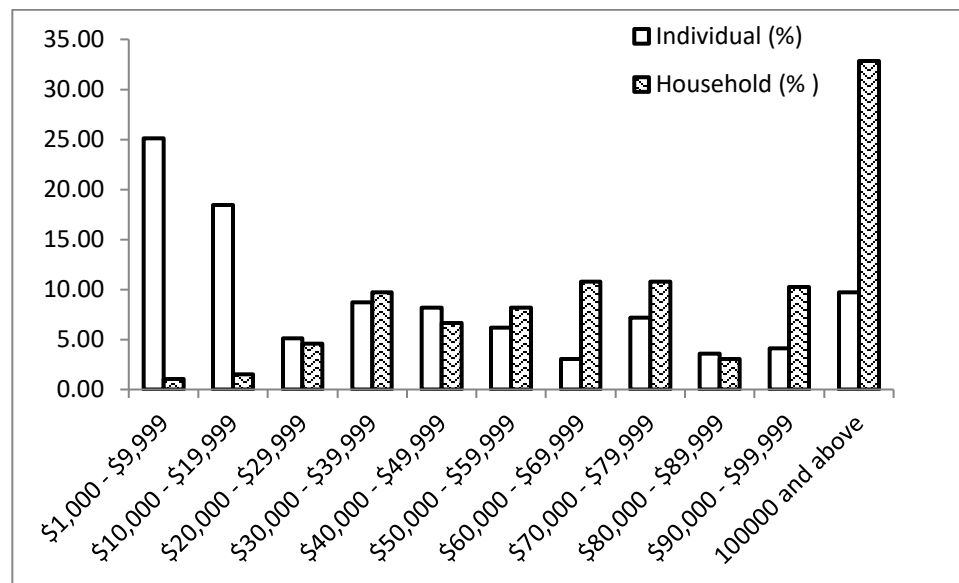


Figure 2.1: Distribution of individual and household yearly income of respondents

Respondents were asked to indicate what they believed to be the age range of their coworkers. A categorical variable was used, and the mode of the response set was 5, corresponding to 36-40 years. When asked whether the direct supervisor was older, the same age, or younger, the majority (147 persons, 75.38%) responded that their direct supervisors were younger in age, 26 (13.33%) and 21 (10.77%) people responded that their direct supervisor was respectively the same age and older in age. One person opted to not answer this question.

2.2.2 Addressing Common Method Bias

Given that I used a single, self-administered survey to generate my dataset, there is the potential of common method bias. However, according to Conway and Lance readily presupposing “(a) that relationships between self-reported variables are necessarily and routinely upwardly biased, (b) that other-reports (or other methods) are

superior to self-reports, and (c) that rating sources (e.g., self, other) constitute mere alternative measurement methods” (Conway & Lance, 2010; p.326), is not always justified. They recommend that researchers clarify their rationale in areas mentioned below.

Rationale for using self-reported data. One of the core value propositions of my study is to address a gap in bridge employment research, namely that there are not enough studies that ask bridge employees about their attitudes and expectations while engaged in bridge employment. Thus, obtaining self-reports on bridge employment experience is imperative for my study. In addition, since most of the measures in my study are specific to the respondents’ attitudes, expectations, and intentions regarding bridge employment, there is little opportunity to include data from other sources.

Lack of overlap in items in different constructs. Since I administered the survey online, every effort was taken to make the survey efficient and unambiguous. I checked that respondents did not answer questions that test constructs having similar meanings or connotations. I ran the Harman one factor test. The analysis yielded 31 factors with eigenvalues greater than 1.0 that accounted for cumulative variance of 84.37%. The first factor accounted for only 12% variance.

Proactive steps in survey design. Similar to Cao and Hamori (2016), at the beginning of the survey I affirmed that the responses provided by participants were anonymous and confidential. I collected data through Qualtrics, a professional and trustworthy provider of survey data. Consistent with Cao and Hamori (2016), I provided

verbal labels for all scale points (e.g. strongly agree, agree etc.). Additionally, Qualtrics allowed me to pre-test the survey instrument among a small group of bridge employees before launching the survey. This step allowed me to check whether the language, scale and instructions used in the instrument were easy to follow.

Mackenzie and Podsakoff (2012) suggested a number of potential remedies to address common method bias at the designing stage of a data collection instrument. They suggest customizing the wording of the questions to fit the comprehension level of applicants and selecting respondents who have adequate experience to answer the questions. In my study, these issues were addressed by approaching respondents who had previous experience participating in on-line surveys and by pre-testing the survey on a smaller sample. I followed the suggestion of Mackenzie and Podsakoff, (2012) and supplied definitions of key terms used in each question (e.g. Did you retire from your full-time career job? For this project, we refer to career job as a full-time permanent job you were engaged in for a substantial portion of your working life). At the beginning of the survey, I tried to increase the motivation of respondents to answer questions truthfully by ensuring them that their responses were confidential and also by highlighting the benefits of this study.

2.2.3 Data Cleaning and Checking

I designed the questionnaire such that respondents largely selected the appropriate response from the options provided; therefore, there were few chances for error. Nonetheless, I checked the data set for errors in entry; specifically looking for any values

that exceeded the range of the response scale. No such errors were found. I then checked whether the respondents met my study criteria: retirement age, retired from career job, and currently employed in a bridge job. The latter two were assessed using filtering questions so I could screen out respondents who did not meet the selection criteria. For example, after providing consent to take part in the survey, respondents were asked “Did you retire from your full-time career job? For this project, I refer to career job as a full-time permanent job you were engaged in for a substantial portion of your working life before you decided to retire” with options to select ‘yes’ or ‘no’. If someone answered ‘no’, s/he was automatically excluded. Similarly, I screened out respondents who were currently not employed in bridge jobs by asking them “Are you currently employed full or part-time in any organization (this can include the organization you retired from)?”

Since the instructions in my questionnaire allowed respondents to skip any question they did not wish to answer (according to requirements of our ethics review board, or ICEHR), there was some missing data. As recommended by Pallant (2010) I utilized pair-wise deletion of missing data in order to not unnecessarily limit the sample size. Mean substitution is often utilized for treatment of missing data, but since this method can decrease the variation of scores artificially, I decided not to take that route (Schlomer, Bauman & Card, 2010).

I also checked the basic assumptions of multiple regressions (Pallant, 2010). For checking normality, I inspected both the shapes of the normal probability plot (P-P) of the regression residuals as well as the scatterplots of regression residuals. I also checked for multicollinearity with tolerance (less than 0.1 indicates possibility of multicollinearity)

and VIF values (greater than 10 indicate possibility of multiform collinearity). For detecting multivariate outliers, I compared Mahalanobis distance (calculated by SPSS) with critical chi-square value (using alpha level of .001) (Tabachnick & Fidell, 2012). Based on these factors, the data set met the required criteria for regression.

2.2.4 Measures

Job type. Job type was measured using a four-item scale developed by Zeytinoglu and Cook (2008). The respondents were asked which of the following four categories best describe their current job: permanent full-time (employment contract with no contractual or anticipated termination date and working 30 hours or more per week), permanent part-time (employment contract with no contractual or anticipated termination date but working less than 30 hours per week) temporary full-time (seasonal, casual, on-call, or term employment contract with specified termination date and working 30 hours or more per week), and temporary part-time (seasonal, casual, on-call, or term employment contract with specified termination date but working less than 30 hours per week). Consistent with Zeytinoglu and Cook (2008), the first category was coded as standard work (standard =1) and the rest were coded as nonstandard work (nonstandard =0).

Employment status congruence. To measure employment status congruence (deliberation of choosing standard vs. nonstandard work), I used the two-item scale developed by Loughlin and Murray (2013). Participants were asked to rate the following two statements on a five-point scale where far below average = 1 and far above average = 5. The specific questions were: “If all external pressures are removed how likely is it that

you would remain in this type of work arrangement?” and “To what degree have you felt trapped in your current work arrangement?” The scale was not highly reliable (Cronbach $\alpha = 0.5$). Since there is debate regarding acceptability of Cronbach alpha of two item scales, I checked reliability using Pearson correlation and the result held (Eisinga, Grotenhuis & Pelzer, 2013).

Job satisfaction. For measuring job satisfaction, the five-item scale from Fields (2002) was used. Sample scale items were: “If you had to decide all over again whether to take the job you now have, would you take the job again?” and “Does this job compare with the job you would most like to have?” Respondents were asked to rate the statements from “not at all” (= 1) to “to a large extent” (= 5). The scale was reliable (Cronbach $\alpha = 0.85$).

Life satisfaction. Life satisfaction was assessed using the five-item scale of Diener, et al. (1985). The respondents were requested to rate their agreement on the scale items from 1 (strongly disagree) to 5 (strongly agree). Sample scale items were “In most ways my life is close to my ideal” and “I am satisfied with my life”. The reliability of the scale was acceptable (Cronbach $\alpha = 0.91$).

Organizational commitment. Organizational commitment was measured with the 22 items scale by Meyer and Allen (1997). The scale contains eight items measuring affective commitment (Cronbach $\alpha = 0.70$), six items measuring normative commitment (Cronbach $\alpha = 0.83$), and eight items measuring continuance commitment (Cronbach $\alpha = 0.79$). Sample items of affective, normative, and continuance commitment, respectively

were, “I would be very happy to spend the rest of my career with this organization”, “Even if it was to my advantage, I do not feel it would be right to leave my organization now”, and “Right now staying with my organization is a matter of necessity as much as desire”. Respondents were requested to rate each item on a five-point scale where strongly disagree = 1 and strongly agree = 5.

Psychological contract fulfillment. To measure the psychological contract fulfillment, I utilized the 12-item scale of Coyle-Shapiro and Conway (2005). Participants were requested to rank whether their receipt of 12 job-related items were greater or less than the organization had originally promised on a five-point scale where received much less than promised = 1 and received much more than promised = 5. Sample items included fair pay for responsibilities in job, fringe benefits that are fair compared to what staff doing similar work in other organizations get, up to date training and development, etc. The reliability co-efficient of the scale was acceptable (Cronbach $\alpha = 0.89$).

Co-worker intimacy. Co-worker intimacy was measured with the eight-item scale used by Warren and Kelloway (2010). Participants ranked each item on a five-point scale where strongly disagree = 1 and strongly agree = 5. Sample items included: “I enjoy the time I spend on the job with my coworkers”, “We value each other greatly in our work life”, “I would feel a deep sense of loss if I could no longer work with my coworkers”. The scale was reliable (Cronbach $\alpha = 0.92$).

Incivility in workplace. Incivility was measured using the scale of Cortina, Magley, Williams, and Langhout (2001). The scale contained seven behavioural

examples of workplace incivility, for example, “put you down or is condescending to you?”, “paid little attention to your statement or showed little interest in your opinion?”, and “made demeaning or derogatory remarks about you?” Respondents indicated the number of times during the last 6 months that s/he experienced each behaviour in the current workplace. The respondents provided separate responses for supervisors, co-workers, and members of the public (e.g., customers, clients, etc.) on scale where 0 times = 1 and 4 or more times = 3. The reliability co-efficient of the combined scale of 21 items was acceptable (Cronbach α = 0.86).

Generational conflict. Generational conflict was measured with the scale of Hochwarter et al. (2009). Respondents were asked to rate their agreement (on a scale of 1= strongly disagree to 5= strongly agree) on six statements relevant to perception of such conflict in the workplace. Sample items included, “I believe I often do not see eye to eye with younger workers at work” and “I believe I have conflicts with younger workers due to differences in work commitment”. Cronbach alpha of this scale was 0.94.

Organizational citizenship behaviour (OCB). To measure OCB, Podsakoff, Ahearne and MacKenzie’s (1997) 13-item scale was used. Sample scale items were, “I willingly give of my time to help team members who have work-related problems”, “I 'Touch base' with other team members before initiating actions that might affect them” and “I encourage others when someone is down”. Respondents rated the statements using a five-point scale, where none at all = 1 and to a large extent = 5. Cronbach alpha of this scale was 0.87.

Marriage adjustment quality. Marriage adjustment quality was measured with Locke and Wallace's (1959) marital adjustment scale. First, the respondents were asked about their perception of current marriage or common law relationship. They selected options ranging from extremely unhappy = 1 to extremely happy = 5 to describe the degree of happiness. Second, the respondents stated the approximate extent of agreement or disagreement (1 = always agree to 6 = always disagree) with their partner on items like: handling family finances, matters of recreation, demonstration of affection, etc. Reliability co-efficient of this scale, Cronbach $\alpha = 0.89$.

Intention to continue working with current organization. People were asked how long they intended to continue with current organization. The response scale range from 3 months = 1 to indefinitely = 10. This scale was developed for this study.

Control variables. In choosing control variables, I consulted previous studies on bridge employment and those that used the same dependent variables (e.g., life satisfaction, job satisfaction, and commitment). Because age and gender are often linked with most of the dependent variables, I controlled them for both personal life and work-related outcomes of bridge employment. To determine the age of respondents, I asked them to indicate their year of birth and then calculated their age at the time of the study in 2016. For gender, applicants were asked to select their gender from options provided 1 = male, 2 = female and 3 = other. No one selected the other category. In addition to age and gender, I controlled health and yearly household income in regression analysis that included personal life outcomes of bridge employment as health and wealth has often been associated with variance in life satisfaction and marital quality (Boodoo, Gomez, &

Gunderson, 2014; Dingemans & Henkens, 2014; Hong & Han, 2014; Robles, Slatcher, Trombello, & McGinn, 2014; Wosidlo & Segrin, 2013). Health was measured by the four-item satisfaction with health scale by Adams and Beehr (1998) (Cronbach $\alpha = 0.30$). Given the low reliability of the original scale, one of the items (i.e., My health limits my work) was dropped to improve reliability of the scale (Cronbach $\alpha = 0.92$).

For determining yearly household income, I asked respondents to select from options containing income ranges (from \$1,000-\$9,000 = 1 to \$100,000 and above = 11). Bernerth and Aguinis's (2016) study posited that organizational tenure is frequently controlled in analysis of job related outcomes. Consequently, I included organizational tenure in regression analysis of job outcomes. Organizational tenure was measured by asking people how long they had been working for that particular organization and respondents could choose from less than 3 months = 1 to more than 5 years = 11. For a list of all scale items used, refer to Appendix D. It is relevant to mention that, I ran the analyses without control variables and the results were almost same with or without control variables.

2.3 Analysis and Results

Table 2.1 reports the descriptive statistics and inter-correlations between key variables. A review of Table 2.1 reveals that the two-tailed Pearson correlation coefficient between independent variables was relatively low (with a maximum of 0.28). Therefore, the issue of multicollinearity was not a major concern in this study (Iskandar & Sanusi, 2011).

Table 2.1
Descriptive Statistics and Inter-Correlations between Key Variables

		Mean	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	Gender	1.49	0.50																				
2	Marital status	0.83	0.38	-.09																			
3	Age	66.42	5.78	-.13	-.02																		
4	OSR	4.11	2.85	-.02	-.14*	.18*																	
5	Tenure	8.61	3.17	-.07	.05	.17*	-.08																
6	Job type	0.10	0.30	-.01	.06	-.16*	.05	.05															
7	PCF	3.11	0.53	-.04	.08	-.03	.09	.02	.03	(.89)													
8	ESC	4.27	0.75	-.03	.10	.13	.03	.10	-.05	.28**	(.50)												
9	Health	3.98	0.94	.06	-.01	.15*	-.05	-.08	-.06	.05	.22**	(.92)											
10	ICWCO	8.03	2.61	.06	-.05	.06	.07	.16*	-.02	.27**	.29**	.02											
11	Life sat	22.94	0.86	-.09	.11	.07	-.16*	-.01	.20**	.29**	.18*	.45**	.03	(.91)									
12	AC	3.61	0.77	.01	.12	.08	-.01	.04	-.03	.50**	.41**	.21**	.29**	.28**	(.70)								
13	NC	3.18	0.86	.02	.06	.09	.01	.01	.04	.42**	.11	-.04	.12	.10	.57**	(.83)							
14	CC	2.37	0.89	.21**	.00	-.09	.02	.07	.20**	-.01	-.17*	-.14	.06	-.40**	-.01	.33**	(.79)						
15	Job sat	4.12	0.83	.08	-.01	.18*	.05	.03	-.12	.43**	.54**	.27**	.31**	.37**	.53**	.20**	.20**	(.85)					
16	CI	3.95	0.78	.09	.10	.12	.00	.02	-.04	.49**	.32**	.21**	.21**	.32**	.59**	.46**	-.03	.52**	(.92)				
17	Gen. Con.	2.26	1.05	-.08	-.05	-.16*	.01	.00	.03	-.18*	-.20**	-.14*	.17*	-.23**	-.16*	-.14	.15*	-.28**	-.30**	(.94)			
18	OCB	3.55	0.66	.08	.13	.08	-.01	.10	.05	.20**	.13	.05	.04	.12	.29**	.14*	-.02	.11	.32**	-.10	(.87)		
19	MAQ	4.69	0.75	.08	.15	.07	-.12	.05	.21*	.26**	.03	.30**	-.01	.54**	.21*	.06	-.11	.29**	.28**	-.19*	.20*	(.89)	
20	WI	1.22	0.31	-.04	-.06	-.10	.07	.04	.17*	.20**	-.13	-.16*	.03	-.26**	-.16*	-.16*	.15*	-.34**	-.27**	.35**	.02	-.39**	(.86)
	N			192	195	195	195	194	195	195	195	195	194	194	195	195	195	194	195	195	195	135	195

* $p \leq .05$, ** $p \leq .01$, reliability coefficient is in parentheses on the diagonal. OSR= organizations served before retirement, PCF= psychological contract fulfillment, ESC= employment status congruence, ICWCO = intention to continue working with current organization, Life sat = life satisfaction, AC = affective commitment, NC = normative commitment, CC = continuance commitment, Job sat = Job satisfaction, CI = Co-worker intimacy, Gen. con. = generational conflict, MAQ: marital adjustment quality, WI = Workplace incivility

Research question 1, which asked whether the majority of the bridge employees were engaged in nonstandard work, was positive for this sample. A striking 89.23% of the participants were employed in nonstandard work at the time of the study. Table 2.2 provides detailed breakdown on the type of jobs.

Table 2.2

Breakdown of Job-type

	Frequency	Percent
Permanent full-time	19	9.7%
Permanent part-time	92	47.2%
Temporary full-time	12	6.2%
Temporary part-time	70	35.9%
Total	193	99.0%
Missing System	2	1.0%
Total	195	100.0%

I tested whether job type was a significant predictor of life satisfaction (hypothesis 1a) and marital adjustment quality of married people (hypothesis 1b) using hierarchical regression. In the first step, I entered the control variables (age, gender, yearly household

income, and health) and in the second step, I added the predictor variable (job type).

Table 2.3 provides a summary of the regression analysis.

Table 2.3

Regressing Life Satisfaction and Marital Adjustment Quality on Job Type

	Life Satisfaction	Marital Adjustment Quality
Step 1		
Age	-0.01(0.01)	0.05(0.01)
Gender	-0.07(0.11)	0.07(0.13)
Yearly Household Income	0.21 ^{**} (0.02)	0.03(0.02)
Health	0.45 ^{**} (0.06)	0.31 ^{**} (0.07)
Step 2		
Age	-0.04(0.01)	0.01(0.01)
Gender	-0.07(0.11)	0.07(0.12)
Yearly Household Income	0.23 ^{**} (0.02)	0.05(0.02)
Health	0.44 ^{**} (0.06)	0.31 ^{**} (0.07)
Job Type	-0.22 ^{**} (0.18)	-0.24 ^{**} (0.19)
F Step 1	16.86 ^{**}	3.84 ^{**}
R ²	0.27	.11
F Step 2	16.89 ^{**}	4.9 ^{**}
ΔR^2	0.05 ^{**}	0.06 ^{**}

Standardized regression coefficients are reported with standard errors in parentheses.

* $p \leq 0.05$

** $p \leq 0.01$

As Table 2.3 reveals, hypotheses 1a and 1b were supported. Job type was a significant predictor of both the criterion variables. Life satisfaction and marital adjustment quality displayed negative correlation with job type (coded 0 = nonstandard, 1 = standard). This means nonstandard workers were better off in terms of life satisfaction and marital adjustment quality. After controlling for age, gender, income and health, job

type accounted 5% and 6% respectively in variability in life satisfaction and marital adjustment quality of bridge jobholders.

Hypotheses 2 and 3 stated that job type would significantly predict 2a) job satisfaction, 2b) commitment, 2c) organizational citizenship behaviour, 2d) intention to continue working for the organization, 3a) co-worker intimacy, 3b) generational conflict, and 3c) workplace incivility. Again, I performed hierarchical regression analysis to examine the relationships. I entered the control variables (age, gender, and organizational tenure) in the first step. I then entered the predictor variable (job type) in the second step. Job type was a significant negative predictor of job satisfaction and plans to continue in their current job, but positive predictor of continuance commitment and workplace incivility in my data. The hypotheses related to the relationship between job type and affective commitment, normative commitment, OCB, co-worker intimacy, and generational conflict was not supported. Here also I found nonstandard workers were more satisfied in their jobs and had plans to continue with their organization longer. So hypotheses 2 and 3 were partially supported. Job type accounted for 1% variance in job satisfaction; 4% variance in continuance commitment, 4% variance in intention to continue working with current organization, and 2% variance in perception of workplace incivility of bridge jobholders (controlling for age, gender, and organizational tenure). Table 2.4 and 2.5 summarize the regression results.

Table 2.4

Regressing Job Attitude on Job Type

	Job Satisfaction	Affective Commitment	Continuance Commitment	Normative Commitment	OCB	ICWCO
Step 1						
Age	0.19**(0.01)	0.08(0.01)	-0.08(0.01)	0.10(0.01)	0.07(0.01)	0.04(0.03)
Gender	0.01(0.12)	0.02(0.11)	0.21**(0.13)	0.03(0.12)	0.10(0.10)	0.07(0.38)
Tenure	-0.00(0.01)	0.03(0.02)	0.09(0.02)	-0.01(0.02)	0.10(0.01)	0.16*(0.06)
Step 2						
Age	0.18*(0.01)	0.07(0.01)	-0.04(0.01)	0.11(0.01)	0.08(0.01)	0.08(0.03)
Gender	0.01(0.12)	0.02(0.11)	0.21**(0.13)	0.03(0.12)	0.10(0.10)	0.10(0.38)
Tenure	-0.01(0.02)	0.03(0.02)	0.08(0.02)	-0.01(0.02)	0.10(0.01)	0.17*(0.06)
Job Type	-0.09**(0.20)	-0.02(0.19)	0.19**(0.21)	0.06(0.21)	0.06(0.16)	-0.20**(0.18)
F Step 1	2.82*	0.46	3.82*	0.63	1.53	2.14 ^b
R ²	0.04	0.01	0.06	0.01	0.02	0.03
F Step 2	2.51*	0.36	4.88**	0.65	1.33	3.66**
ΔR ²	.01	0.00	0.04**	0.00	0.00	0.04**

Standardized regression coefficients are reported with standard errors in parentheses. ICWCO = intention to continue working with current organization

* $p \leq 0.05$

** $p \leq 0.01$

^b $p \leq 0.10\%$

Table 2.5

Regressing Social Aspect at Work on Job Type

	Co-worker intimacy	Generational conflict	Work place incivility
Step 1			
Age	0.13 ^b (0.01)	-0.18*(0.01)	-0.12(0.00)
Gender	0.11(0.11)	-0.10(0.15)	-0.06(0.05)
Tenure	0.01(0.02)	0.03(0.02)	0.05(0.01)
Step 2			
Age	0.14 ^b (0.01)	-0.18*(0.01)	-0.09(0.00)
Gender	0.12(0.11)	-0.10(0.15)	-0.05(0.05)
Tenure	0.01(0.02)	0.03(0.02)	0.04(0.01)
Job Type	-0.05(0.05)	0.00(0.26)	0.15* (0.08)
F Step 1	1.59	2.43 ^b	1.09
R ²	0.02	0.04	0.02
F Step 2	1.30	1.82	1.94 ^b
ΔR ²	0.00	0.00	0.02*

Standardized regression coefficients are reported with standard errors in parentheses.

* $p \leq 0.05$; ** $p \leq 0.01$; ^b $p \leq 0.10$

Hypothesis 4 stated that fulfillment of the psychological contract would predict life satisfaction (4a) and marital adjustment quality (4b) of bridge employees. I tested the hypotheses using hierarchical regression. I entered the control variables (age, gender, yearly household income, and health) in the first step and the predictor variable (psychological contract fulfillment) in the second step. Table 2.6 and 2.7 summarize the regression output. Both the hypotheses were supported. Psychological contract fulfillment was positively associated with life satisfaction and with marital adjustment quality of married people. Additionally, psychological contract fulfillment accounted for five percent and seven percent of variability in life satisfaction and marital adjustment quality respectively.

Table 2.6

Regressing Life Satisfaction and Marital Adjustment Quality on Psychological Contract Fulfillment

	Life satisfaction	Marital Adjustment Quality
Step 1		
Age	-0.01(0.01)	0.05(0.1)
Gender	-0.05(0.11)	0.07(0.13)
YHI	0.23** (0.02)	0.03(0.03)
Health	0.43** (0.06)	0.31** (0.07)
Step 2		
Age	0.0(0.01)	0.05(0.1)
Gender	-0.06(0.11)	0.07(0.12)
Yearly household income	0.18** (0.02)	0.02(0.02)
Health	0.42** (0.06)	0.30** (0.07)
Psychological contract fulfillment	0.23** (0.10)	0.28** (0.11)
F Step 1	16.28**	3.84**
R ²	0.26	0.11
F Step 2	16.48**	5.54**
ΔR ²	0.05**	0.07**

Standardized regression coefficients are reported with standard errors in parentheses.

*p ≤ 0.05

** p ≤ 0.01

^b p ≤ 0.10

Hypotheses 5 and 6 suggested that psychological contract fulfillment in bridge employment would be a significant predictor of 5a) job satisfaction, 5b) commitment, 5c) organizational citizenship behaviour, 5d) intention to continue working for current organization, 6a) co-worker intimacy, 6b) generational conflict, and 6c) workplace incivility. As before, I analyzed the data using hierarchical regression where I entered the control variables in the first step and the predictor variable in the second step. Tables 2.7 and 2.8 summarizes the SPSS regression output. All the sub hypotheses were supported except 5d given that the psychological contract fulfillment was a significant predictor of affective and normative commitment, but not continuance commitment. Psychological contract fulfillment accounted for sizable variation in concerned variables, namely, 20% in job satisfaction, 26% in affective commitment, 18% in normative commitment, 4% in OCB, 25% in co-worker intimacy, 7% in plan to continue current job, 4% in generational conflict, and 4% in workplace incivility.

Table 2.7

Regressing Job Attitudes on Psychological Contract Fulfillment

	Job satisfaction	Affective Commitment	Continuance Commitment	Normative Commitment	OCB	ICWCO
Step 1						
Age	0.19**(0.01)	0.02(0.11)	-0.08(0.01)	0.03(0.13)	0.07(0.01)	0.04(0.03)
Gender	0.10(0.12)	0.08(0.01)	0.21**(0.13)	0.10(0.01)	0.10(0.10)	0.07(0.38)
Tenure	0.00(0.02)	0.03(0.02)	0.09(0.02)	-0.01(0.02)	0.10(0.02)	0.16*(0.06)
Step 2						
Age	0.21**(0.01)	0.04(0.10)	-0.08(0.01)	0.05(0.11)	0.08(0.01)	0.05(0.03)
Gender	0.12 ^b (0.11)	0.10(0.01)	0.21**(0.13)	0.12(0.01)	0.11(0.09)	0.09(0.36)
Tenure	-0.01(0.02)	0.02(0.02)	0.09(0.02)	-0.021(0.02)	0.09(0.02)	0.15*(0.06)
Psychological contract fulfillment	0.45**(0.10)	0.51**(0.09)	-0.01(0.12)	0.42**(0.11)	0.20**(0.09)	0.27**(0.34)
F Step 1	2.82**	0.46**	3.82*	0.63**	1.54	2.15*
R ²	0.04	0.01	0.06	0.01	0.02	0.03
F Step 2	14.80**	16.59**	2.86*	10.83**	3.23*	5.45**
ΔR ²	0.20**	0.26**	0.00	0.18**	0.04**	0.07**

Standardized regression coefficients are reported with standard errors in parentheses. ICWCO = Intention to continue with current organization

* $p \leq 0.05$

** $p \leq 0.01$

^b $p \leq 0.10$

Table 2.8

Regressing Social Aspect of Work on Psychological Contract Fulfillment

	Co-worker intimacy	Generational conflict	Work place incivility
Step 1			
Age	0.13 ^b (0.01)	-0.18*(0.01)	-0.12(0.00)
Gender	0.11(0.11)	-0.10(0.15)	-0.06(0.05)
Tenure	0.01(0.02)	0.03(0.02)	0.05(0.01)
Step 2			
Age	0.15*(0.01)	-0.19**(0.01)	-0.13 ^b (0.00)
Gender	0.13*(0.10)	-0.11(0.15)	-0.07(0.04)
Tenure	-0.01(0.02)	0.03(0.02)	0.06(0.01)
Psychological contract fulfillment	0.5**(0.09)	-0.19**(0.14)	-0.21**(0.04)
F Step 1	1.6	2.43 ^b	1.09
R ²	0.02	0.04	0.02
F Step 2	17.57**	3.70**	3.1*
ΔR^2	0.25**	0.04**	0.04**

Standardized regression coefficients are reported with standard errors in parentheses. ICWCO= intention to continue working with current organization

* $p \leq 0.05$

** $p \leq 0.01$

^b $p \leq 0.10$

2.3.1 Moderator Analysis

Hypothesis 7 posited that employment status congruence would moderate the relationship between job type and a) life satisfaction b) marital adjustment quality of bridge job holders such that a) life satisfaction and b) marital adjustment will be higher

when employment status congruence is higher. Given that the control variables in the earlier regression models did not show any significant effect for this data set, I did not include them in this analysis. For testing these hypotheses, I ran hierarchical regression where I added the variables job type and employment status congruence in the first step so that the main variables did not compete with the interaction term. Interaction between job type and employment status congruence was entered in the second step to see whether the interaction effect is significant after accounting for the main effects. Since the control variables in the earlier regression models did not show any significant effect for this data set, I decided not to include them here.

Table 2.9

Moderating Effect of Employment Status Congruence on Relationship between Job Type and Bridge Employment Outcome

	Life Satisfaction	Marital Adjustment quality	Job satisfaction	Affective Commitment	Continuance Commitment	Normative Commitment	OCB	ICWCO	Co-worker intimacy	Generational conflict	Work place incivility
Step 1											
Job type	-0.19** (0.20)	-0.21 ^b (0.21)	-0.09 (0.17)	-0.01 (0.17)	0.20** (0.21)	0.05 (0.21)	0.06 (0.16)	-0.01 (0.61)	-0.03 (0.18)	0.02 (0.25)	0.17* (0.07)
ESC	0.17** (0.08)	0.00 (0.09)	0.54** (0.07)	0.41** (0.07)	-0.16* (0.08)	0.11 (0.08)	0.13 ^b (0.06)	0.29** (0.24)	0.32** (0.07)	-0.20** (0.10)	-0.13 ^b (0.03)
Step 2											
Job type	0.57** (1.22)	0.22 (1.32)	-0.06 (1.04)	0.16 (1.04)	-0.35 (1.27)	-0.53 (1.26)	0.03 (0.97)	0.47 (3.69)	0.06 (1.09)	-0.23 (1.53)	0.52 (0.45)
ESC	0.21** (0.08)	0.02 (0.10)	0.54** (0.07)	0.42** (0.07)	-0.19** (0.09)	0.08 (0.09)	0.13 ^b (0.07)	0.25** (0.32)	0.33** (0.08)	-0.21** (0.10)	-0.11 (0.03)
ESC*Job Type	-0.77 ^b (0.29)	0.44 (0.32)	-0.04 (0.25)	-0.17 (0.25)	0.56 (0.30)	0.59 (0.30)	0.03 (0.23)	-0.48 (0.87)	-0.09 (0.26)	0.26 (0.36)	-0.36 (0.11)
F Step 1	7.04**	3.20*	40.92**	19.19**	7.10**	1.32	1.94	9.04**	11.37**	4.01**	4.58*
R ²	0.07	0.05	0.30	0.17	0.07	0.01	0.02	0.09	0.11	0.04	0.05
F Step 2	5.87**	2.35 ^b	27.14**	12.80**	5.33**	1.50	1.29	6.48**	7.56**	2.79*	3.28*
ΔR ²	0.02	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.00

Standardized regression coefficients are reported with standard errors in parentheses. ESC= Employment status congruence, ICWCO= intention to continue working with current organization

*p ≤ 0.05

** p ≤ 0.01

^b p ≤ 0.10

Job type and employment status congruence jointly predicted 6.9% ($F = 7.04$, $p = .001$) and 4.7% ($F = 3.22$, $p = 0.04$) of variability in life satisfaction and marital adjustment quality respectively. However, the interaction was only statistically significant for life satisfaction ($\beta = -.77$, $t = -1.83$, $p = .069$)¹. Notably, the moderation was not supported in the expected direction. To examine how the relationship between job type and life satisfaction at various levels of employment status congruence, I coded values that are equal to and above mean (4.27) value as high ESC and values that are below mean as low ESC. Then I ran two separate simple regressions for these two categories.² Only the regression model for high ESC participants was supported ($F = 7.98$, $p = .006$). Evidently, for people whose employment was highly congruent with their preference, life satisfaction increased as they engaged in nonstandard works as opposed to standard work. Figure 2.2 further illustrates the relationship.

¹ I also ran the analysis with standardized variables and the results held.

² Though it is common practice to use ± 1 SD for categorization, it was not suitable for this data set because the mean score was quite high (4.27) compared to the maximum score (5).

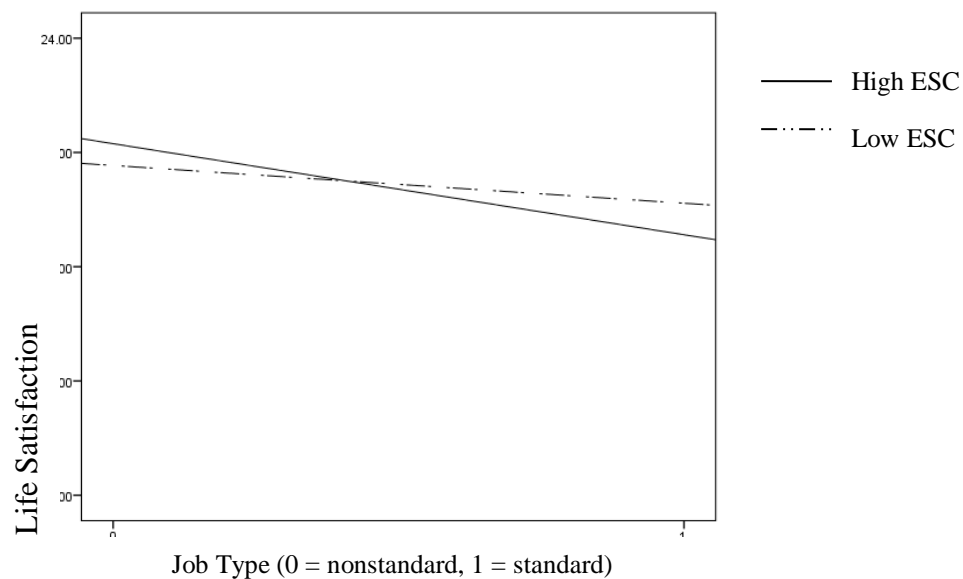


Figure 2.2 Moderating effect of employment status congruence on relationship between job type and life.

Hypothesis 7 further stated that employment status congruence would moderate the relationship between job type and c) job satisfaction, d) commitment, e) organizational citizenship behaviour, f) intention to continue working for the current organization for the organization, g) co-worker intimacy, h) generational conflict, and i) workplace incivility of bridge job holders such that c) job satisfaction, d) commitment, e) organizational citizenship behaviour, f) intention to continue working with current organization, g) co-worker intimacy organization will be higher, h) generational conflict, and i) workplace incivility will be lower when employment status congruence is higher. As before, I ran hierarchical regression to test the hypotheses entering the main effects in step 1 and the interaction effect in step 2. None of the interaction terms were statistically significant. Table 2.9 reports the regression output of the moderator analysis.

2.4 Discussion

My first study sheds light on bridge employment experiences of retirees. The rising concern regarding the greying population has given momentum to research in the field of bridge employment. However, research in this field is unevenly distributed in the sense that some issues have received ample academic attention, while some issues have remained unexplored. For example, though research findings in the areas of micro and macro-economic drivers of bridge employment is rich in content, the same cannot be claimed for areas like the resulting outcomes of bridge employment for retirees themselves. Academics have yet to fully explore the types of jobs bridge employees engage in, their job attitudes while engaging in bridge employment, and the impact of bridge employment on their personal and professional lives. Studies in bridge employment have heavily relied on large-scale archival data instead of data collected specifically from bridge employees. Such gaps provided the inspiration for this study. I designed the study to collect data firsthand from actual bridge employees. I considered the type of jobs (standard and nonstandard) they are engaged in and the impact job-type has their job attitudes and experiences. Moreover, studies in bridge employment are yet to take full-advantage of established theories. I frame my study in the tenets of the psychological contract theory, a theory suited to capture unspoken (yet, believed by the beholder to be entitled) expectations especially in employment relationships. Findings of my study are discussed in the sections that follow.

My first research question explored whether bridge employment is predominantly a nonstandard form of employment. Of particular importance, the results suggested that

bridge employees are indeed much more likely to be employed in nonstandard work. Placing bridge employment, an emerging form of employment, into the category of nonstandard work is an interesting and helpful addition to the literature. We know that nonstandard jobholders have unique challenges, and thus these challenges can now be extended to the understanding of the plight of bridge employees (Berton, Devicienti, & Pacelli, 2011; Boyce et al., 2007). Additionally, it is interesting to note that the majority of the participants of my sample were university graduates or professional degree holders (75%). As Figure 2.1 demonstrates, it can be argued that the majority of the participants were also financially stable. This is important as it suggests that the participants of my study, since they may not be as vulnerable as those retirees with lower income levels, had some control or choice over the type of job in which they engaged. I also believe I can extrapolate that some participants engage in nonstandard work deliberately for the flexibility it offers. This statement can be further reinforced by the fact that 83% of the respondents were engaged in part-time jobs whereas only 16% were engaged in full-time jobs.

My first three sets of hypotheses concerned job type and how job type affects bridge employment outcome related to individual life, job attitudes and social aspects of work of the retirees. As I have shown in my literature review, academics are divided on their opinions regarding the effects of nonstandard jobs on employees. Thus, it is interesting that my study demonstrated that for bridge employees, nonstandard work might not be a hardship. Satisfaction with life, marital adjustment quality, job satisfaction, and intention to continue with current organization is positively associated with nonstandard work in my study sample. As I discussed earlier, participants in my study

appeared to be in a position to choose the type of employment that fits their post-retirement work preference. Existing literature suggests that after retirement people often prefer more flexibility and control over time and hence prefer to join in part-time or nonstandard work (August 2011, Nobahar et al., 2015; Broschak et al., 2008; Gracia, Ramos, Peiró, Caballer, & Sora, 2011). In this study, bridge employees with standard work scored higher in continuance commitment, which is expected, as nonstandard jobs seldom offer retention benefits that highly contribute towards continuance commitment (Zeytinoglu & Cooke, 2005). Interestingly, nonstandard workers also perceived less incivility in the workplace, which is contradictory to current literature which says nonstandard workers are often in danger of mistreatment (Boyce et al., 2007). As retirees do not always fit in the typical profile of precarious nonstandard employees (typical precarious employees are often uneducated, un-skilled, un-experienced), they may experience better treatment in workplaces.

Interestingly, my study did not yield any association between job type and affective commitment, normative commitment, OCB, co-worker intimacy or generational conflict. There can be a number of possible explanations for these findings. Firstly, according to socioemotional selectivity theory, older people put more value on emotionally satisfying experiences than on rewarding ones (Carstensen, 1995; Carstensen, Isaacowitz, & Charles, 1999). The type of employment contract is largely the economic exchange between employer and employee, and thus may not be enough to bring about changes in employee attitude towards the organization or co-workers. Secondly, it is probable that the job type-job outcome relationship may work via mediators like supervisor relationships, work centrality, or reasons behind joining in a

specific type of work. Thirdly, it is possible that because my study sample did not have a sufficient number of participants engaged in standard employment, the job type—job attitude relationship was not statistically significant. According to Tabachnik and Fidell (2013), “If the scores on one of the variables is narrow due to restricted sampling, then it is effectively a constant and cannot correlate highly with another variable” (p. 61-62).

As discussed in the findings related to hypothesis 4, 5, and 6, bridge employees seemed to be highly susceptible to the forces of psychological contracts such that breaches in these contracts impact their individual lives as well as work-related outcomes. My analysis revealed that the perception of the psychological contract fulfillment had positive association with life satisfaction, marital adjustment quality, job satisfaction, affective and normative commitment, OCB, perception of co-worker intimacy, and bridge employees’ plan to continue with current job. In addition, psychological contract fulfillment was negatively associated with perception of workplace incivility and generational conflict. Such findings are in tune with current literature (Johnson & O’Leary-Kelly, 2003; Lambert, Edwards, & Cable, 2003; Lester, Turnley, Bloodgood, & Bolino, 2002). Interestingly, there was no significant association between the fulfillment of psychological contracts and continuance commitment. This finding is not surprising as participants of my study were mostly engaged in nonstandard work, and thus, may not have occupied positions where monetary inducement in their current job was comparatively higher than the market rate. Also, as the majority of the participants were arguably financially stable given the income levels they noted, continuance commitment might not have been highly relevant to them.

Lastly, consistent with recent developments in the field of nonstandard work, I tested the moderating effect of employment status congruence on the relationship between job type and bridge employment outcomes (Loughlin & Murray, 2013). Only one of the moderation hypotheses was supported. The result revealed that people who voluntarily engaged in nonstandard work were more satisfied with life than their counterparts who engaged in standard work. This finding supports research that claims if nonstandard work aligns with the needs of employees it can contribute to better psychological well-being (Zeytinoglu, et al., 2013).

In this study, no other interaction terms were statistically significant. However, in my study, I cannot draw any serious conclusion regarding either the significant or the null findings because of two reasons: the reliability of the two-item scale of the moderator (employment status congruence) was very low ($\alpha = 0.5$) and the under-representation of standard workers may have contributed in the null findings. On retrospect, I believe choosing a complex measure of voluntariness (example, volition measured by Ellingson, Gruy & Sackett, 1998 or by Connelly, Gallagher & Webster, 2011) instead of classifying volition dichotomously would have provided a more accurate picture.

2.5 Implications

My study has both theoretical and practical implications. There are at least three major implications of this study for scholarship. As previously discussed, bridge employment studies have most widely covered the antecedents and motives that push and pull retirees to re-enter the workplace. However, similar academic enthusiasm is not found in studying the jobs retirees partake. Thus, the first contribution of this study is

extending the understanding of bridge employment by categorizing it as nonstandard work. Previously bridge employment has not been categorized this way. Considering the wealth of literature on nonstandard work arrangements, extending this literature to bridge employment has the potential to better our understanding of these types of employment arrangements. As Cooke et al. (2013) had pointed out, impact and experience with nonstandard is better understood in conjunction with individual contexts and aspirations. This study extends understanding of nonstandard work in the context of bridge employment and retirees.

Secondly, I examined the impact of job type on life and work-related outcome of bridge employees. Though the sample and cross-sectional nature of my study prevented any causal conclusion, it sheds light on the perspective that bridge employees may prefer the low-demand, low-stress nature of nonstandard work.

Thirdly, using the psychological contract theory to understand how bridge employees may perceive and react to bridge employment arrangements is a solid foundation for further investigation. This is especially so given I found significant relationships between the psychological contract and various work and home related outcome measures including: life satisfaction, marital adjustment quality, job satisfaction, affective and normative commitment, OCB, co-worker intimacy, intention to continue working with current organization, workplace incivility, and generational conflict. Psychological contract theory is a widely used framework for understanding employment relationships. I believe this is a very useful framework for understanding employee attitudes and employment outcomes in bridge employment context as bridge employees are a unique group of matured employees. Only recently have academics

started utilizing the theory as a useful framework to comprehend the experiences of bridge employees and they ask for more research in this area (Vantilborgh, Dries, Vos, & Bal, 2015). This study lays the foundation for further research on outcomes of psychological contract fulfillment in the context of bridge employment.

Findings of this study also have several important practical implications. Firstly, findings of my study established that engagement in nonstandard work need not be unsuitable and unhealthy for bridge employees. In fact, it could be argued, based on the findings of the present study, that bridge employees are better-off when they have nonstandard employment. Though the cross-sectional nature of my study prevented any causal interpretation, my findings suggest that HR managers need not fear that bridge employees who are offered nonstandard work will be dissatisfied and uncommitted relative to those offered standard work.

Secondly, there is little research on the job attitudes of bridge employees. This lack of information is problematic for both employers and employees given the widespread stereotypes regarding older workers' task-based (e.g., job satisfaction, motivation); people based (e.g. co-worker relationship, conflict) and organization based (e.g. commitment, identification) attitudes (Finkelstein, 2015; Fisher et al., 2017; Ng & Feldman, 2010, 2012). Such stereotypes often originate from lack of proper information and can be a hindrance for productive and healthy employment relationships. My study highlighted that the fulfillment of implicit expectations, rather than type of work contract, could be a better predictor of job attitudes in bridge employment. These findings can encourage HR managers to look closely into unspoken expectations in order to design better opportunities for proper utilization of bridge employees. As demonstrated by

Warren and Kelloway (2010), organizations need to be aware of retirees' perceptions of work in order to retain them. Current research shows that employers are largely unaware of the heterogeneity of the motives and profiles of bridge employees (Bal et al., 2015). Thus, they may remain unaware of the expectations shaping the psychological contracts of bridge employees. The findings of this study underscore the importance of the perception of the psychological contract fulfillment. I found that psychological contract fulfillment accounted for significant variance in important work outcomes for bridge employees. Findings of my research suggested that fulfillment of psychological contracts can contribute to satisfaction and organizational commitment, to facilitate intimacy with co-workers and to mitigate perception of generational conflict and workplace incivility. Given that such contracts are implicit and subject to idiosyncratic interpretations, open communication between employers and employees should go a long way in mitigating dissatisfaction in the employment relationship and potentially bolstering the best possible outcomes related to a seasoned workforce.

Lastly, though there is literature related to retirement counselling (Kim & Feldman, 1998; Kremer & Harpaz, 1982; Stones & Kozma, 2012), there are almost none for counselling before re-entering the workforce after retirement. If employers are aware of the unique rationalization and decision-making process of bridge employees in terms of their engagement in the workforce, they can design counselling services to ensure proper placement of bridge employees and establish a guideline regarding their expectations and obligation in the concerned job.

2.6 Limitations and Future Research

Limitations of this study follow. Firstly, the sample is North American. It would be interesting to replicate the study in different economic and cultural contexts. As Wang et al. (2014) have pointed out, socioeconomic factors such as unemployment rate, economic stability, and age-related expectations of the society may play a vital role in shaping the bridge employment context. Future studies should examine these specific socio-economic variables in different cultural contexts. Moreover, the participants of this study are highly educated, financially well-off, and obviously comfortable using internet technology. Future studies should examine this topic with a broader cross section of retirees who are entering or are currently in bridge employment positions. Specifically, with the invasion of technology in every sphere of life, especially in recruitment and selection procedures, it will be worthwhile to study whether retirees who are not very adept in technology face any difficulty looking for jobs.

This study has also been limited by the fact that the majority of the participants are engaged in nonstandard work. It would be interesting to examine whether psychological contracts vary among people who have standard work contracts with organizations. Current literature on younger employees reveals that psychological contracts of standard and nonstandard employees are different (Lapalme, Simard, & Tremblay, 2011; Wilkin, 2013). However, there were an insufficient number of bridge employees working in standard employment in the sample to test whether the same holds in the context of bridge employees. This represents an important and interesting area for

future study. Future research may also want to compare job attitudes of bridge employees and career job employees.

One problem in exploring moderators and mediators in this field is the limited existing research in this area. I believe exploratory studies conducted among actual bridge employees, in addition to people contemplating retirement, will help mitigate this gap. As I have mentioned, the two-item scale I used for measuring employment status congruence in my study did not yield sufficient reliability. Additionally, Ellingson et al., (1998) suggested that measuring voluntariness of engagement in nonstandard work as a dichotomous variable may not unravel a complete picture. On hindsight, I believe volition measured by Connelly et al. (2011) would have been a more appropriate moderator specifically for my study participants. Though volition has a similar connotation to employment status congruence; volition is not a simple continuum with voluntary on one end and involuntary on the other. According to Connelly et al., (2011), volition towards nonstandard work is a function of both “(1) the extent to which a worker desires to pursue temporary work because of various positive aspects of this type of employment relationship (e.g. flexibility, variety, etc.); and (2) the extent to which a temporary worker believes that they would be unable to find permanent employment.” (p. 183). Considering bridge employees are matured workers who might value flexibility and might be realistic about their employment expectations, volition as a moderator seems a better fit that should be explored in future studies.

My study does not cover self-employed bridge jobholders as I believe entrepreneurs face unique challenges beyond the scope of my study. Besides, I did not look into bridge employment participation pattern of people who had always been

engaged in nonstandard work. Future research should look into the experiences of such bridge employees. Lastly, though I have taken several measures to minimize the impact of common method bias, the presence of such bias cannot be completely ruled out. Also, because my data is cross-sectional in nature, I cannot infer any causal relationship. In order to minimize the effect of common method bias and understand causal relationships, future research can collect longitudinal data as well as use multiple sources of response (e.g. spouse, peers and supervisors of bridge employees).

Lastly, I believe it will be an interesting study to examine the impact of transactional and relational aspects of psychological contract fulfillment (or breach) on job attitude of bridge employees.

2.7 Concluding remarks

The findings of this study helped me narrow the focus of my qualitative research described in the following chapter. Firstly, the findings of this study demonstrated that nonstandard work, especially part-time work, may be a welcome choice for some bridge employees. Secondly, the findings of this research clearly exhibited the importance of fulfillment of expectations in work and life related outcomes of bridge employees.

Inspired by these findings, I decided to look into factors that motivate retirees to take on bridge employment, their expectations regarding their post-retirement work, and their experiences. I was particularly interested in finding out whether motives for engaging in bridge employment shape expectations, and whether these motives and expectations can explain how bridge employees construe their day-to-day experience in bridge jobs. Since

studies on the experiences in bridge employment are few and far between, findings of my quantitative research were instrumental in helping me design my qualitative study.

Chapter Three: Study Two

The purpose of my second study is to understand the bridge employment experiences of retirees from their point of view. As mentioned in the literature review section, studies on experiences of bridge employees are few and far between (August, 2011; Ulrich & Brott, 2005). Even rarer is qualitative research aimed at understanding the perspectives of bridge job holders. In fact, I could only find a handful of studies that concentrate on the topic of experiences in bridge employment via an exploratory route. Before delving into my research, I shall briefly summarize the findings of these studies.

Feldman and Kim (2000) conducted a survey of 371 faculty members of a United States university that had offered an early retirement incentive. The researchers included open ended questions that asked the participants about their experience in bridge employment. The qualitative portion of their study revealed that, overall, bridge employment is associated with better life and retirement satisfaction. Additionally, their study found that retirees who returned to their previous organizations reported greater disappointment and underutilization compared to retirees who had sought bridge employment in different organizations.

In addition, Ulrich and Brott (2005) conducted interviews with bridge jobholders in the United States to understand their transition process from retirement to re-entry in workforce. The core theme of their research findings was, “bridge employment redefines retirement” by giving them more options (Ulrich & Brott, 2005, p. 159). Their study also unearthed that bridge employment presented both challenges (e.g., lower salary jobs,

subtle age discrimination, skills inadequacy) and opportunities (e.g., feel good about self, remain active etc.). In another qualitative study on bridge employees by August (2011), the author focused on whether the tenets of Kaleidoscope Career Model (KCM) were relevant for career development of women in their bridge jobs. Interview with 14 women in their bridge jobs revealed that authenticity, balance, and challenge, three central parameters of KCM, fit very well with the sense-making process of women bridge jobholders. The study revealed intricate and interesting ways women expressed their needs to care for self (in addition to caring for others all throughout their lives), ability to balance work and pleasure, and desire to expand themselves in their vocation.

Parry and Wilson (2014) conducted a mixed methods study among employees of various age ranges at five United Kingdom organizations. Though they claim that they “build a picture of older workers’ experiences of bridge employment within the United Kingdom”, they largely look into career transition of potential retirees (versus actual bridge employee) and various factors that contribute to the transition (Parry & Wilson, 2014, p. 139).

In a more recent study, semi-structured interviews of 20 Iranian nurses by Nobahar et al. (2015) revealed that the inclination towards a bridge job was prompted by both “motivational factors” like desire to serve society, maintain physical and mental agility, and “forcing factors” like financial need and peer pressure. Congruent with the findings of quantitative research described in the previous chapter, exploratory studies conducted on bridge employees reveal that the impact of bridge employment on retirees’ lives is positive.

The handful of qualitative studies carried out among bridge employees hint that bridge employment gave retirees an option to re-structure their retirement patterns by engaging in various kinds of employments. These studies also hint that bridge employees widely vary in their aspirations, expectations, and assessment of bridge jobs. However, none of the studies look specifically into the expectations and experiences of the bridge employees. This is unfortunate in light of the demographic transition scenario mentioned earlier, where a sizable proportion of population will be consisting of older people, or potential bridge employees (Alcover et al., 2014; Bal, Kooij, & Rousseau, 2015; Shultz & Adams, 2007). Experiences in later life employment are important components of well-being in this population. Positive work outcomes will encourage people to come back to productive work instead of burdening the national economy to support them.

Additionally, organizations may soon find that the potential labor pool is increasingly consisting of retirees. Studies have shown employers need to customize their policies to harness the best possible outcome of this employee pool (Armstrong-Stassen, 2008; Armstrong-Stassen & Ursel, 2009; Taneva et al., 2016). Beehr and Bennett (2014) had pointed out that the expectations and adjustment process of bridge employees are often unique and warrants special attention. It is very important to gain a comprehensive understanding of expectations of bridge employees and how such expectations impact the work outcomes in bridge jobs. Additionally, it is unfortunate that the experiences of bridge employees go unnoticed while they go through important transitions of career, retirement, and re-employment.

With the renewed interest of economists and academics regarding population graying (Alcover et al., 2014; Hebert & Luong 2008; United Nations, Department of Economic and Social Affairs, Population Division, 2015; Zhan & Wang, 2015) it is worthwhile to conduct an exploratory study to understand the experiences of retirees upon entering bridge employment. In particular, the purpose of my second study is to understand the expectations and aspirations of bridge employees and their day-to-day experiences in bridge jobs. For this, I conducted in-depth interviews with people engaged in bridge jobs. Also, I used grounded theory to analyse the data.

3.1 Grounded Theory

Grounded theory has been frequently used to study “social construction process” or “the means by which organization members go about constructing and understanding their experience” (Gioia, Corley, & Hamilton, 2013, p. 16). More specifically, grounded theory is more about understanding how individuals construct reality and less about testing hypotheses about an objective reality (Suddaby, 2006, p. 634). In my second study, the grounded theory method is used to understand how retirees, who come back to workforce after taking a ceremonial step such as retirement to cut ties with labour force, “experience” bridge employment. Since I needed a thorough understanding of the perspectives of the bridge employees and their way of looking at their work and work-related surroundings, I used the long interview method by McCracken (1988) for data collection. As McCracken (1988) noted, “the method can take us into the mental world of the individual, to glimpse the categories and logic by which he or she sees the world” (p. 9). The in-depth understanding of lived experience provided by this method is integral for

achieving the core goal of my research: comprehending the bridge employment experiences from the perspective of the retirees themselves.

Though grounded theory is one of the most effective and widely used methods in providing fresh understandings of phenomena, it is also often the most misunderstood and loosely used terms in qualitative research (Shah & Corley, 2006; Suddaby, 2006). Indeed, qualitative research is often criticized for lacking systematic approach and, thus, compromising rigor of method and quality of findings (Anderson, 2017, Gioia et al., 2013). The overwhelming amount of information collected through qualitative method is often difficult to manage in an authentic as well as efficient manner. In order to ensure rigor of analysis, I followed the grounded theory approach as detailed by Corbin and Strauss (1990), Gioia, Corley and Hamilton (2013), Shah and Corley (2006), and Warren (2009).

Shah and Corley (2006) highlighted three important components of grounded theory: a pre-determined research question, sampling in a manner to “direct data gathering efforts towards collecting information that will best support the development of the theoretical framework”, and “constant comparison” (p. 1828). In the following paragraphs, I detail how I ensured these components were properly addressed.

3.1.1 Pre-determined Research Question

A number of scholarly articles warn against going into the field with “a blank agenda” or without pre-formulated research questions (Anderson, 2017; Shah & Corley,

2006; Suddaby, 2006, p. 634). In order to understand the experiences of bridge employees, I entered the field setting with the following research questions:

Research question 1: Why does a person re-enter the workforce as a bridge employee after taking the ceremonial step of retirement to stop working?

Research question 2: What are retirees' expectations regarding bridge employment?

Research question 3: How do retirees evaluate their experiences in a bridge job?

The first research question, though widely covered in quantitative studies, has not been examined using qualitative methods. As I read through the earlier qualitative studies, I found that people mentioned unique reasons behind coming back to work that are not covered in quantitative studies. For example, in the study by Nobahar et al. (2015) participants mentioned peer pressure as a factor behind bridge employment decision. This made me wonder whether the lack of exploratory approach is compromising the comprehensiveness of current research. Thus, I decided to ask my participants their aspirations behind unretirement decision. Moreover, I also believed that understanding the motives behind unretirement was an important stepping stone in fully understanding the experiences in bridge employment. My second research question probed into work-related expectation of bridge employees, such as their expectations regarding work, benefits, skills utilization, and HR policies. Via my third research question, I examined positive and negative sentiments arising from the work-related environment. I also looked

into whether the motives, expectations, and experiences can be linked with a theoretical framework.

3.1.2 Theoretical Sampling

The literature portrays retirement as a break from a career of long-term duration (Feldman, 1994), which implies that the transition to retirement and then from retirement to post-retirement work will be more pronounced for employees who worked in a standard job for a prolonged period of time. Consequently, my first step towards sampling based on theoretical grounds was to target people who had retired from a standard job. This strategy proved useful as the only participant (participant # 19) in my second study who had always worked nonstandard hours could not provide me with much insight on post-retirement work. For him, retirement only meant drawing CPP and old age pension and it did not bring a significant change to either his mindset or his nature of work. He was used to both the flexibility and the uncertainty of nonstandard hours that participants working in standard work were discovering after retirement.

Another strategy I adopted to ensure that my research generated robust information was to target both people who came back in career bridge employment as well as in non-career bridge employment. I specifically targeted organizations that were known to re-hire their retirees (career bridge employment) or show preference for older employees (non-career bridge job). I was successful in getting the participation of both career and non-career bridge employees. Lastly, I exerted specific efforts to recruit female participants as the literature suggests gender has significant impact on decisions regarding retirement and bridge employment participation (Armstrong-Stassen & Staats, 2010;

Loretto & Vickerstaff, 2015; Zhan et al., 2015). One participant highlighted why her engagement in a bridge job after retirement was not appreciated: society had specific expectation for women after retirement that they will tend to grandchildren. Also, three out of five women were divorced and all claimed that they did not feel their pension was enough to uphold their desired life style. Thus, identifying contexts from the literature review influenced my research interest and was very helpful in gathering useful information.

3.1.3 Constant Comparison

Constant comparison can be explained as “the process by which researchers assign and create meaning from the observations recorded in the data” (Glaser & Strauss, 1976, cited by Shah & Corley, 2006 p. 1828). In grounded theory approach, concepts and categories emerge as researchers compare and label the myriads of terms, phenomenon and incidents that originate from data collection efforts. At the first stages of my analysis, I began labelling similar occurrences using terms used by the participants of the study. For example, when asked why they had returned to work after retirement, a number of people answered they were depressed and/or bored at home because they are either divorced or widowed. Some said their spouses and children were otherwise engaged in activities. I later grouped these responses into the concept “lonely at home”. Later, similar concepts surrounding social engagement emerged with people stating that they specifically missed the social circle of their previous workplace. These comments were brought under the umbrella category of “work as an avenue for social engagement”. Table 3.1 and Table 3.2 will provide a brief idea of how the two categories were developed by

constantly comparing, labelling and grouping similar incidences and occurrences from the interviews. In addition, the last column in the table illustrates the link back to the relevant research question.

Table 3.1

Development of Concepts and Categories, Example 1

Initial occurrence/applicant mentioned terms	Coding stage 1	Coding stage 2	Category	Research Question (RQ)
Spouse died, lonely at home	Lonely as no one is home to give company	Bored and lonely at home	Work as an avenue for social engagement	RQ 1: Why does a person re-enter workforce as a bridge employee after taking a ceremonial step such as retirement to stop working?
Spouse was babysitting grandchild, home alone				
Sitting at home is wasting time				
Sitting at home one gets baby brain	Feels lonely and bored in spite of having family around			
No hobby/interest. Home all day				
During winter, other hobbies/social engagements are difficult to pursue	Weather limited options for other activities			
Miss the people at work	Miss work-related connections			
Miss the workplace and environment				

Table 3.2

Development of Concepts and Categories, Example 2

Initial occurrence/applicant mentioned terms	Coding stage 1	Coding stage 2	Category	Research Question (RQ)
Have decision making authority	Authority	Autonomy	Expectations from work	RQ 2 Do retirees have any specific expectations regarding bridge employment?
Freedom to choose what I do	Flexibility			
Can set the pace of my work	Control over schedule			
No one sets my schedule				

As mentioned, constant comparison and analysis is a signature trait of grounded theory and this process also ensures that the earlier bits of data help shape the focus and direction of the subsequent data collection effort (Corbin & Strauss, 1990; Shah & Corley, 2006). I adapted this step slightly in order to accommodate data collection. In two instances, I had to book interviews with more than one participant within a very short interval because both the participants (one of them female) were almost at the end of their employment period. Consequently, I could not ensure that each interview was transcribed and analysed before going into the field for the next one. However, before going into interviews, I always reviewed my summary notes and played the audiotapes in order to be familiar with the previous interview. This practice helped me probe the interviewees more effectively. For example, when I asked the first few participants what they expected from post-retirement jobs, they were not overly descriptive. I reflected on this and wondered if they equated “expectations” to pay, promotion, and similar clauses of the job contract. Additionally, I noticed a pattern among bridge employees in that they avoided giving me

the impression that their employment fell short of their expectations in any way. This generation (and/or age group) of employees tends to be loyal to employers and prefers to portray a positive outlook towards life rather than complaining (Cogin, 2012; Costanza, Badger, Fraser, Severt, & Gade, 2012). As a result, I felt the need to restructure my question. Subsequently, I asked them about features of their current job they liked best and features they did not like as much. After that, they gave me deep insights into what they liked, and this gave me the information to develop the section of my research regarding post-retirement work expectations. Also, I asked them whether they had any suggestions regarding how workplaces can accommodate the needs of retirees.

Another example of how this iterative approach helped me focus throughout the interview process is when one of the participants mentioned that he had overheard other people making negative comments when he was re-hired with his previous employer. After that, I asked every participant if they had similar experiences. Not surprisingly, many retirees had. Negative feedback came in many forms and from various sources, further elaborated in data analysis, concept and categories. It was an important facet of the bridge employment experience that I was able to hone in on after the process of constant comparison.

3.2 Methodology

In order to seek answers to the three research questions, I conducted semi-structured interviews among bridge employees in the province of Newfoundland and Labrador. This province is greatly impacted by the greying population trend. In fact,

according to Statistics Canada, Newfoundland and Labrador had the lowest proportion of population aged 15 to 64 within the total population (66.2%) compared to the country average (66.5) (Government of Canada, 2017a). This province also had the second highest proportion of population aged 65 years and over (19.4%), while Nova Scotia and New Brunswick had the highest (19.9%), compared to country average of 16.9% (Government of Canada, 2017a). Additionally, Newfoundland and Labrador had a higher unemployment rate than other nine provinces in December 2017 (Government of Canada, 2018). According to research by Galarneau, Turcotte, Carrière, and Fecteau (2015) the local unemployment rate has an inverse relation with retirement age. Consequently, it can be expected that residents of Newfoundland and Labrador will retire earlier and thus, according to current research, have a higher propensity to engage in bridge jobs (Wang et al., 2008). Considering these factors, I believe that conducting a study among residents of this province to understand bridge employment experience is relevant, timely and useful.

According to the grounded theory method, sampling is done on theoretical grounds. Since I was interested in understanding whether the work-retirement-work transition effects the bridge employment experience, I decided to adhere to Feldman's definition of retirement as being an exit from a career path of long duration (Feldman, 1994, p. 287). Most of my interview participants had retired from standard full-time jobs. However, one of my participants (participant # 19) contacted me and expressed interest in participating in my study so that my study would incorporate the view of individuals who, in his own words, "who never retire". Since my ethics approval does not preclude such participants, I decided to meet with him and discuss his views.

Even before I started recruitment for my study, I discussed with my supervisors, other professors, my colleagues, peer groups, and people who are in institutions that represent retirees, regarding the experience of retirement and the priorities of post-retirement life. I can specifically reflect on my discussion with the President of local chapter of CARP, the largest advocacy organization for aging population of Canada (www.carp.ca), who shared invaluable insights about her experience of working with retirees. She also guided me to various organizations that are known to have recurrently hired retirees, such as the federal government, and a number of retail stores.

Since the federal government is known to call back people who have retired for completion of projects, I approached them to spread the word about my study. I received a number of interested participants from this source. I reached out to Newfoundland and Labrador Public Service Pensioners Association via telephone and email. An email was sent to faculty members of Faculty of Business at Memorial University regarding my study. I had recruited four participants from this source. I also emailed and telephoned both local and national contact persons of CARP. The president of the local chapter was kind enough to post an introduction to my research and my intent to recruit participants (Appendix H). These efforts generated a good response and recruitment of five bridge job holders for interviews.

Additionally, I emailed and visited store managers (see Appendix E for transcripts) of Tim Horton's, Kent, McDonalds, and a few other retail stores. I heard back from a store manager of one retail chain who introduced me to some of the employees who had retired from their career and were now working. The manager also

allowed me to approach others in the store as well. I recruited five participants from this approach. Note that I previously tried approaching retirees working in these stores directly, but people often felt uneasy about being approached at work without a supervisor's approval.

I put a recruitment advertisement (Appendix I) in three apartment buildings (with permission) of Killam Properties in St. John's. Though I received a few queries regarding my research from these ads, none of the participants satisfied my criteria of a bridge employee. I also took advantage of social, professional networking sites, and blogs. I posted a brief introduction of my research in a few classified groups on Facebook and also on the professional networking site (ResearchGate) of one of my co-supervisors. I received two participants from this networking. Lastly, I used a snowball recruitment technique and requested each of my participants share my contact information and research interest with their family and friends. Through this method, I successfully recruited ten participants.

As previously noted, I followed the long interview method by McCracken (1988) for data collection. McCracken (1988) emphasized the use of a structured interview guide. He also highlighted that within each pre-determined question, "the opportunity for exploratory, unstructured responses remains. Indeed, this opportunity is essential" (McCracken, 1988, p. 25). Following the guidance of McCracken (1988), my interview consisted of structured grand tour questions (Appendix G) and prompts stemming from information provided by each interviewee. After conducting 24 interviews and reviewing my notes, audiotapes, transcripts and coding, I believed I had reached a saturation point

as no new themes were coming out of the interviews. However, I had already contacted the 25th participant and one of my participants had contacted her friend (my 26th participant). However, conducting the 25th and 26th interview further confirmed my saturation as no new concepts emerged from these interviews. Biographic information of the participants of the study are available in Appendix Of the 26 interviews, 24 interviews were conducted face-to-face and the two remaining were conducted via telephone.

The interviews were conducted either at the respondent's workplace, or at any pre-determined meeting place (for example, study room at the university, the library and coffee shops). The interviews were on average 40 minutes long. With the permission (see Appendix F for informed consent form) of the interviewees, all of the interviews were audiotaped. I transcribed 22 of the interviews myself and hired a transcriptionist to transcribe the rest (see Appendix A for ethics review by university).

3.3 Data Analysis

Similar to other methods, in the grounded theory method it is important to clarify assumptions regarding nature of reality. Throughout my research, I subscribed to the interpretive paradigm, which is "based on the belief that a deeper understanding of a phenomenon is only possible through understanding the interpretations of that phenomenon from those experiencing it" (Shah & Corley, 2006, p. 1823). More specifically, the interpretive paradigm assumes every social actor interprets social phenomena uniquely and "(m)ultiple social realities can exist around a phenomenon because those involved interpret the phenomenon differently" (Shah & Corley, 2006, p.

1823). The researcher, thus, is not trying to ensure replicability of research or test existing theories. She or he is more concerned about systematically and methodically interpreting a phenomenon in light of the experiences of the participants and presenting the findings in light of existing theories for the understanding of others. In addition to this assumption that realities are “socially constructed”, I also assumed “that the people constructing their organizational realities are “knowledgeable agents,” namely, that people in organizations know what they are trying to do and can explain their thoughts, intentions, and actions” (Gioia, Corley, & Hamilton, 2013, p. 17). In my research, I asked the participants what brought them back in the workforce after retirement, what they expect from as well as what they like and dislike about the second round of work life. Then I integrated their articulation of reality with existing research for theory-building purposes.

For analyzing data collected from the interviews, I followed the coding process suggested by Corbin and Strauss (1990). At first, I read my transcripts thoroughly and repeatedly to interpret phenomena embedded in the data. Then I gave the phenomena “conceptual levels” by comparing events and perspectives with one another and subsequently grouping similar items under a same conceptual umbrella or category (Corbin & Strauss, 1990, p. 12). This is known as open coding. Next as categories started to emerge, I tried to understand the context and conditions which led to the development of that category. This stage is labelled as axial coding. During this stage, the researcher reflects upon his/her experience and existing knowledge on theory to comprehend relationships among data and identify any missing patterns. For example, while I was interviewing bridge employees, I noticed that I was unable to get in-depth responses

surrounding intrinsic expectations from work. Yet, the existing quantitative research generally postulates that innate needs such as personal fulfillment and organizational support are important facilitators for bridge employees (Armstrong-Stassen & Schlosser, 2008). In order to explore this issue, I looked back at the approach with this question and after much deliberation and discussion with colleagues close to retirement age, I changed my strategy. Instead of asking interviewees about what they expect from current work, I started asking them about what they liked and disliked about their current work and also asked how organizations can facilitate more retirees re-entering workforce. For the final step I went through my coding and note to identify categories that seemed to shed light on my three research questions. I used tables to illustrate the connections I made between the codes, concepts, categories, and the three research questions (see previously reported Table 3.1 and Table 3.2).

3.3.1 Results

My recruitment efforts resulted in 26 participants, 21 males and 5 females. The age range of the participants was 50 years to 82 years. Three of my participants were divorced (all female), three were widowed (all male), nineteen were married and one participant chose not to disclose marital status. Of the married participants, 7 had spouses who were not working (either permanently retired or never worked outside the home) and 12 had spouses still working in some capacity. Four participants had children dependent on them and one participant had elderly parents to take care of financially.

In terms of pre-retirement occupations, many of my participants (over 70%) had been employed in the broader public service. This is not a surprise as the public-sector

accounts for a large percentage of the employed population in Canada (Hedbon & Brown, 2012). More specifically, five interviewees were retired federal government employees, four were retired provincial government employees, one was a retired employee from a provincial government agency/institution, five were retired high school teachers, two were retired university teachers, one was a retired police officer, one was a retired nurse, one was a retired army officer, and six were retired from private sector organizations (oil industry, publishing, hospitality, telecommunication). Eleven of my respondents were engaged in the same career bridge job and 14 of them were engaged in bridge jobs different from their career employment. One of the respondents (mentioned earlier) never had a career job. Nine of the interviewees currently worked full-time and the remaining 17 participants worked on a part-time basis. The shortest and longest transition time between retirement and bridge employment was one week and 24 months. Descriptions of the main categories and concepts emerging from data analysis follows:

3.3.1.1 Category: Innate need to work after retirement.

Concept: Love the job. Many participants of my research used the emotion “love” in their description of why they came back to work after retirement. In my research, this emotion came out in two different varieties. One was bridge employees who loved the work they did in their previous career. They enjoyed the work, the challenges and the contributions made while working in their career job and, thus, returned to the same/similar type of work. One of the retired federal government employees (Participant 5) who came back in the same career job as a bridge employee said:

I came back because, mostly because, I love the job. So, I came back to the same job that I left, that I really, really enjoyed.... I don't think I would have, no. I don't think I want to be, I don't think I want to be doing anything other than what I'm doing. I don't think I was going to work at Sobeys or Tim Hortons or places like that.

Another interviewee (Participant 9) from the private sector who was in a bridge job that was similar in nature to their career job said:

One, working with people too, was staying within my own sphere of my interests. I love what I do. If I didn't like it, I would not do it.

One of the retired professors (Participant 22) who also worked in a similar field as a bridge employee said:

So, it is like, you know, I, I don't see any meaning in my life without being involved with teaching, research, and writing. This is what I've done for the last 49 years...Okay, I might as well, as I tell people I might have, I want to work as long as I can. All these things which is very, you know, dear to my heart. So, I shall be working with no matter what. And that, you know, so we can... I don't want to call it this using the big word, my call or whatever, when sometimes people say, no. But, I cannot see, you know... This is just part of me; this is my life and my very reason for existence, okay.

The second theme of “loving the job” included people with opposing views to those described previously. In essence, these people were done with the demands of their previous job and wanted to do something that they loved doing as a hobby. A number of high school teachers and even private sector employees joined a building supply company because they always loved to build and work with their hands. One of the participants (Participant 25), who had retired from the provincial government, mentioned how he negatively responded to his spouse’s suggestion that he open a consulting firm after retirement:

I said no I don't want to open consulting firm. I don't want to do consulting anymore. I don't want to do paperwork or math and accounts and payroll and all this. I want to have some fun for a change. I said I think I'm gonna go to (Organization name) and apply to (Organization name). Because I do all my own home repairs. I've done a lot of construction build decks and everything. And I love doing that. So, I said I'm gonna go do something I want to really want to do rather than be in consulting and working with the same old stuff I was doing for years.

Another person (Participant 11) who had retired from the private sector and has also joined a building supply company said:

Um I'm a handyman. I always was a handyman, building stuff. And it was a place that I enjoyed, I enjoyed coming and buying stuff here. So I said, well I like building stuff so I came to a building supply company.

Though these participants expressed different reasons for liking or loving their job, they communicated quite clearly that they are working after their retirement because they enjoy the work and they would not be partaking in bridge employment if they did not enjoy the job.

Concept: Work centrality. Work centrality is in general the degree of importance of work in a person's life (Paullay, Alliger, & Stone-Romero, 1994). Many participants expressed that work was a significant part of their life, so much so that some of them could not envision their life without work. Two participants actually declared that they had not retired; one of them (Participant 19) had always worked nonstandard hours and declared "retirement was a delusion" and the other (Participant 20), who had a very rewarding career in the hospitality industry, said he had not retired, rather had consciously slowed down. Retirement or not working was not a desirable option for them. Another participant (Participant 23), who is a retired nurse, said she uses the term retirement so people would understand her choice, but basically defines her own decision

of stepping down from nursing as “opting out” because she cannot think of “retiring or severing ties with some sort of work” yet.

Another aspect of significance of work in people’s lives is that work gave them a sense of worthwhileness. A number of the participants highlighted that they do not think they are “used up” just because they have retired. The need to work because it gives them a sense that they are still contributing to the society, whether in the form of ideas and experiences or in the form of taxes paid on their income. For example, one retired public-sector employee (Participant 7) said,

“And at the same time, it's it gives you gives you a sense of worthwhileness. You know. That you that you're able to still you know make contribution. Oh you know, yeah, you're not entirely removed.”

Another person (Participant 21) who had retired from working with publishing companies and currently does project work in the same line of work said,

I know that I feel that I'm just as competent as I was when I started at seventeen. Probably, I am more polished now and more experienced than I was then. The fact remains is, I still feel I have something to offer. I'm not something that you put up on the shelf and say take you down, you know, once in a blue moon when you need, when you're needed and that, you know, I think this is the side that's forgotten about. Is the dimension that people feel that their value is still there. I still feel just as valuable today as I felt fifty years ago when I started to work first.

Lastly, people mentioned that work was important in their lives because it provided structure to their days. At retirement, most of the people had worked for more than 20 years (for some of the participants, it was 50 years or more). It was difficult for them to picture their day without the structure and routine provided by work. One of the retired federal government employees (Participant 7) noted:

Because work gives you sense of order as well, right? When you, when you get up in the mornings and you know, you have to...a work day ahead of you, you you know, okay, just where you have to be. But when you retire and if you don't have something else to, you know, consume your time.....

Also, one interviewee (Participant 24), who served in the army, describes why he currently works in his bridge job,

Because it gives me something to do. I'm not sitting around being bored all the time. I have something to look forward to get from when I get up in the morning.

Similarly, a retired teacher (Participant 26), who is working in the service industry said:

I think the biggest thing is, I think most people, especially they worked for a long time, they kind of need a reason to get up and they need some kind of schedule during the day. And I think a lot of retirees, or a lot of people who have retired, miss that.

As I read and re-read the transcripts, it became very clear that no matter how many other opportunities for activities that they had, work was a very integral part of the identity of some of the participants. For some, not working was never part of their plan, for others work helped them feel useful as it gave them a sense of purpose for the day ahead.

3.3.1.2 Category: Work as an avenue for social engagement.

Concept: Bored and lonely at home. Most participants mentioned that they experienced feelings of loneliness in retirement. This sentiment seemed to be greatest for those who were widowed or divorced. For example, some of the widowers stated that they had initially planned to travel after retirement, but once their spouse died, travelling did not have the same enjoyment for them. Some people had spouses who were still

working or in one particular case, babysitting the grandchildren. They felt they did not have any meaningful social interaction with their spouse during the day. One of the respondents (Participant 8), who had retired from federal government said:

But retirement you'll find as a challenge in itself. I didn't, I didn't realize how boring and how unsociable that was going to be. And it is, it's terrible that way. I don't see anybody. I'm home all day long with two dogs. I live in the country and unless I go to the supermarket, or I come to St. John's, I really don't see too many people, right.

Even if people had family and friends to interact with, some participants soon found such interaction repetitive and boring. A retired nurse (Participant 23) in my study described it as, "because I was home all day doing absolutely nothing with a major case of baby brain. Do you know what I mean? And when you're home, then oh! Every day is exactly the same."

Concept: Weather limited options for other engagement. A factor unique to the province in which the interviews took place was the weather, and more specifically the winter season. A number of people (6 participants) mentioned that there was not much to do in winter in Newfoundland and Labrador. They did not mind going back to work during those months.

Concept: Miss work-related social connections. Some participants mentioned that they missed the social connections, exchange of opinions and recognition they had specifically experienced because of their work. One retiree (Participant 22), who now works from home and on contract basis expressed:

And they come for social needs. So, in my case, I want to come here because I want to talk to my colleagues. I want to talk to the students, okay? Want to be at

their seminars so that I can give my two cents of opinion. And, in terms of what is going on, it's a social need is, the need, belongingness need.

Another participant (Participant 18), who had retired from the public sector and is now working in the same physical workplace as a bridge employee said:

The thing for me to work, I think, is people. Like, it was so much fun to go back [work] after being out for three or four years and seeing the people that I work with before and having chats with them, right! Making, renewing, acquaintances and that kind of stuff.

Thus, social needs prompted a lot of retirees to go back to work after retirement; though the pattern of the social needs, the meanings, and underlying expectations of social needs varied across people. For some retirees, it seemed as if they just wanted general conversation while others longed to remain in the circle of information and to hold onto the connection with their previous organization.

3.3.1.3 Category: Work enables them to help others.

Concept: *Help community.* Some of the respondents of my study mentioned that the realization that the work they do is important for the community is an important impetus behind their post-retirement work engagement. They feel obligated to serve the community using their skills and expertise. A retired high school teacher (Participant 1) presently working with a community organization said:

I suppose the liking is the same as when I was [working] in a school. I am working with young people, and families and helping, hopefully helping, knock barriers out of the way and problems out of the way. So that they can grow and learn and do the things that they want to do....and that's the same thing in school, that was my reason in school.

In addition, a private sector employee (Participant 9) who had previously held a health and safety position and who is now working in a similar position as a bridge employee stated:

I like a lot of things about this job. One thing, I love the subject. It's dear to my heart. Like I do it because I care about people. I don't want to see people hurt on the job. That is my main objective. Now make sure to get home with all these digits intact (pointing to his fingers). So, there's no vacant chair at the dinner table. I don't want to see that. I've seen it too often.

Another quote from the same person:

But I also want them to know they're not alone, myself as a mentor for example... we let them know that hey, you're not alone. You just got to pick up the phone or I got a Facebook page or whatever. They got a question, contact me, I told them and the reason is one, well I want to see you do good and two, I don't wanna see anybody hurt.

Another part of the concept "helping community" surrounds the fact that some people emphasized that bridge jobs gave them financial freedom to donate for worthy causes in the community. A retired provincial employee (Participant 18) said that his income from bridge jobs enabled him to support organizations that help people in need. And he emphasized that at his age, it would be depressing for him if he could not participate in events that support worthy causes that are close to his heart.

A number of participants highlighted that they felt at this stage of their lives, they should give back to community. While some of them were engaged in volunteer work in addition to their bridge jobs, some, like the participant mentioned above, thought their bridge jobs were also a way to satisfy their need of giving back and helping others.

Concept: *Help family and friends.* Some respondents in my study mentioned helping their colleagues with a project as their entrance point to work after retirement (For example, Participants 10, 15, 17, and 21). These people were called back by their previous supervisors to complete the project they were working on before retirement or by their friends who wanted expert advice or consultation. They mentioned that though they did not need to work for money, they were very happy to offer their competence and expertise to help their peers.

3.3.1.4 Category: Financial.

Concept: *Income helps basic sustenance.* Many people went back to work after retirement because they did not have enough money to sustain them. Their pension income was insufficient to sustain them and/or maintain their desired lifestyle. For example, when asked whether they could survive on their pension at the time of retirement, one retiree (Participant 13) said:

I could survive on it, but not live the lifestyle that we live. I mean we take two trips a year, we have we have a trailer and a campground, we have some vehicles. We live a pretty good lifestyle, because I work. Besides I have two incomes. Okay, so could we survive on my pension? Yeah. But it would be a meager existence.

The financial motive of bridge employment was also highlighted by the retired school teacher currently working in the service industry (Participant 26) who said that she feared her pension was not adequate to sustain her in future.

As I have mentioned previously, one of my participants (Participant 19) has always worked on a project basis, consequently, the only pension he was entitled to is provided by the government. Also, he did not have any medical coverage, but he was

undergoing treatment for cancer. He explained that he will have to work as long as he physically can. He explained:

I have my old age pension and Canada pension. Not a lot. I think it is about \$14,000 a year. It pays the rent; it pays the mortgage or whatever. But, I'll have to work until I, what we say in Newfoundland, "you're gonna drop in the traces". Traces are the things that they put on horses when they go. So, I'm going to die in the traces, okay? I am going to be at something, working at something when I die.

Another financial constraint that seemed to push participants back into workforce was divorce. Two female participants (Participants 2 & 4) and one male participant (Participant 6) had to return to workforce because, for female participants, divorce meant fewer resources on which to survive. And for the male participant, he went back to work because he had to provide spousal support, which he had anticipated would stop when he retired. He is a retired employee of the federal government (Participant 6) and he explained his financial impetus for working post retirement:

I got incorrect information from my lawyer, as to what will happen with the spousal support that I was paying. I was told that it would be double dipping. Once I got into pension I will not have to pay any spousal support. But that isn't what happened. When I went to court to get it straight, the best they could do was to cut the spousal support in half until my spouse, my ex-spouse was 55, which is next march. Then the spousal support will stop, because she would you be entitled to get at her share of my pension. And would I have only my pension. So financially, I was not anticipating, I was hoping I would get a call back. Because when this all went down, I said, this is still going to be financially hard, if I've got to keep paying her.

In terms of other financial pushes that factored into the bridge employment choices of participants, some had dependent children or parents and needed to work in order to cover expenses. A retired nurse (Participant 23) who is now working in retail said:

Okay, I've worked 25 years and I made really good money. But I mean I got a home and paid off a home, I've put kids through school. I bought vehicles for my kids, you know what. I mean \$15,000 was what I paid for braces for one of my kids because our health insurance don't pay for braces. My kids all went on a lot of school trips. My oldest boy has been around the world. I mean he's, he was probably in ten countries before he was 18. So, but that's what I spent my money on, right? Now we did save, you know, and put away money for retirement. But it's not like million.

Concept: *Income helps augment life.* In this concept, I have grouped the responses of participants who have described that though bridge jobs were not necessary for their sustenance, bridge jobs gave them financial freedom to pursue little extras in life. Almost all the participants agreed that they did not feel their pension was enough to afford all the nice things they wanted. A divorced retired federal government employee (Participant 4) said that she was too busy saving for retirement all her work life to enjoy, and now she wanted to enjoy her life. But her capacity of doing so is limited because of the divorce. In her own words,

I can live on my pension, okay, I can live on it. But I am not gonna get anything extra, you know? Or not a lot of extra. So I want to...I still want to take a trip, and I still wanna go out and have a nice meal, you know.

A retired employee from provincial government (Participant 18) said that his bridge job gives him the freedom to indulge. He elaborated:

That's [his pension] [is] probably enough for us to live the lifestyle we had before, but it's getting harder and harder to live within that scope and still do the things that you want to do, buy what you want to buy. I like the cigar once in a while, so you know, being able to afford to buy cigars and bottle of wine or bottle of rum or whatever. Or to just go to go, like this weekend, it's probably a \$500 weekend to go to this wedding, between gas and the hotel and that kind of stuff. So, just to be able to do that and not worry about it. My brother was here from New Brunswick, my brother and his wife, a week ago, and it was \$1,000 bill by the time they left. You know, going out to meals and you know, that kind of thing. Going here, going there and gas, that kind of stuff. Buying food, having a barbecue, that kind

of thing. And you want to be able to do that for, you know, your family here or people who come visit.

In fact, the majority of my participants said the money they received from bridge jobs enabled them to travel which would not be possible otherwise. One of the respondents (Participant 25), a retired employee of provincial government, now working for a building supply company described this in a humorous manner when he said:

Actually what what I did was when I started to work here I opened a separate bank account and all my funds from (Organization name) go into that, and then we go to Florida a couple of times a year. Pays for Florida for us. And every now and then my daughter needs something fixed at her house, daddy might throw a few dollars and just to help her, you know. My wife calls it my mad money.

A few other participants also mentioned that the extra income from bridge jobs enabled them to help family members in their times of need and to indulge children or grandchildren. A retired provincial government employee (Participant 18) stated:

When my daughter bought her house, I helped pave her driveway, I helped build her fence and, you know, we're good to our granddaughter. She went to St. Pierre. It was a \$800 trip or \$700 trip, whatever it cost, and poppy came through with the cash for her to go. I want to be able to do that kind of stuff. And I've said to my wife I prefer to give to my children while I'm warm, not when I'm cold. I mean, they are going to get it anyway, so why not give it to them when they can probably use it most and now is the time I think they need it most. It is nice to be able to do that.

A retired teacher working with building supplies company (Participant 12) said, "I still as much as possible am trying to help out my children. Although they're adults now with their own families, but still you try and help where you can."

To summarize, for some of my participants, bridge employment was necessary for sustenance, because they had been hit by unforeseen situations at later stages in life (divorce, for example) or because they had spent their income on other priorities like

children's education instead of a retirement fund. While for some other people, income from bridge jobs allowed them financial freedom to enjoy life without thinking about dipping into their retirement savings. As I reflected on my discussion with bridge employees and my notes and transcripts, it became apparent that retirees valued financial freedom, but they were aware of the finite nature of their pension fund. Thus, bridge jobs were essential for them to maintain the level of disposable income they desired without compromising the safety net of their pension fund.

3.3.1.5 Category: Intrinsic expectations from work.

Concept: Autonomy. When asked what features of their current job they appreciated most, some of the participants in my study noted the importance of autonomy. It seemed related to a sense of recognition of their competence and experience. One retired high school teacher (Participant 1), who is now involved in a community organization said:

So, my job of course is, when I came here, I would describe it as being loose, really loose. I needed to tighten it up. We needed to make it a tighter ship if you will, you know. Aaahh...so we had to put policies in place, procedures in place, and routines in place.

A retired employee from federal government (Participant 6) who now works on a project basis explains that he feels much relaxed and focused now than he did in his career job because now he can work using his own judgement, instead of constantly being under the pressure of deadlines set by others:

I'm enjoying it, different than being under the gun to get a particular job done under a particular time, we are dedicated to doing a competition, it gives us time and we know that competition, so we have no problem getting it done in, in the time we are hired on for, like 90 days.

Another retired official from telecommunication industry (Participant 11), who is now employed in a building supply company, explained:

I suppose independence, independence and responsibility. I am given a reasonably fair leeway with regard to different things that happen here. I, I can set some prices and I can do some things that people come and ask me what I would suggest, even from a management perspective. There is so many managers here who would ask me what do I think of this. So, it gives me a sense of accomplishment. It gives me a sense of satisfaction, that's it. I'm appreciated for what I do, what I can. You know.

A retired high school teacher (Participant 2) teaching part-time and consulting said:

It's an opportunity to do what I want to, not to be confined to somebody else's schedule or preferences. I can choose who I work with, when I work, what I charge. And I worked in a bureaucracy, of a tenured and a unionized organization for many, many years. And it was very slow moving and very restrictive. So now, if you need something done, and you can call me and I'd say, ok.

Two other participants (Participant 3 & 9) directly used the terms “freedom” and “control” when they were detailing the features of post-retirement work they most appreciated.

Concept: Work fulfillment. Work fulfillment is defined as “enjoyment of work and sense of achievement I get from work” in current literature (Templer et al., 2010, p. 481) and is regarded as one of the key motivations of working beyond retirement age (Humphrey et al, 2003; Nakai, Chang, Snell, & Fluckinger, 2011; Templer et al., 2010; Warren, 2009). It did not surprise me that 24 of the 26 interviewees were very upfront about how they enjoyed their job and how they were very proud of their personal contribution through that specific job. One retired high school teacher (Participant 2), who is operating her own consultancy business and teaching part-time said:

On the other hand, I get the opportunity to see real differences in people, you know. When I am working with whether it's a client 1-on-1, who's lost in his career, who is totally nervous about why am I not getting promoted, how do I network. Somebody who doesn't know how to write, who is gifted, I am thinking of somebody who I just helped this week, that is just brilliant in their...um...but on paper, you don't know it. Because they don't know how, they are so humble, and modest, that they are not putting themselves out there in a way that people really see what this person can do for you and helping you articulate that. And then, I love it, when I get very often, I'm happy to say I have lots of success with people

Another retired teacher who currently works with a community organization

(Participant 1) said he feels his work is important in running the organization properly:

And I am overseeing all of that...and its really taking, my job is really taking, and that's every day, is really taking the organization from where it was, and working with the board of directors, we have a volunteer board of directors, working with them, to see that we move it to where we think it should be based on a strategic plan and all that sort of thing. So, it's a lot of that talk sometimes is up here, and I am the one who brings it all down here and makes it very practical and day to day work and that sort of thing.

And he also added what he expected his post-retirement work would be like:

In terms of what I would end up doing, the only thing I can say is that it would need to be something where I was in a leadership role, so I could impact what's happening and it would need to be something that was socially important, I mean I was a teacher and a principal, it's about social, change and society and so on.

Another bridge employee (Participant 20) who is currently working in marketing explains his satisfaction in his own achievement in his current career, "It's been very successful; both companies have more than doubled their sales. They've grown to the point of expansion."

Interestingly, the work fulfillment and pride in their contribution was not always limited to socially important work, the same career job or visible outputs. Some bridge

employees took pride and satisfaction in work that was not related to their career or was not immediately visible. For example, a retired nurse (Participant 23) explained:

Because I do so much more and I've saved the company a lot of money. Because before, like all the, like I can make a mistake, anybody can make a mistake, but instead of there being constant mistakes that have to be fixed, and used to have to get a whole shift in sometimes for a full day to fix mistakes, so it's like there's not that any more. And there's the length of time people have to work is cut way down because of what I do. I think I saved the company a ton of money. And what I do anybody there tell you that I do 99% of the work. but I've taken that on myself because I enjoy it so much. And it's what I do and it's what I'm good at.

In general, bridge employees seemed happy about their contributions, regardless of the type of job in which they were engaged. Only one person (Participant 16), a retired school teacher currently working in the public service, expressed that he did not particularly enjoy his job because he is looking forward to, and getting prepared for, starting a career in a different sector. He said:

This (referring to his current job) would be another career if I got a job I wanted, you know, so if an IT career came up... that's something I would definitely be inspired to call a career. But you know, we'll see how that goes. So, like I do, I do, now I'll call it distance age programming courses. I'm hoping to get sufficiently qualified for those kinds of jobs. I, I have a lot of that knowledge. But you also need some kind of certification.

Concept: Manageable work demand and less stress. During my conversations with participants, a number mentioned stress in their previous employment as a prime reason behind their decision to retire. In fact, three of them explained that their level of stress at work was interfering with their family lives and overall well-being. These participants said that they did not want their present career to be as demanding. A retired police officer (Participant 13) explained:

I'm very energetic, I consider myself youthful for my age and I felt like policing was taking a toll on my life that I wasn't really comfortable with. So, I was in, I was in a position where I could retire with full intentions of finding employment somewhere else. Less, less stressful and less demanding.

Another retired school teacher (Participant 12) echoed the sentiment:

But I knew when I retired, that I was not going to be able to go home and sit down. That's impossible, that's not my nature. So, I looked around I said now what would I'd like to do, that, you know, doesn't have that same level of stress as teaching high school kids for 30 years? So, I decided then that I looked around and I said, you know, retail would be you know a nice place to try. I enjoy people very much, so that's what I decided to do. So here I am.

One participant (Participant 25), previously worked as a public-sector employee and now works with a building supply company, explained that he had no intention of taking a supervisory role because he does not want the headache:

I said to myself start to finish I have no interest in getting in any more supervisor or management jobs. None. I just want to be, don't, don't want the headache. Oh, I'm having fun doing what I am doing now. I come in and do my 8-hour shift, I go home.

Another retired teacher, who had worked with children with exceptionalities and is now working in the service industry, said she likes that when her shift is over she is no longer burdened with any residual stress or worry. For her, “work stays at work” is an important aspect of post-retirement job. Similarly, a provincial government employee (Participant 17) explained that the best thing about his current job is knowing that he is not the person accountable for any adverse consequences. In his own words:

The work is very, it's responsible, but it's not very stressful because I'm not the ultimate responsible person, and and I know what I'm doing. So, it's it's nice stress-free. I'm already, already pretty expert enough and so I'm not worrying that I don't know how to do with anything. And let me say, I mean, even I'm only recommending things. My boss is the one who has to approve and she's the one if if there's problems developing down the road, she's the one going to have to live

with that stuff. Makes it nice and easy for me. And whereas I'm used to, previously when I was doing this kind of work, that was essentially me.

While many of the participants in my study expected post-retirement work to be more relaxed and balanced in terms of work-family needs, it seemed this was most salient for people who had high demand career jobs.

Concept: HR practices. In general, bridge employees spoke about specific ways workplaces could be customized to accommodate retirees. One female retired employee (Participant 4) expressed that though she preferred casual jobs, she wanted HR to be more flexible for retirees in allowing leaves and time off. In her own words,

The one thing I do find, right now, I am casual. So as a casual employee, there are no... there's no leave, right? I'm okay with that, but you know what? I don't feel like asking for leave even though it's without pay, you know? Because I don't want to risk not getting a call back, you know? So, I don't want to take advantage of it because I am very appreciative of the work and I very much enjoy it, you know? There were a couple of things I needed a time off for.

Some retirees noted that when employees are younger, people sympathize with them because they need time off for children and family. However, many retirees now have elderly parents they have to care for or even children. They themselves sometimes need longer time to regain physical and mental energy to work. And after retirement, people expect more free time and family time. Thus, a number of retirees pointed out that they would prefer work hours that suit the unique demands of their stage in life. One participant (Participant 14) voiced his frustration with the workplace and said:

I found that the workplace is still strongly structured to a full-time employment kind of conventional place. You can talk it that we need retirees; but you haven't structured, we haven't structured the workplace to deal with taking a retiree and using their expertise on a limited basis or reduced basis. Because all your positions are all structure as you know full-time equivalents 9:00 to 5:00, this is it.

He continues to elaborate:

Outside of seniors I go to go in some places it's not it isn't even set up, the structure isn't even receptive to going down that road. What I mean by that is if you work in health care, the concept of because of scheduling, shift work, just the nature of it, they typically, the language is full-time equivalents. So, it's like I got a half an FTE the full-time equivalent, FTE. I've got a quarter. I've got somebody who's going to work evening. So, I need somebody who's going to work Saturdays and Sundays because of a need to cover. And, and so they're of a mindset that they have part-time jobs. I got in government and it was amazing, the idea well I need a half a position. I want somebody to work for two thirds I want somebody to work Monday, Wednesday, Friday. I want some mornings for example or three days a week. That concept in the department I went to was just like, could not get their head around it. They had great difficulty, they were used to full-time, one position, that's what you're gonna get. No, I want a half a position. Well you want somebody for six months; no, I don't want for 6 months. I want somebody for 12 months for a half a day a week or half a day a day.

Some other retirees also talked about job sharing and similar part-time engagements. The retired executive (Participant 20) from the hospitality industry also mentioned that he preferred working his own schedule and at his own pace. His words to this effect are:

Well, in that respect, yes. I think, yeah, we function, we seniors function best at our own time at our own time, or own speed. Not as a nine to five, but just too many years of that, don't need that anymore. I know now where to put my time to be most effective and when not to. And so no, a less-regimented environment is most desirable for a retiree coming back into the workforce.

Retirees also highlighted that workplaces might want to make ergonomic adjustment to accommodate special physical needs like deteriorated eye sight, muscle strength, and ability to be on your feet for long hours, etc.

3.3.1.6 Category: Extrinsic expectations from job.

Concept: Compensation. Bridge employees are generally realistic about their expectations regarding compensation and benefits. For almost all of them, retirement

meant a cut in pay. For example, one retired participant (Participant 3) who is engaged in the same career post-retirement explained,

The loss of income. You know, because as I said, I was at the top of the pay scale... I am not so much anymore. Unfortunately, some of the employment opportunities are of a non-stipendiary basis so it's just a little bit of financial planning to get things done. Was used to pay period of every two weeks and now it's once a month and so just to structure some of these things.

However, they accepted the cut for a number of reasons. One of the retirees (Participant 1) expressed that since he worked in non-profit sector, he had rationalized his expectations. In his own words:

It is non-profit. So, you always have to keep that in mind from the point of view of benefits and remunerations and pay and that sort of thing. I didn't choose to have any benefits because as a retired teacher, I already had insurance policy, health policy and so on. But I had the option of taking that here, but I didn't bother because I had it. In terms of pay, I am paid well. I am not paid obviously as well as I was... but I am paid really well, and they can always pay me more. But for the work I do and the effort I put into it and so on, I am happy with the pay I am given.

Some participants expressed that they were not overly anxious about the money because their retirement savings were enough for their sustenance. For example, the former army member (Participant 24) said:

So that's why I'm working at (Organization name). But retirement I, I do not work at any day, except the (Organization name). And the money I get paid from the (Organization name), I consider that pocket money. I don't work for the money. I work because it gives me something to do plus it keeps me in shape. Because what I do involves a lot of physical work so it keeps me as young as I am.

It appeared that for the people who had changed their career after retirement and joined the retail sector, they were aware that they would not get the salary they had earned previously in their career job. However, when I asked them whether they were

dissatisfied with their pay, they unanimously pointed out that it was their conscious choice to accept the bridge job and they were not disappointed. They put more value into enjoying the work or other intrinsic aspects of the work (like recognition and comfort) than benefits and remuneration. Three example quotes from retirees who are engaged in non-career bridge jobs:

I think I'm getting pretty close to where I think most people would get in this, or you know, this situation. I don't have any disappointment. I knew what I was getting into when I hired on and I, I know, I knew my salary then. I had the opportunity to say no (Participant 11).

I knew for example, there was no way I'd ever get the pay I received while teaching, I mean you know this is retail, and is not any kind of a great money-maker. But so, I know, I had realistic expectations of the pay (Participant 12).

It was pretty much what I expected, it was a little over minimum wage, and I really didn't, under the circumstances that it was, I really didn't expect to get paid more than that. It was more for, it was convenient for the location. And the owners are very nice people. They are easy to work for and work with (Participant 26).

This being said, at least four retirees had specific expectations or intentions around compensation. One of them, a retired public-sector employee (Participant 8), retrained as a carpenter and is now working in construction projects. Considering his age and the fact that he was describing his work as very physically demanding, I asked him why he chose this trade at this age. He answered without hesitation

For the money, very big money, very quickly. Ever since I worked in this, I make another \$140,000 a year, so, it's like even if it's not, not super big money but compared to most people, there ya go. And you take that, I put my pensions on top of that, its rounds up to more than couple hundred thousand a year, so. That's not bad.

Another participant, a retired school teacher (Participant 16), now working with in the public sector explained the financial reasons that helped him make retirement decision:

After you've taught for 30 years, you know, you're able to retire. With my age, there was not going to be no waiting period, after retirement. I would start to draw my pension right away. And there's not a huge incentive to keep teaching once you've accumulated sufficient pension. So, for instance, we make roughly \$60,000 a year on pension. You make 80,000 teaching, something like depends, you know, where you are in the scale and that sort of thing. But in my case, that means there's only a \$20,000 gap. Now it's true, that you have better time off while teaching, so if you factor that in, call it 30,000. So, you can easily work and make that difference at almost any job. And it's not as demanding as teaching.

Subsequently, he explained what he expected as payment from his bridge job:

Minimum of fifty thousand, let's say, I wouldn't come out of retirement for anything below that. So that would be enough to make up the difference as I was explaining earlier and something beyond that, you know.

Similarly, a retired police officer (Participant 13) and a retired nurse (Participant 23) who are now working in unrelated fields explained that they expected pay comparable to their ability and contribution. When I probed, the nurse (Participant 23) said that she was planning to approach management soon for an increase in pay.

Upon further analysis it became clear that retirees who went into bridge employment to further their career were very specific about monetary expectations unlike retirees who took on bridge employment for social engagement or other reasons.

Concept: Expectation regarding career advancement. Only three of the bridge employees participating in my study were actively looking for leadership roles and/or career advancement. One of them, a retired teacher, was working on getting certifications

to start working a new career. Most of the remaining bridge employees were not interested in taking on demanding positions. As I have mentioned before, some of the retirees had retired from jobs they considered to be stressful and demanding and wanted a break from this type of job. I have quoted a number of such retirees in a previous concept (manageable workload/stress). The retired army participant (Participant 24) explained why he did not want to take supervisory position at work,

I've been asked to be taking on lead hand and supervisory positions, but I won't. I don't want the responsibility. I just go in ...work my.... hours, I go home. ...After that, I...forget about the (Organization name) until next week.

At least two of the retirees (Participant 12 & 14) mentioned that the reason they worked in entry-level positions and did not want to climb higher was they did not want to block the career path of younger generations. As one of the retired school teachers (Participant 12) who works with a building supply company mentioned:

Like I could have, I was asked the number of years back to become the department head in the paint department and again we had a couple of young associates here at the time, and I knew they were interested in it. So, I went to them, the younger kids, and I said, guys look, I've had my career. And I said, you know, this is a chance for you. I said, to advance here with this company. I said I'm not going to take that away from you. I said you know. I've had my time. So, I said, by all means. And of course, one of the young guys did go for it and they got it, which was great. Yeah.

Upon further analysis, I found that, on the one hand, retirees were rationalizing (to others and sometimes to themselves) that their engagement in entry level positions ensured that they did not impede the career path of younger generations. On the other hand, some retirees faced negative feedback for occupying these positions because they were perceived as not needing the money. This thread will be further developed in a later concept.

Concept: Expectations regarding working hours. Work hour congruence, or matching number of hours worked with one's ability and intention, came out as an important factor for bridge employees. A number of the bridge employees I interviewed had worked long hours during their career years and were unwilling to continue to do so after retirement. Almost all bridge employees I interviewed mentioned that they wanted a part-time position as opposed to full-time work because they wanted the time to engage in activities they loved and also wished to have the ability to spend quality time with their family. One retired public-sector employee (Participant 6) explained how he envisioned his future:

So, like when I was working with the government often times I'll be working all kinds of overtime. So, when you do overtime, by the time you get home, you are too tired to do anything. So, when you go home you just crash...So, that's our plan, she'll (referring to spouse) probably work a little bit, I'll probably work a little bit, then renovation, gardening and so on. Not anything that will take a huge amount of amount of time or take us that we are working full-time and missing each other.

When I probed further as to whether he would consider taking a full-time job he replied:

No, I doubt. I can't see me there, no. Life is too short. I mean, my father died at the age of 71. I'm [in my fifties] now, so that's not a big window. I mean it seems like a big window when you really think about it, but it closes pretty quick. Yeah, you better believe it. So, you know, you've got to enjoy it if you are able to enjoy it. If you don't, you're going to miss it.

The bridge employee (Participant 9) who worked in the safety field and who is currently employed in a similar contractual position said:

Regular full-time work, you gotta be there. You had to be there. You, you have to be there from, you know, I take my last job. I had to be there from, from 7:00 in the morning till 5:30 at night. And as a manager I had to be in the work at least an

hour before everybody else. So, I had to be in at 6:00. So that means I had to get up at 4:30, okay? Cuz it was a half-hour drive. So, I'm up at 4:30, I'm working till 5:30 or 6:30 then I got a drive home and I get home at 8 o'clock - 8:30. Day's gone. I get a shower, I get something to eat and go to bed. I would work, I was working 60 days straight like that. When you're retired... I set my time. So, if I don't want to go to work tomorrow, I don't go to work tomorrow. That's that type of thing. I could say, yes, let's set the schedule.

Getting up early in the morning and unpredictable shifts were two things specifically mentioned by some of the retirees as something they wanted to avoid. They wanted the ability to sleep in and also felt the desire to be able to set their schedules after working so long under obligatory — and often times difficult — work schedules. One of the bridge employees also mentioned that he took break from work every other day because he had arthritis and back pain. He needed the down time to recover.

Another robust expectation mentioned by the participants regarding working hours was flexibility and convenience in schedule. One participant elaborated that since they were experts on efficiency and time management after a prolonged career, a less-regimented work schedule allowed them to exert their best efforts when, and where, it matters most.

3.3.1.7 Category: Entry experience in bridge employment.

Concept: Sourcing of bridge employment. Participants of my research were satisfied with their experiences at the entry point of their bridge jobs. Eight of the participants were approached by their previous employers, supervisors, or friends because of their skills and experience in their relevant field. Among remaining participants, one had always worked project type work and due to his expertise, he is well-known in his field. The remaining interviewees either approached a friend or acquaintance or

approached an organization and were recruited as employees. Though there are some general barriers in the entry described below, none of the participants gave me any impression that they personally faced any discriminatory practices during their entry, which is counter to what I had expected to find in light of current literature (Loretto & White, 2006; Oude Mulders et al., 2015).

Concept: Systematic barriers to entry in the same career. One interesting finding of my study is that for some professions (like teaching and nursing) retirees seemed to be systematically barred from engaging in full-time work in the same profession after retirement. As one of the retired high school teachers (Participant 13) of my study explained:

And so, after making a year, year and a half (in retirement), I was not so happy with being retired and you can't simply go back and teach in in Newfoundland if you're retired. You can only teach so many days a year, 60, I believe. And that would be more or less substituting. And I wasn't too crazy about that idea.

It is important to note that employees who have retired from the public service cannot work full-time with federal government without suspending their pension income, though they can work with other employers like the provincial government or private organizations. The same is true for provincial government or nurses who have decided to draw their pension.

Concept: Impact of age on selection and recruitment. Though the participants of my study did not point out any discrimination directed towards them at the point of entry in their bridge jobs, they did mention that there is covert ageism, at least in some

professions, against older people. One retired public-sector employee (Participant 17), now working full-time at an educational institution, said:

....most of the jobs that would be of interest to me are with big consulting firms and they don't look at people my age. They, they're, they're looking for young people who are willing to put in 18-hour days in job. Now, I don't want that going to work and but that's where the work is.

Another retired public-sector employee (Participant 18), working part-time within the same location, elaborated why such discrimination might take place:

So, you know, I think the discrimination is employers, and I'm only guessing, employers would look at someone like me and say holy sh**, he is [in his sixties], like how long is he going to stay here. I'm looking for somebody that's going to stay five or six years, but what they don't understand is that young people don't stay.

An interesting suggestion provided by a retiree (Participant 20) who had worked in the hospitality industry was not to disclose your age when applying for jobs. In his own words,

So...I just, I do not give my age anymore, at all. People look at me and say you can't be [age]. You're supposed to be old and wizened up and living in a senior's home. So, you know, starting in your sixties, you just gotta cool it as far as saying, giving your age. Only demonstrate your capability, not by your years of experience, but by your expertise what you've got to offer and not by your age. I just, I feel, I've not had any brutal experiences, but I have sensed that there is age discrimination. So, better that you assess your talent, assess where there is a need for that talent, and prepare yourself to enter that area that arena that needs to tell as an individual, as a consultant, as bringing yourself to the table as being a valued asset to wherever that company might be, or that government might be, that needs your talent, but leave your age out of the picture.

Also, two of the bridge employees highlighted that being fit was important. For example, one retired high school teacher (Participant 2) reacted very passionately about my probe regarding discrimination, saying:

If you are delicately probing at whether or not I am feeling as an older woman, then it's against me, or doesn't have any influence. I am very aware of remaining vibrant and healthy and I exercise, and I had a trainer to keep my strength up. I know that's very important and how I dress. I am aware of that, and my posture.

A retired police officer (Participant 13) also had a similar perspective, he said:

Every person is different. Age is a number. And you could get somebody who is 55 that's an old 55, and have capabilities that are a lot less than someone who's a young 55. And you know, I've seen it here. We have some people working here that are, I would describe as feeble. These people, some of these people are, they're showing their age and their abilities. So, the only response I can add to that is, that you know what, maybe there are people that they may feel like they are being discriminated against, but their abilities may not just really be there. If they are 65 years old, if you're an old 65 and you are showing that, yeah, right? Yeah, yeah, so you know, then there's a young 65 or you know. I mean every person is at a different advanced stage, you know. I'm saying with, with their age and vitality probably. Yeah, yeah, we you know we have people working here and they are feeble. They move slow, they process information slowly.

A similar theme came up in discussion with other participants who worked out to stay physically and mentally active. They believed the physical appearance and mental agility gained from exercising was vital to prove to employers that they were still able to be fully engaged in work.

Contrary to prevalence of discrimination in recruitment practices, three of the participants specifically mentioned that they thought for some careers, age was an advantage. For example, a retired public-sector employee stated that a young recruit would not have the insight and experience for doing sensitive jobs. Similarly, a retired high school teacher (Participant 2) stated

In my case, my age is an advantage, I feel. Because of experience, because I have been a leader, I have been a, a team player, I am in more teams than I want to think about, I can listen, I can be the leader, I can be a member of the team, very intuitive...part teacher training, part that's what I am, I love to teach people, I love

to help other people. And those skills are needed everywhere. And today more than ever.

Another retired teacher (Participant 26) currently working in in the service industry echoed the same sentiment:

Actually no, I don't (feel disadvantaged because of age), if anything I probably feel that I know in our circumstances, we have a lot of people coming and going. I think in the situation where I am working, I think they would prefer older people if they can get it. Because they feel they are more stable. More reliable, they usually have a better work ethic, and so, I would feel that it's an advantage rather than a disadvantage.

Thus, age affected retirees in different ways. Retirees were also divided on their own outlook towards ageism. Most of them said that they did not personally face any barriers in entry in their present jobs. They instead spoke of stereotypes in general. And two of them said they were not at all aware of any ageism or entry barriers. It is interesting to note that overall retirees interviewed for this study had positive views of aging in workplaces and some of them believed staying fit and presenting themselves in an appropriate manner were important factors in creating positive impressions.

3.3.1.8 Category: Positive experience in bridge employment.

Concept: Satisfaction with the job. The vast majority of the participants were very satisfied with their bridge job and the role they were playing in serving customers, the organization, and the community as a whole. They put great value on their own contribution and believed that their work was important. It did not matter whether they occupied in a career bridge job or in a non-career bridge job (usually retail sector in my sample); overall, they were happy to be engaged in their job. A retired high school teacher (Participant 1), who was working in a community organization, went on to say

“this (the job), of course, was made for me.” He was very proud of the contribution and scope of his job:

...so, I am heading an organization ...it's bigger (than previous job) in that sense and broader. When I was in the high school, my attention was focused on the entire student body with some focus on particular groups and so on. But here, it's totally on groups that have exceptionality. So, I am working with kids and children and youths that are really challenged in some ways. So, it's a much more focused type of work than what was in the school system, which is pretty broad, right?

Another retired public-sector employee (Participant 5), who had returned for project work with the same employer, expressed her feelings in the following manner:

But I also feel really good sense of accomplishment with this work, when my work is done, I know it's done.... And it's going to, hopefully, help a whole lot of people in the future, you know. I'm hoping, it's going to help everybody else make their job easier and better, you know.

Two retired employees who were approached by their current employer because of their expertise in certain areas, said that the job was a kind of acknowledgement or a boost in the ego for them. Job satisfaction was not only limited to bridge employees who had returned to their career profession. It was also equally prevalent for people who had returned to work in a different area altogether. A retired engineer (Participant 11) said:

Oh, I'm satisfied. I mean for the last number of years in our organization here, we have managers, assistant managers and then we have what they call department heads, and the department head is to look after a certain area like flooring departments, LBM, hardware, home decor so there's... but there is no department head for this area. So, my previous boss seeing my I suppose my work and my attitude towards work, maybe, they call me a lead hand here, okay? So, I look after the schedule, the planning, that their basic, the small or run of this area though.

One retired nurse (Participant 23), who was currently working in a field quite different than her career job, even changed her initial plan to go back to school after

retirement because not only was she enjoying her job but this job also gave her confidence that she can be happily employed without investing time and money on another degree. In her own words:

And so now my job is really interesting. Because it's really fast-paced. Like I do like, I don't work, like I work on the line sometimes, but my main job is quality control now. I find his mistakes and I fix them, right. And I make sure the mistakes don't happen. Oh, so it's like, I really like that. And then I was thinking maybe I really don't need to go back to school because I know I'm really good at this. And then, so when I get sick of this, I can just do something similar a different way, somewhere else you know. Because I'm really, you know, enjoy it and the minute I don't enjoy, it is like before. I loved it till I didn't. And the minute I don't love it, well now I know that I'm comfortable. That I can do it somewhere else. But 15 years ago, if you would have asked me if I'd have been happy doing something like this I would have said, no way. But I love it.

Only one of the participants (Participant 16) directly said that he did not like his job. This retired teacher who was now working in the public service explained that he had accepted the job because it was comparable in terms of pay grade and such. But the job was not one that he planned to continue for a long time. He was preparing himself for a career in IT and the current job was an interim arrangement to sustain his family financially. When I asked him how he felt about his job, he said,

It's not that great; I would say... Well, you are just answering the phone you know... It's just not something I'm interested in.

Overall, bridge employees were satisfied with their jobs. For career bridge employees, they loved their career and it seemed they were known for their commitment and accomplishments. When they got called back to the same career, they were delighted. For non-career bridge employees, satisfaction came in many forms. Some people were satisfied because they were engaged in work they had previously pursued as hobby; some were satisfied because they thought their contribution was making a change in the

community or the workplace; while some were satisfied because this bridge job was a respite from the boredom of retirement; and some were satisfied because their current job did not have the intense demand on them when compared to their career job. The only person who expressed some dissatisfaction seemed to be focused on starting an entirely new career.

Concept: Satisfaction with the organization. While almost all the participants were happy with their current organization, their satisfaction came from different sources. A retired professor who rejoined his career organization expressed his satisfaction with the recognition of the “brand image” provided by his organization by inviting him to chair important events.

One retired employee from telecommunications (Participant 11) sector was happy as the HR accommodated his preferred work area. He explained:

I'm full-time Monday to Friday, seven to four, which is something I came in. At first it was a full-time job, forty hours a week. But it was more shift, shift work. And a number of years ago, I seen my boss and told him I was interested — or her at that point of time — I was interested working a steady job Monday to Friday and seven to four was what I requested; and that's what I got.

A retired police officer (Participant 13), working in a retail bridge job, expressed that he was happy he was given a supervisory position and matching perks. In his words:

Well, I'm in a management position here. I have, I had a very good position, I work all days, I don't work any nights. I don't work any shifts. I don't work any call, on call. I have my own office, I have a truck and I have a decent salary.

Even the retired school teacher (Participant 16), who was not satisfied with his current job, explained he appreciated how the organization was run. He noted that it was

fair and very structured in managing people. Another retired provincial employee, working in retail, explained how HR of that organization helped him cope with his physical issues by both reducing his hours and transferring him to a department that was less physically demanding. A retired teacher explained that she was satisfied working in the particular retail establishment she was employed because the workers were easy to work with and work for. In addition, she expressed her satisfaction that her opinions were valued.

Concept: Satisfaction with co-workers. The majority of my participants mentioned the social aspect of work as a major pull factor of their decisions to join bridge employment. I was not surprised that almost all my participants (the only exceptions included the interviewee who worked alone and the interviewee who worked at home) mentioned that one of the best things they liked about their jobs were the people with whom they worked. Whether they worked in career bridge job or non-career bridge job, almost all the employees were very happy with their teams or co-workers. A retired school teacher said he believed respect can only be earned and has to be mutual. According to him, since he showed respect to his younger colleagues, they reciprocated in the same manner. Some retirees felt since they were always ready to help the younger generations, they did not face any conflict or mistreatment. Some of my participants highlighted that at their age, they have dealt with a lot of people and knew how to work harmoniously, avoiding anyone who may have a “big ego” that is difficult to deal with. And lastly, the retired nurse (Participant 23) said after 25 years of serving patients, there was nothing anyone could say to her that would really bother her. Although she expressed

this with a somewhat light-hearted tone, I got the general impression from her and some other participants that they felt having conflict in workplace was a reflection on themselves rather than their coworkers.

3.3.1.9 Category: Negative experience in bridge employment.

Concept: Ageism. Though people in my study generally did not experience ageism at work, at least three stated that they had felt subtle negative attitudes towards them. They perceived that because they were older, they were not seen as being sufficiently progressive or useful. One participant (Participant 14), who is working with the university after retirement from a government job, mentioned:

I've seen indirect comment or not seen, as heard indirect comment about, you know, a bit of ageism; where you okay the old guys here, you got and it's nothing is nothing really in your face, but I've heard it, it's indirect and not certainly within the department, but more perhaps from the university community. And I don't want to overplay it, but it is there is an undertone there, it is there that oh you need these up-and-coming young guys and the old ones really don't know what's right. And I overplayed a little bit, I don't want to do that. But there is this undertone that you know, no it's you don't get it you're old, and it's like different attitudes different things going on now. And you know, different approaches and you see it people play to it to I think. Well, raise it as an issue. When they don't agree with you or feel their view is, your, your view is perhaps colored by your age. And I'd like I said, I don't want to play that too big a card. I mean it would be unfair, but it's there. There's a bit of it.

Another participant, who retired from the publishing industry (Participant 21) and is engaged now in the same industry contractually, exclaimed how older people often face negative attitudes at work in general:

And I think, unfortunately, there's an attitude out there, maybe it is prevalent with the younger generations, that once when a person reached a certain age, he's, you know, beyond, the beyond best date. He's finished. He's not like a fresh stick of chewing gum. He's just like the old wad that you got in your mouth that's dry and tasteless and everything else. And as you know, he needs to move out of the way,

because if he doesn't move out of the way some new kid on the block who needs a job and or an opening, won't be able to get in.

When I probed further to ask him whether he had personally faced such attitude he answered in affirmative. He said,

Well, not, discrimination is probably too harsh a word, right. I do believe though that...

The participant clarified what he meant after being probed about whether he thought this was related to attitudes. He went on:

Yes, attitudes. I would say that, you know, if I was in a room and there was two or three other people in the room of sub-managers or managers or whatever the case may be. And I was there or I was, whatever's managers or even the employees that were looking after specific chores, that if you said, made a comment about something in your own experience, they would probably, you know, roll their eyes a little bit and said, "well, that's okay, (name). That was forty years ago". As opposed to, the implication was, it's not contemporary. But values and people, circumstances may change and all that, but inherently there are things that will always remain static.

Lastly, one of my participants (Participant 20), who had retired from the hospitality industry, mentioned that people were seldom allowed to stay longer than a certain age in his profession. They were soon replaced by younger faces with the assumption that younger people had more innovative ideas and approaches. In fact, when I had asked him why he had retired from his very successful career, he mentioned that he had reached that "optimum" age in terms of salary and position. He knew he was not going to be around for much longer.

As I have mentioned earlier, I found that retirees were reluctant to express strong negative emotions about their workplaces. Both participants that I have quoted, either mentioned that they did not want to "overplay" the occurrence or consciously avoided

strong words like “discrimination”. I also want to note that the majority of my participants expressed that they were treated positively in their workplaces with no overt or covert ageism directed towards them.

Concept: Negative attitude towards working after retirement. An interesting concept that unraveled in my research is that retirees constantly have to justify their decision to return to the workplace after retirement to their family, friends, coworkers, and to themselves. Six distinct themes came out under this concept. First, a retired public-sector employee (female, divorced) expressed how society expected women to be available to take care of their children and grandchildren after retirement. She explained that from her perspective for women, the giving never ends. Second, a number of employees who had been called back to their career job or who had been approached by an employer for their expertise sensed their colleagues (or ex-colleagues) held grudges either because they were also retired and did not get a call back or they thought the position could be filled by someone already employed. A retired public servant (Participant 6) returning to the same employer said:

Well, I guess the only comment I'd have, to the people that retired prior to me, but were bitter, or I shouldn't say bitter, they're not happy with work they were doing, they weren't dedicated to work. They were getting close to retirement and they just wanted out. And since then, I've heard a few of them complain, how come you're getting a call back? How come they called you back? And I got to be honest, I fail to understand that. If I was into my job day in and day out complaining, I hate this job, I hate the work here, I can't wait to get out of here, you know that's your soul going, your whole demeanor, it's just to get out of this work, then you can't understand why they're not calling you back. Kind of make you wonder... haha.

The third kind of antagonism towards retirees comes from peoples' misconception that re-entry of retirees in the job market takes jobs away from younger people. One interviewee (Participant 24) said:

Well, a lot of people, a lot of people, like used to ask me a question, now negative, after I retired why do I go back to work and take away a job from somebody else. But I don't. The job I do does not take any job away from somebody else, because it's constantly a turnover in there, okay?

The fourth point was that some participants had to justify to themselves and others that they did not want to block the career path of younger generations by taking on supervisory roles at work. I have already quoted the retired school teacher working in retail in this regard.

Fifth, a participant (Participant 10) was asked "how much money do you need"? A similar experience was shared by another participant (Participant 23) whose colleagues, presuming she was rich after working 25 years in a well-paid job, passed comments on her taking up a job:

The other day, what day was it, what day is today? Monday, I'm probably, Saturday when we were at lunch, somebody again said that you know, like her words were, this is an entry-level job, okay. Like a McDonald's job or a Tim Hortons job that's an entry-level job. And sure, that's exactly what it is, and they said, there's people here who shouldn't be working here because other people need the money more.

Finally, there were comments or queries directed to bridge employees from fellow retirees as to why they decided to return to work. This seemed most relevant for people who had chosen to take on physically demanding work in retail. Some of their peers wondered why they would put themselves through this ordeal because retirement to

this other group of retirees meant not working at all. For example, one retiree (Participant 16), who was a teacher and had a public-sector bridge job, said:

You know, yeah, just why are you doing this? Why aren't you sort of sitting on the deck and relaxing? They just don't realize, you know, for you know, for many people that's just - too boring. You know, you're going to have something to work towards.

One of the bridge employees (Participant 26), a retired teacher (divorced, female), said that though she did not face any negative comments about working in retail, her children were always worried because of the recent increase in break-ins and violence in these businesses. She also mentioned that contrary to negative comments, a lot of retired people who came to her store had positive discussions with her about working post-retirement in retail.

3.4 Discussion

The purpose of this exploratory study was to gain an in-depth understanding of the bridge employment experience of retirees. I went into the field with three research questions in mind: why retirees take on bridge jobs, what do they expect from such jobs, and what are their experiences in bridge jobs. I also wanted to explore whether there was any common thread that can tie motives, expectations and experiences together. I present the findings of my research systematically under each research question following the example of William and Shepherd (2016).

3.4.1 Why Does a Person Re-enter the Workforce as a Bridge Employee?

In my study, the majority of the retirees said that they had engaged in a bridge job primarily driven by innate needs. Many of them used the term “love” to express how they

felt about their work. This finding is consistent with the findings of Warren (2009) who found that people who stayed to work after retirement age were people who enjoyed and “loved” their job. Some participants expressed that they loved their specific career or profession and wanted to continue that, others loved getting out of their stressful career and having “fun” working in a field that was previously their hobby.

The majority of the participants expressed that work was an integral part of their lives. Out of the 26 participants of my study, 25 had retired after a prolonged stretch in a specific career. The sharp break from work resulting from retirement was not something they could live with for long. Many of them depended on work to provide purpose and structure to their day. Three participants were especially reluctant to be labelled as retired as they equated “retirement” with not-working which was not agreeable with their disposition. Indeed, most of the participants in my study mentioned that they simply could not picture themselves doing nothing (effectively meaning not participating in the workforce) after retirement. This aspect is parallel to the concept of retirement negativity defined as “how negative, depressed, and upset an individual is about being retired” (Adams & Rau, 2004, p. 725-726). Adams and Rau (2004) found that negativity concerning retirement was positively associated with job seeking among retirees. Most of the interviewees in my study believed that they still had talents, expertise, and knowledge to contribute to the community. Participating in work that is meaningful and useful gave them a sense of purpose and worthwhileness. For example, one 74-year-old veteran said, even if the tax he paid on his income was nominal, it was important to him to know that he still contributed in some form to the country’s economy.

Apart from innate needs, retirees came back to work to maintain their social networks and interactions. This finding is consistent with existing research demonstrating that building and maintaining social connections is a big stimulus for retirees who want to rejoin the workforce after retirement or even extend their retirement age (Armstrong-Stassen & Staats, 2012; Shacklock & Brunetto, 2011). However, the social aspects had diverse dimensions in the eyes of bridge employees. Some participants were lonely because they did not have their spouse or children to give them company. Interestingly, people who had a spouse and children also claimed that if one does not engage oneself in any meaningful occupation, conversations soon became monotonous. Two participants in my study were not after any kind of social interaction per se. They identified strongly with their workplace and longed to be back in the circle of their previous organization. One such participant wanted to work at any capacity in his former workplace because he could relate to the vibrant work atmosphere there. Another facet of dependence on work for social engagement emerged was the long and lonely winter in Newfoundland and Labrador. It played a significant role in the minds of the participants in terms of planning for work and leisure. Many participants said that they had no way to pursue their hobbies (most of which are outdoor) during winter. So, they did not mind going to work during the inactive winter months.

Bridge employees in my study also mentioned helping community and friends as a reasons for taking on bridge jobs. Some participants mentioned how they gained a sense of accomplishment because their skills and expertise were making visible changes in the life of others. They mentioned that they carried on their vocation because they cared

about others and they felt their competence could make positive changes. Four of the retirees mentioned that they were pulled out of retirement into project work because either their previous supervisor or one of their friends needed assistance.

Though financial reasons did not appear as a stand-alone driver for engaging in bridge jobs, it was vital for a number of participants if not for sustenance, but for maintenance of a desired life-style. This finding corresponds with existing research findings on motives behind bridge employment (Alcover et al., 2014; Zhan, Wang, & Yao, 2013; Shultz & Adams, 2007). Since most of the participants of my study had retired from a white-collar job and long stretches in careers, they had pension income. Furthermore, they were eligible for government funded pension. Almost all of them mentioned that they did not feel comfortable using their pension funds for recreational uses. For them, bridge employment was a means to maintain liquidity and indulge in the little luxuries in life without digging too deep into their pension funds. Two participants mentioned that during their career years, they had to spend a lot of money for their children's education and extra-curricular activities and they could not put away enough funds for retirement years.

Only one participant of my study said that he needed to work for his livelihood. He had always worked in a nonstandard job and did not have any accumulated savings to fall back on. The financial vulnerability of nonstandard workers after their exit from workforce is a rising concern across the globe (Kalleberg et al., 2000; Matsaganis, Özdemir, Ward, & Zvakou, 2016; Mojtehdzadeh, 2015). This participant claimed that working on a project basis was his conscious choice as he always preferred to have

control over the type of work and schedule in which he engaged. He said that he did not have to wait till retirement for freedom and enjoyment and retirement is a delusion in his mind. However, he highlighted that he afforded this freedom because he did not have anyone financially dependent on him. This financial scenario can be very overwhelming with people who had children or other dependents.

In short, retirees came to bridge jobs driven by both extrinsic and intrinsic needs. However, where possible, they prioritized the satisfaction of their intrinsic needs. Some of them mentioned that they were aware that they could earn more money in another job or sector, but they were happy to engage in a job that satisfied their psychological needs. This sentiment is important for understanding expectations from postretirement jobs.

3.4.2 Expectations from Bridge Employment:

Bridge employees in this study had predominantly intrinsic expectations from work. In general, bridge employees in my study were realistic and modest in their expectations from work. Their expectations were shaped by their experience and age. The majority said they appreciated having a say regarding what needed to be done and when. However, there were some participants who expressed that they did not want a work role that required them to make complicated decisions. The latter participants had retired from a stressful career and said that they preferred work that complemented, instead of competed with other priorities in their lives. Such participants had joined in non-career bridge jobs. This finding is supported by existing research that at later stages in life, people are motivated to change careers to avoid stress and invest more time and effort in sustaining meaningful relationships (Feldman, 2007).

Regardless of the type of bridge job, participants of this study put great value on both their work roles and their contributions. Where career bridge employees highlighted how their expertise and experience was vital in delivering outputs, non-career bridge employees who had engaged in retail businesses also emphasized that their attitude (refined by age and experience) and work ethic enabled them to help the customers and younger employees at their workplace. In fact, one participant mentioned that older workers had “life experience” or ability to multitask and handle various kinds of situations. In general, bridge employees expected to be acknowledged for their life experience and expected to utilize this experience for the benefit of the organization and the coworkers.

Existing research posits that different groups of retirees have different needs and expectations regarding HR practices. Nakai and colleagues (2011) conducted a survey on 173 job seekers aged 40 and up and clustered them into three groups: “(t)hose who work primarily for monetary and family reasons (which we labeled satisficers), those who seek personal satisfaction and learning opportunities from employment (free agents), and those who seek employment for a broad variety of reasons (maximizers) (p. 155). They also offer important differences among the groups on the basis of demographic variables and preferences on HR practice. For example, satisficers were the youngest among the group and were willing to change industry if that enabled them to earn more money. Free agents were financially stable, preferred part-time employment, and emphasized gaining intrinsic satisfaction. The maximizers, who had a strong preference for full-time job, were more represented by female, less-educated, and non-white workers or the vulnerable workforce.

In my sample, the majority of the participants can be classified as the free agents who prioritized psychological well-being and satisfaction over monetary benefits. Almost all of my participants had retired from white collar jobs with established pension benefits. Though some of them needed to work to uphold their standard of living, none of them, except one who had always worked nonstandard hours, had to work for sustenance. Consequently, the majority of the participants in my study were in a position to choose whether or not to work and whether they wanted to work in their career field.

The majority of the participants highlighted that they expected to work part-time, supporting existing research that financial preparedness guides retirees' preferences for part-time work (Mariappanadar, 2013; Zhan et al., 2013). Additionally, retirees in my study had specific expectations from HR: consideration for leave and time-off, comfortable and steady shifts, and manageable workload. This finding is an important addition to current literature.

At the beginning of my qualitative study, I was under the impression that retired people were unhappy or felt undervalued at work. I had asked them directly what their expectations were regarding pay and career progress. As my study advanced, I came to realize that people who went back to work after retirement held realistic expectations regarding extrinsic benefits provided by the employer. The majority of them seemed to accept that, consistent with past research findings, "bridge employment is therefore de facto a demotion" (Henkens & van Solinge, 2014, p. 47). Being a seasoned employee, they understood the constraints of HR managers in designing pay and benefits. They also acknowledged that being older and engaging in transitory contracts often precluded them

from being at the top of benefit ladder. However, some of them (who were younger and/or had dependent children) had specific expectations regarding compensation. For example, the retired nurse (Participant 23) had mentioned that her salary was okay for the initial position in which she had joined. But she expected a raise soon since she had taken on additional work.

Apart from compensation, bridge employees also differed on the basis of their preference for career advancement. A number of them, particularly those who were older and had changed careers, expressed that they avoided taking on supervisory roles for two reasons. Firstly, they felt the younger workers would benefit more from career progress and secondly, though they were ready to help and mentor younger generations, they did not want the formal accountability and stress associated with a supervisory position. Many of them highlighted the importance of maintaining work and family borders at this later stage of their lives. This being said, there were four participants who were taking courses to build a new career and who envisioned themselves taking on leadership roles. Here the preferences of the retirees varied according to their profile, which in turn, guided their experiences in bridge jobs narrated in the following section.

3.4.3 Experiences in Bridge Employment:

Most of the participants in my research explained that they had choice and control over the type of job in which they engaged. The entry into a bridge job seemed to be a good starting point to understand experiences in bridge employment. Current research identifies a number of constraints that impact older workers exclusively or more pronouncedly: stereotypical beliefs about age, lack of self-efficacy at job searching (or

self-evaluation of competence at job searching), skills being limited to specific industry, and lack of up-to-date training or certification (Adams & Rau, 2004, Bernard, 2012).

Participants of my study said that they did not experience any direct discrimination resulting from stereotypical beliefs in entering bridge employment. However, they did discuss negative beliefs concerning older workers in general. Only one participant specifically mentioned that the jobs in IT industry he wanted to take are usually allotted to firms that can hire younger workers.

Regarding job searching self-efficacy, one female participant mentioned that she first doubted her skills related to writing a resume and meeting people. However, once she overcame her initial apprehension, she was fine. In fact, most of the participants suggested that older people should be more confident about their overall life skills and their demands in the market. None of the participants mentioned that their skillset posed any constraint in job searching. Rather, they highlighted that retirees brought with them a broad repository of skills and a seasoned composure which enabled them to adapt to various situations. One of the participants, a retired high school teacher, was negatively impacted by his lack of up-to-date certification in his desired field. Though he believed he had necessary skills, he was taking courses to get certified as a professional.

Adams and Rau (2004) also mentioned economic disincentives of working full-time after retirement, which they explained as: “There is a consensus among researchers that current social security system and pension plan features tend to discourage full-time labour force participation among older adults. As a result, older adults seeking bridge employment are more likely to seek part-time employment” (p. 724). This phenomenon is

also present in my study. As previously discussed, in Newfoundland and Labrador, teachers are not allowed to teach beyond certain hours (65 days) after retirement, which prohibits their full-time re-entry in teaching after retirement (Clause 24 of Teacher's Pension Act, 2016). In addition, government policy for rehiring any retiree dictates that preference is given to anyone who is not receiving a government pension (Auditor General of Newfoundland and Labrador, 2011). In some instances, approval of the Minister of Finance and adherence to additional regulations is required before hiring a retiree. These processes make hiring retirees an administrative burden.

Two interesting viewpoints emerged out of the experiences in entry in bridge jobs. Firstly, retirees strongly believed that appearing strong and motivated as opposed to appearing feeble and depressed was very important in scoring a desired job. A number of retirees mentioned that they had systematic dietary and workout plans to keep fit and agile. Secondly, participants were vocal about why age should be regarded as an advantage for some specific jobs such as jobs that require insight, lived experience, superior discipline, work ethics, stability, and intention to help others. Two of my participants said that they have an advantage because of being older (or more matured) over their younger counterparts because they are viewed as more credible, dependable, and experienced.

Regardless of the type of bridge employment (career or non-career), the majority of the participants expressed satisfaction regarding the work they do, their coworkers, and the organization they work for. While some people loved that their job offered them new challenges, others were happy that their present work was less demanding and intense

than their previous work. Consistent with the literature that at an older age people were more attuned to positive events and experiences and are thus resilient, I found that bridge employees generally did not express any strong negative emotion regarding post-retirement work (Alcover et. al., 2014; Fung & Carstensen, 2003). They were specifically reluctant to express any negativity towards their current job. One of the retired high school teachers, who worked in retail, told me that his work hours in his current job were more unstable compared to before, especially because he had to work night and weekend shifts. Nonetheless, he highlighted that he was satisfied with other facets of work (e.g., his job duties, coworkers, and the overall organization) that offset such minor discomfort.

Similarly, when I probed bridge employees working in retail whether they had any disappointments regarding pay or position, they unanimously said that they did not. The shift in career and taking a cut in pay was their own decision and they did so to accommodate their priorities in life. In fact, I noticed that retirees did not like to discredit their employers. On one hand, this trait can be attributed to age. Ng and Feldman's (2010) meta-analysis found that age and organizational commitment were positively related (controlling for tenure, effect size was .17 for affective, .11 for normative, and .05 for continuance). On the other hand, socio-emotional selectivity theory suggests that at older ages people tend to have a relatively positive outlook towards things and focus more on recalling positive aspects, rather than negative aspects of things (Fung & Carstensen, 2003). One retired employee from a government organization expressed the same sentiment. In his words, since retirement removed the notion of "have to work for food" from his mind, he was now more relaxed and could afford to work for enjoyment. He

gave me the impression that he was aware that some of his colleagues may get better package than he does, but he did not want to make any issue out of it.

Bridge employees were overall very satisfied with their coworkers. In fact, co-worker interaction was mentioned by almost all of my participants as the best feature of their job. This is contrary to what I had expected to find in light of current literature on differences in work ethic among generations (Cogin, 2012). In answer to my questions regarding generation and generational conflict, every participant in my study said that they did not have any conflict with younger generation. What I found interesting is, they were quite elaborate about younger generation having different work ethic (for example, having a casual outlook towards life, excessive attachment to technology interfering with their commitment, and less punctual). However, as I asked about conflict, I sensed that participants were reluctant to label disagreement of opinion or differences in work ethic as “conflict”. It almost felt like the idea of having “conflict” with younger people was disagreeable to them. This trait can be attributed to two theoretical underpinnings.

Firstly, referring back to socio-emotional selectivity theory, matured workers re-orient their focus to emotionally relaxing and meaningful relationships and may thus want to avoid unnecessary conflict (Carstensen, 1995). Secondly, baby boomers (most of the participants in my study are baby boomers or born between years 1946-1964) are characterised as being socially skilled and positive thinkers (Cogin, 2012). Such mindset was reflected when more than one participant stated that differences between cohorts who have grown up in different socioeconomic situation is to be expected. Many of the participants highlighted that at their age and stage of life, they had prior experience in

dealing with youth (either their children, coworkers or students). Lastly, their awareness of the ongoing global concern regarding generational differences also helped them to be more prepared and accommodative.

Contrary to a recently published news post where aged people were instructed to stay long hours on their feet without leaning or “go home” (“‘We’re not lazy, we’re old’,” 2017), retirees in this study were very satisfied with the support and empathy of their organization. Their requests for flexibility and rehabilitation time were always granted promptly and favorably. Also, they expressed satisfaction that organizations recognized their specific skills and expertise and offered work that matched their skills and preferences.

Retirees also had suggestions for adjustments in work practices. One aspect of bridge job that had negative impact on people was, many of them were engaged in temporary employment. Thus, they felt uncomfortable to ask for leave or time-off. They suggested HR to take a more considerate view towards retirees who engaged in nonstandard jobs. In addition, one of the retirees said that his job was physically demanding, and he would appreciate more break time.

Though the majority of the participants in my study said they did not face any discrimination at work, some of them alluded to a covert discrimination arising from their coworkers’ tendencies to regard their opinion as less progressive or less informed. One of the participants said that whenever there was disagreement, some of his colleagues tried

to play the “age card” to prove that he is wrong. They tried to indicate that since the individual was older; his age was colouring his view.

An important and unique thread that came out of my research is the negativity directed towards bridge employees both from inside and outside of workplace. Bridge employees participating in the study were often exposed to social disapproval because of not taking the traditional retirement route. One of the female participants said that society expected her to sit home and cater to the needs of her children and grandchildren, not to further her career. Interestingly, disapproval often came from fellow retirees. Negativity often sprang from lack of understanding of the work motives of bridge employees. For example, some participants of my study stated that they had friends (who were also retired) who failed to understand why they had gone back to work. This sentiment was particularly directed towards bridge employees who had transitioned from a career job to a non-career (such as retail). They had to face questions regarding why, instead of relaxing on a deck and playing golf, they were putting themselves through the ordeals of frontline work. Nonetheless, retirees said that they did not mind such innocent comments; rather it gave them a chance to explain their passion for work.

Another disapproval coming from fellow retirees was directed to participants who got called back to a previous organization they had worked for. Their peers were mildly confrontational as to why the respective participants got called back by employers while they did not. Such questions were also sometimes raised by existing members in the organization who believed the job assigned to the bridge employees could easily have been assigned to an existing employee.

Bridge employees often faced negative attitudes because people assume they were taking away jobs from younger generation. In fact, some of my participants volunteered without any prompt from me that they were careful not to take any positions younger generations may covet as a career. This gave me the impression that either they had faced this attitude often or they themselves could not help thinking this way. This is a fallacy labelled “lump of labour” by academics (see Walker, 2007). This ideology maintains that there are only a limited number of jobs in the economy and one person given a job is taking it away from another. Economists are repeatedly highlighting that the economy will need a labour force from all age groups to sustain development goals in the near future (United Nations, Department of Economic and Social Affairs, Population Division, 2015).

Negativity towards bridge employment also sprang from lack of appreciation for multidimensionality of financial needs. Because most of the participants had retired from pensionable jobs, people commonly assumed they do not have any financial need to work. The participants in my study clearly stated that financial need can come in many forms. Pension funds were often not sufficient to sustain a desired living standard or accommodate for travel and other recreational needs. Four of the participants in my study had children dependent on them financially and a number of them said though their children did not directly depend on them, they needed financial help from time to time. Nonetheless, they had to face questions like, “how much money do you need?” or “why take up entry-level positions when you don’t need the money?”.

Notwithstanding the negativity directed towards them, bridge employees were overall satisfied with their jobs, especially reflected by the fact that when asked whether they wanted to look for another job, the majority of them said they did not. When asked whether they would come back if their contract is renewed, the majority of them said they would. Only one person, who was now engaged in trade, said that he planned to try to find another job that was not as much demanding physically.

3.4.4 Linking the Motives, Expectations and Experiences

One of the core aspirations surrounding my research was to understand the day to day experiences of bridge employees and understand the impact of their motives and expectations on their lived experiences. Socioemotional selectivity theory was useful in establishing the interrelatedness of motives, expectations, and experiences of bridge employees. Socioemotional selectivity theory states that as people age, they put more importance in emotionally meaningful goals. Specifically, people's perception of how much time they have left in future—future time perspective—often guide their pursuance of goals and activities in life. When people perceive their future time as limited, they pursue psychological well-being more and avoid stressful or unpleasant incidents and encounters (Carstensen, 2006). On the other hand, people who perceive their future as indefinite, often pursue new challenges and career accomplishment goals. My research findings are specially aligned to this assumption and this postulate establishes the link among motive, expectation and foci of satisfactory experience in bridge job.

All participants who had open-ended perspective on future time expressed specific expectations regarding extrinsic benefits like pay and position. They declared a promotion

and advancement focused attitude towards bridge job. My findings correspond with longitudinal research by Baltes, Wynne, Sirabian, Krenn, and Lange (2014). They conducted research on workers 65 years and older and revealed that people's future time perspective influences their regulatory focus (whether they center their efforts on advancement and promotion vs. loss minimization). In a longitudinal study, Baltes et al. (2014) illustrated that people who perceived the future as open-ended tended to set goals for advancement and promotion. In my research, participants who were looking at their future as open-ended engaged themselves in career progression-oriented behaviour. Two such participants (73 years old and 62 years old) were taking courses to hone their skills and competence. And regardless of chronological age, several participants had taken specific initiatives to choose their job (e.g., one of them lined up bridge job before his retirement), to focus on their strengths, to change job designation if necessary (e.g., a retired nurse who had joined a production facility gradually shifted her work to be more involved in quality control), and to seek alternatives when necessary (e.g., a retired participant, who was taking on-line certification courses to start a new career, took a job with federal government so he could utilize the salary and benefits for sustaining him during his transition). These retirees described their bridge employment experiences in terms of satisfaction with continuous challenge in the job and the autonomy and responsibility entrusted to them.

The majority of the participants were focused on the transient nature of life and future. Several participants mentioned short life-span of their family members as an eye opener for them to utilize their time in a meaningful and satisfying manner. For example,

a retired employee from federal government said that considering the average age of death of his family members, he believed his window for enjoyment is quite narrow. He was therefore reluctant to engage in any long-term commitment in the form of standard job. Indeed, the majority of participants who expressed the concern that life was transient and that one should enjoy life before one gets too old to do so, said that they would prefer nonstandard work rather than standard work.

Bridge employees who believed that the future was limited emphasized that they expected work to complement their life, but not compete for their resources to enjoy life and/or jeopardize their health and well-being. These participants expressed that they expected to gain satisfaction from work and also expected workplaces to accommodate their priorities and life stage demands. They wanted autonomy and flexibility in terms of work schedule and time off for travelling and spending time with family. For example, a retired employee of provincial government, who is now working with the University, explained how he desired work to complement his other priorities in life; in his case, travelling and enjoyment with family. Expectations of this group of bridge jobholders were centered on stress-free work, flexibility and accommodativeness of HR. These participants described their positive experiences in bridge employment in terms of satisfactory and meaningful interactions with people and supportive HR. Table 3.3 will further clarify the link.

Table 3.3

Linking Motives, Expectations and Experiences in Bridge Job Via Socioemotional Selectivity Theory

Types of Future Time Perspective	Motives of taking bridge job	Expectation from bridge job	Foci of bridge employment satisfaction
Open-ended	Bridge job a new career, new challenge	Challenging work, decision making role, autonomy	Work/Job (meaningful and important) Organization (enabling and empowering)
Constrained:	Bridge job a means to complement priorities in life	Manageable workload, low stress, flexibility in schedule	People (meaningful and satisfying interaction) Organization (supportive HR)

3.5 Implications

The findings of my qualitative research have at least five implications for research. Firstly, I conducted in-depth interviews with people engaged in bridge employment to understand motives for joining bridge jobs, their expectations from a bridge job and their own narratives of experience in bridge job. To my knowledge, no other study has followed the exploratory route in understanding bridge employment experience. Thus, my study can serve as a stepping stone for future research in this field by identifying a theoretical framework and important avenues relevant to bridge employment.

A second contribution of my study for theory building is identification of relevant theoretical frameworks distinctively useful for understanding the motives and thinking processes of this unique workforce. Throughout my research, I have felt that the theoretical framework of socioemotional selectivity theory is especially suitable in studying psychological construction of everyday experiences of bridge employees. The core underpinnings of the theory are that as people age, they re-orient their attention and priority to engage more in psychologically beneficial interactions and activities. In turn, this re-orientation proved to be instrumental in understanding motives and expectations in bridge employment. Moreover, the concept of future time perspective provided the framework for understanding how motives and expectations shape foci of satisfaction in the bridge job.

The third implication of my research for theory building is, it uncovered certain constructs that are seemingly unexplored in the bridge employment context, and that may better facilitate an understanding of experiences in bridge jobs. Retirement negativity, or people's general attitude towards being retired, can be a useful construct to understand bridge employment motives of retirees (Adams & Rau, 2004). This is especially important since baby boomers are known to identify more with their work compared to Generation X and Millennials (Cogin, 2012). Many of the participants in my study equated not being in a job to not doing anything worthwhile. Another construct potentially significant for understanding bridge employment is extrinsic vs. intrinsic value orientation, defined in literature as focus on "security and material acquisition" vs. "self-actualization and self-expression" respectively (Vansteenkiste, et al., 2007, p.251). The

majority of the participants of my study emphasized that they were profoundly driven by intrinsic rewards and ready to forego extrinsic benefits in order to secure jobs enable them “to exercise their competencies and skills, pursue personal interests and make meaningful contributions to society” (Vansteenkiste, et al., 2007, p.251).

The fourth implication of my research is the fact that the results shed light on the multi-dimensionality of financial needs in the context of bridge employment. It is apparent from the findings of my qualitative research that since bridge employees are often entitled to pension funds, there is general assumption that they are financially stable. Though financial drivers did not appear as a standalone motivator of bridge employment in my research, I was intrigued by the intricate manner in which financial needs — ranging from unexpected marital breakups impacting one’s standard of living to having access to “mad money” so that one can indulge in impulse expenses — were a major factor in influencing the bridge employment decision.

Lastly, one of the most important theoretical contributions of my study is that it helps to uncover the negativity bridge employees face from people around them regarding their decision to re-enter the workforce. Though existing literature hints that retirees may face generation conflict and underutilization at work (Alcover et al., 2014), to my knowledge no research has yet examined the negative attitudes from peers directed towards bridge employees. These attitudes have the potential to discourage retirees from entering bridge jobs and also can impact the well-being of people already engaged in bridge jobs.

This research also has four major implications for practitioners. The most prominent finding of my research is, unlike the portrayal by current literature, bridge employees are largely a heterogeneous group. It is important to understand their priorities and perceptions in designing work, scheduling shifts and offering rewards. The majority of the participants in my study expressed strong desire for flexible work schedules and medium to short-term contracts. These findings suggest that nonstandard work might be desirable for some bridge employees.

The second practical implication of my study is related to the finding that bridge employees have specific expectations regarding HR policies. Participants of my study identified some areas that need special attention from HR, including leave policies for retirees working in nonstandard job, comfortable and steady shifts, and manageable work pace and stress. Since bridge employees are matured workers with specific physical, social, and psychological needs, HR intervention is required to customize policies that specifically target their well-being. For example, one bridge employee mentioned that he worked every other day to accommodate for his physical fitness challenges.

It is important to note that bridge employees had heterogeneous preferences in terms of extrinsic versus intrinsic rewards. While some of the participants expressed the need to work in a leadership role (though they were the minority in the sample), others stated that they were done with bringing work stress and demands home. Though they were willing to mentor and support younger coworkers, they did not want to take on any formal supervisory role. “Work stays at work” is a desired attribute of post-retirement work for the majority of my study participants. This is an important finding in the

backdrop of generational profile of baby boomers that they value “...promotions, titles, corner offices, and reserved parking spaces” (Kupperschmidt, 2000, p.68).

The third implication of my study for practitioners is highlighting the personal attributes of this matured workforce. Overall, the participants of my study appeared to be positive thinkers. Notwithstanding the claims in literature that older employees often face unfair treatment at work due to age (Finkelstein, 2015; Fisher et al., 2017; Platteau, Molenveld, & Demuzere, 2011) conflict or discrimination are two words participants of my study did not particularly use in describing their experience of post-retirement work. In their words, their life experience allows them to be confident without being arrogant and helpful without needing organizational recognition. They were also immune to petty “pea politics” at work places. When asked what characterised older workers, most of my participants highlighted that they were stable and displayed superior work ethic. These traits are important for maintaining harmony in groups especially in today’s intergenerational workplaces. Also, bridge employees highlighted that for some sectors, age or maturity gives an aura of credibility, dependability, and approachability. Thus, retail sectors, as well as other sectors needing experience and composure in dealing with customers, may benefit by recruiting older workers because, in the words of these participants, they are not looking for big money, they are just happy to be useful by helping others.

The fourth practical implication of my study is to unravel that as resilient as they are, it is important for HR managers to acknowledge the subtle antagonism faced by bridge employees because of people’s lack of understanding regarding their motives.

Though bridge employees in my research stated that they were not overly bothered by such negativity, it may impact their well-being if they are continuously exposed to adverse comments and if they do not have any support system.

3.6 Limitations and Future Research Directions

One major limitation of this exploratory study is that the sample was entirely from Newfoundland and Labrador. Though this province is highly affected by the phenomenon of population greying, future studies would benefit from replicating the research in different geographical locations. Since culture might impact peoples' perceptions of aging and age-relevant roles and responsibilities, replicating the study in different cultural context may uncover interesting facets of experience. Economic conditions and unemployment rate of different areas may also play a vital role in determining availability of bridge jobs.

Another limitation of my research relevant to the sample is that the majority of the participants retired from white collar or professional jobs (e.g. federal government, provincial government, oil industry) and have sufficient pension funds to sustain them in, at least, a basic way. However, the experience may be completely different for people who need to work for day to day subsistence. Future research can look into the diversity of financial needs and the impact of such diversity on bridge employment experiences.

Bridge employment may be especially challenging for people who are traditionally discriminated in the workplace, including women, people who have physical or mental disabilities, immigrants, and ethnic minorities. These groups, who may be the

most financially vulnerable, may face more effects related to age discrimination in retirement. Despite my efforts, I could only secure five female participants in my study. Thus, I could not properly explore whether women are especially vulnerable to social disapproval because of their decision to participate in post-retirement employment. Future studies would benefit from exploring the unique challenges of these groups and suggesting remedies to help reduce the negative impacts, if any.

My research was focused solely on the viewpoints of the bridge employees. Future research would benefit from exploring the views of other stakeholders of this employment arrangement, namely, employers, coworkers, supervisors, unions, and even family members of bridge employees. The impact of pension system in general and type of pension (defined benefit vs. defined contribution) may also be an interesting topic for future research.

An important, yet unexplored, element of the bridge employment experience uncovered by this study is the negative attitudes (separate from age discrimination) directed towards bridge employees because of their decision to re-enter the workplace in a bridge job. Future studies should focus on going deeper into this topic and examine the impacts these factors may have on bridge employees' well-being.

I have employed the theoretical frameworks of psychological contract theory and socioemotional selectivity theory in my research. Another important theoretical framework useful for studying expectations in bridge employment would be self-determination theory (SDT). SDT is a widely utilized theory of motivation that has been

applied to many workplace contexts (Deci & Ryan, 2000). Surprisingly, it has not been sufficiently utilized in the field of bridge employment. The findings of my research revealed that bridge employees expect autonomy, positive social interactions, and the optimum utilization of their skills which are the three requisite conditions of employee motivation according to SDT (Deci & Ryan, 2000). Thus, it would be useful to extend these research findings using SDT to further understand the motives and expectations of bridge employees.

Chapter Four: Summary & Conclusion

Rapid population aging worldwide is projected to bring about a talent shortage and disrupt existing public pension and health care systems. If the issue is unaddressed, it has the potential to impair the socioeconomic stability of many nations, including Canada. In 2016, Canada's replacement ratio of youth to retirement-age population (55-64) was 0.9, which is significantly below the same indicator in 1976, when there were 2.4 youths for each person aged 55 to 64 (Fields, Uppal, & LaRochelle-Côté, 2017). Bridge employment is proposed as a solution to this issue. This solution is especially appropriate in light of the fact that people are living longer with better health and are generally inclined to prolong their working lives beyond the traditional retirement age (Alcover et al., 2014). According to recently published statistics, the labour market participation rate of the age group 65 and up in Canada is steadily on the rise (Government of Canada, 2017a). Research has been conducted with the purpose of identifying contexts that can prompt retirees to reengage in the labour market and how organizations can change to facilitate their return (Armstrong-Stassen, 2008; Kooij, Lange, Jansen, & Dijkers, 2008). However, very few studies have attempted to understand bridge employment from retiree's point of view. Fewer still have gone deeper to probe into areas beyond financial needs. My mixed methods study contributes to the literature by bringing out the lived experiences of bridge jobholders.

My first study was an online survey completed on 195 retirees currently engaged in bridge employment. In that study, I examined the type of jobs in which bridge employees engage and the impact of job type on bridge employment outcomes.

According to the findings of my study, bridge employees were predominantly engaged in nonstandard work. Engaging in nonstandard work yielded positive life and work-related outcomes for bridge employees (compared to those engaged in standard work) in terms of life satisfaction, marital adjustment quality, job satisfaction, and intention to continue with the current organization. Another important finding of my study is that the fulfillment of psychological contract had the potential to significantly impact life satisfaction, marital adjustment quality, job satisfaction, commitment, perception of conflict, co-worker intimacy at work, and plans to continue in a current job.

The second study, in-depth interviews with 26 current bridge employees, revealed that bridge employees chose to return to work for intrinsic and extrinsic need fulfillment and accordingly, they have both intrinsic and extrinsic expectations from work. My research also revealed that foci of satisfaction in bridge employment are tied to the motives and expectations via the thread of future time perspective. Participants prioritized enjoyment and psychological well-being over material gains when they perceived that their future is transient. Such participants pursued bridge jobs more for intrinsic enjoyments (e.g., personal fulfillment and social engagement). They expected flexibility and engagement at work and expressed their satisfaction in terms of supportive organizational practices and enjoyable co-worker relationships. People who viewed the future as infinite prioritized extrinsic gains in life (e.g., development of a new career, pay, and promotion), expected challenging work, and recognition of their contribution. Their foci of satisfactory experiences were the developmental climate at work and challenging assignments. Interestingly, bridge employees were, in general, reluctant to portray their

experience negatively. Though they seemed to be faring well in terms of generational conflict, they were being affected by societal expectations (e.g., leaving work to make room for younger generation, staying home to take care of grandchildren etc.).

Both the studies that constituted my research delved into the understanding of expectations and experiences in bridge employment from the employee's point of view. The quantitative study looked into the impact of job type and psychological contract on bridge employment attitude and outcome. The qualitative study took the findings of the earlier study further by exploring what bridge employees expect from their jobs and how they construct their day-to-day experiences in bridge jobs in light of their motives and expectations from such employment.

There are six major contributions of my mixed methods study. Firstly, as I have mentioned in the discussion section of the corresponding chapter, findings of my quantitative research hinted that bridge employees may prefer nonstandard work, specifically part-time work, over standard work. This assumption was later sustained by the findings of my qualitative research. Retirees looked for more freedom and control over time in their post-retirement work. Additionally, part-time work allowed them to strike a better balance in their work and family sphere and allowed them sufficient time to recoup physically and psychologically. The majority of the participants stated that with their mortgages paid and children's education taken care of, they were no longer under any pressure to work where they did not want to do so.

Many have said that going beyond their planned retirement date liberated their mind in many ways. They now felt entitled to prioritize on their own satisfaction and psychological well-being over that of sustaining their family. The majority of them expressed intrinsic needs as key drivers of their work motives as opposed to extrinsic ones. Lastly, they were able to exert their best because they were in a job where they wanted to be, not where they had to be. Though my study is based on residents of Newfoundland and Labrador, similar studies conducted elsewhere in the world yielded identical results (August, 2011; Nobahar et al., 2015). Current research often portrays retirees as a disadvantaged pool of labour with little or no agency over the work they engage in and how they adjust into their new work life (Alcover et al., 2014; Bal et al., 2015; Shultz & Adams, 2009). In a similar fashion, nonstandard work is portrayed as the antithesis of standard or good quality work (Ashford et al., 2007). In my paper, I take a nuanced view of the two work arrangements that are experiencing rapid growth — bridge employment and nonstandard work — to show that bridge employees are often willing to take on nonstandard work. It can thus be expected that these two employment types will possibly be the catalyst to the growth of one another.

The second significant contribution of my study is to establish relevance of theoretical and conceptual frameworks important in the context of bridge employment. Not only did my study illustrate that psychological contract theory and socioemotional selectivity theory are very suitable in the context of bridge job, but this study also highlighted suitable theoretical frameworks (e.g., self-determination theory) and

constructs (e.g., retirement negativity and lump of labor fallacy) that can help in understanding experiences of bridge employment.

Thirdly, my research highlighted that fulfillment of expectations can have measurable impact on job attitude as well as work and life related outcomes of bridge employees. Though my qualitative research revealed that for the majority of bridge employees, intrinsic rewards took priority over extrinsic rewards, my quantitative study suggested that fulfillment of extrinsic rewards (e.g., pay, benefits, and training) related expectations (in addition to intrinsic ones) were also important in upholding employee morale. This finding is expected as un-fulfillment of expectations that are perceived by the beholders as earned (Rousseau, 1995), may give rise to feelings of injustice and unfair practice. Psychological contracts have long been discussed in association with the justice perception of employees to understand employee attitude and behaviour (Cassar & Buttigieg, 2015; Zhang & Agarwal, 2009). While my quantitative research alluded to the importance of fulfilment of expectations, my qualitative study delved deeper and unearthed various motives and expectations of retirees. My analysis of exploratory data uncovered that beliefs regarding the fleeting nature of time and attitude towards the future (future time perspective) shaped the types of motives, expectations, and foci of experience in bridge job. Important to note for HR managers, understanding the nuanced nature of expectations and motives and making accommodations for those (e.g., meaningful work, opportunity for social engagements, and manageable shift) will ensure a steady and dedicated labour supply at a minimal cost.

Fourthly, my study highlighted the heterogeneity of bridge employees in terms of their perspective of future time, motives of joining bridge jobs and their expectations from bridge jobs. Knowing employee aspirations is a key factor in designing effective motivational strategies (Latham & Pinder, 2005). Warren and Kelloway's (2010) study provide empirical evidence that organizations need to have proper understanding of norms, beliefs, and attitudes of post-retirement workers in order to retain them. Understanding the diversity of perspectives and motives will help HR managers to design proper policies regarding job (challenging vs. low demand work), compensation, work hours (full-time vs. part-time), and additional supports (e.g., ergonomics, leave policy) to yield optimal benefit of this work arrangement for all parties involved.

The fifth important contribution of my research was highlighting that bridge employees in general rated their experience in work positively. However, this takeaway may not be robust because the majority of the participants in both the studies were financially well-off, and possibly in a better position to choose their post-retirement employment engagement. Retirement literature suggests that financial preparedness can have positive impacts on satisfaction with various facets of life (Adams & Rau, 2011; Elders & Rudolph, 1999). This can be one reason (the other can be the tendency to focus on and recall positive experiences at older age, see Fung & Carstensen, 2003) why participants in both my studies scored high in satisfaction measures and reported low occurrence of conflict and incivility in the workplace.

The final important contribution of my study was underlining that though bridge employees downplayed the impact of conflict in workplaces, they were affected by other

subtle negativities directed towards them from coworkers, peers, and society at large. The fallacy of “lump of labour” or the notion that jobs can be created only by replacement of older people seemed to affect some bridge employees. People commonly accused them of taking jobs away from youth. There is lack of understanding regarding motives of engagement in bridge employment. In general, people assumed since retirees have a pension, they are sufficiently taken care of from an economic perspective. People fail to appreciate the finite nature of pension funds and also the intrinsic needs of retired people to engage in productive work and meaningful social interactions. Lastly, though I could not probe this lead very much because of not having enough female participants in my study, engagement in bridge employment often earned disapproval for women because society expects them to spend time in raising grandchildren or otherwise helping their own children.

One important limitation of both my studies was that the samples are predominantly educated, financially well-off, and engaged in nonstandard work. However, this can be expected as a recent research by Dingemans, Henkens, and van Solinge (2017) shows that people who were highly educated had better propensity to engage in bridge jobs. In addition, this study also states that financial preparedness was negatively related to hours of work (Dingemans et al., 2017). One important avenue for future research would be to explore experiences of bridge employees who are relatively vulnerable in terms of educational attainment and financial resources. Though majority the participants of my study had expressed preference for short-term work, this choice might be difficult to make for people who have limited financial resources and dependent children or elderly.

Based on their research on archival data covering 16 European countries, Dingemans et al. (2017) found that gender was a significant factor in understanding bridge job experiences. This finding is also supported by previous research (Armstrong-Stassen & Staats, 2012; Zhan et al., 2015). However, in my exploratory study, I could not explore the impact of gender as there were a small number of female retirees in my sample. Future research can explore the challenges faced by women and other vulnerable groups in the labour force like racial and ethnic minorities, immigrants, and physically or mentally challenged workers. Because these groups often face discrimination in pay and position, their accumulated pension may be lower and as such, they will be more prone to seek bridge jobs (Dungan, Fang, & Gunderson, 2013; Xiu & Gunderson, 2014).

A study by Boodoo et al. (2014) suggested that income has significant impact on life satisfaction on retirees. Thus, an avenue of future research would be dissecting sources of financial assets to see impact of liquid (e.g., income from pension and investment) and non-liquid assets (e.g., real-estate) on bridge employment participation. Dingemans et al. (2017) study highlighted the significance of conducting bridge employment research in the context of macro-economic factors (e.g., pension spending by a country) and social norms (e.g., expectations from retirees). Findings of my studies underscored that these areas need immediate academic attention.

Participants in my exploratory study underscored the need for HR intervention to make workplaces more accommodative for the physical and psychological needs of older workers. Such need for accommodative and idiosyncratic HR deals is also widely highlighted in current research (e.g. Armstrong-Stassen & Schlosser, 2008; Armstrong-Stassen & Ursel, 2009, Bal et al., 2015). It will be an interesting avenue for future

research to explore whether customizing HR policies for older workers raise issues on equity at workplaces.

Lastly, bridge employment research is dominated by research on people taking on new employment (Alcover et al., 2014). Future studies can also include self-employed retirees who face unique challenges of running a business.

A recent publication by Statistics Canada revealed that one in five Canadians aged 65 and older had reported that they were working at some point in the year 2015 (Government of Canada, 2017a). This is indeed a world-wide trend. Bridge employment is flourishing around the globe, driven by socioeconomic factors already mentioned in the paper. People are delaying retirement and returning to work after retirement from career occupations (Alcover et al., 2014). It is surprising that academic attention in understanding the perspective of the retirees' is still very limited and my paper intended to lay foundation to further research in this area. As Bal et al. (2015) have pointed out, bridge employees are a heterogeneous group of people with heterogeneous motives. Current studies have not yet dug deep enough into the psychological drivers of bridge jobs that may guide the expectations and experiences in such employment. I believe the findings of my research provide important insight in understanding how this unique employment arrangement can yield its full potential.

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Appendix A: Certificate of Approval from ICEHR Committee



Interdisciplinary Committee on
Ethics in Human Research (ICEHR)

St. John's, NL, Canada A1C 5S7
Tel: 709 864-2561 icehr@mun.ca
www.mun.ca/research/ethics/humans/icehr

ICEHR Number:	20170076-BA
Approval Period:	May 12, 2016 – May 31, 2017
Funding Agency:	N/A
Responsible Faculty:	Dr. Amy Warren Faculty of Business Administration
Title of Project:	<i>A comprehensive examination of bridge employment experience</i>
Amendment #:	01

August 22, 2016

Ms. Bishakha Mazumdar
Faculty of Business Administration
Memorial University of Newfoundland

Dear Ms. Mazumdar:

The Interdisciplinary Committee on Ethics in Human Research (ICEHR) has reviewed the proposed addendum for the above referenced project, as outlined in your amendment request dated August 10, 2016, and is pleased to give approval to the addition of semi-structured interviews, as described in your request, provided all previously approved protocols are followed.

If you need to make any other changes during the conduct of the research that may affect ethical relations with human participants, please submit an amendment request, with a description of these changes, via your Researcher Portal account for the Committee's consideration.

Your ethics clearance for this project expires May 31, 2017, before which time you must submit an annual update to ICEHR. If you plan to continue the project, you need to request renewal of your ethics clearance, and include a brief summary on the progress of your research. When the project no longer requires contact with human participants, is completed and/or terminated, you need to provide an annual update with a brief final summary, and your file will be closed.

Annual updates and amendment requests can be submitted from your Researcher Portal account by clicking the *Applications (Submitted – Post Review)* quick link on your Portal homepage.

The Committee would like to thank you for the update on your proposal and we wish you well with your research.

Yours sincerely,

Kelly Blidook, Ph.D.
Vice-Chair, Interdisciplinary Committee on
Ethics in Human Research

KB/lw

cc: Supervisor – Dr. Amy Warren, Faculty of Business Administration



**Interdisciplinary Committee on
Ethics in Human Research (ICEHR)**

St. John's, NL Canada A1C 5S7
Tel: 709 864-2561 icehr@mun.ca
www.mun.ca/research/ethics/humans/icehr

ICEHR Number:	20170076-BA
Approval Period:	May 12, 2016 – May 31, 2017
Funding Source:	
Responsible Faculty:	Dr. Amy Warren Faculty of Business Administration
Title of Project:	<i>A comprehensive examination of bridge employment experience</i>

May 12, 2016

Ms. Bishakha Mazumdar
Faculty of Business Administration
Memorial University of Newfoundland

Dear Ms. Mazumdar:

Thank you for your submission to the Interdisciplinary Committee on Ethics in Human Research (ICEHR) seeking ethical clearance for your research project. The Committee has reviewed the well-prepared application, which examines a topic of demographic and economic importance.

We agree that the project is consistent with the guidelines of the *Tri-Council Policy Statement on Ethical Conduct for Research Involving Humans* (TCPS2). *Full ethics clearance* is granted for one year from the date of this letter. ICEHR approval applies to the ethical acceptability of the research, as per Article 6.3 of the *TCPS2* (2014). Researchers are responsible for adherence to any other relevant University policies and/or funded or non-funded agreements that may be associated with the project.

If you need to make changes during the project, which may raise ethical concerns, please submit an amendment request with a description of these changes for the Committee's consideration. In addition, the *TCPS2* requires that you submit an annual update to ICEHR before May 31, 2017. If you plan to continue the project, you need to request renewal of your ethics clearance, and include a brief summary on the progress of your research. When the project no longer requires contact with human participants, is completed and/or terminated, you need to provide the annual update with a final brief summary, and your file will be closed.

Annual updates and amendment requests can be submitted from your Memorial University Researcher Portal account. We wish you success with your research.

Yours sincerely,

Russell J. Adams, Ph.D.
Chair, Interdisciplinary Committee on
Ethics in Human Research
Professor of Psychology and Pediatrics
Faculties of Science and Medicine

RA/th

copy: Supervisor – Dr. Amy Warren, Faculty of Business Administration
Associate Dean, Research, Faculty of Business Administration

**Interdisciplinary Committee on
Ethics in Human Research (ICEHR)**

ICEHR Approval #:	20170076-BA
Researcher Portal File #:	20170076
Project Title:	<i>A comprehensive examination of bridge employment experience.</i>
Principal Investigator:	Ms. Bishakha Mazumdar Faculty of Business Administration
Supervisor:	Dr. Amy Warren
Associated Funding:	Not Funded
Clearance expiry date:	May 31, 2018

Dear Ms. Mazumdar:

Thank you for your response to our request for an annual update advising that your project will continue without any changes that would affect ethical relations with human participants.

On behalf of the Chair of ICEHR, I wish to advise that the ethics clearance for this project has been extended to **May 31, 2018**. The *Tri-Council Policy Statement on Ethical Conduct for Research Involving Humans* (TCPS2) requires that you submit another annual update to ICEHR on your project prior to this date.

We wish you well with the continuation of your research.

Sincerely,

Debby Gulliver
Secretary, ICEHR

Appendix B: Informed Consent Form for Study 1

Informed Consent Form

Title: A comprehensive examination of the bridge employment experience

Researcher(s): Bishakha Mazumdar, Doctoral student, Faculty of Business Administration, Memorial University, Contact: (709-685-9513)
Email: bishakham@mun.ca

Supervisor(s): 1) Dr. Amy Warren, Associate Professor, Faculty of Business Administration, Memorial University, Contact: 709-864-4008
Email: awarren@mun.ca
2) Dr. Travor C. Brown, Professor, Faculty of Business Administration, Memorial University, Contact: 709-864-2615
Email: travorb@mun.ca

You are invited to take part in a research project titled “A comprehensive examination of the bridge employment experience”

This form is part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. It also describes your right to withdraw from the study. In order to decide whether you wish to participate in this research study, you should understand enough about its risks and benefits to make an informed decision. This is the informed consent process. Take time to read this carefully and to understand the information given to you. Please contact the researcher, Bishakha Mazumdar, if you have any questions about the study or would like more information before you consent.

It is entirely up to you to decide whether to take part in this research. If you choose not to take part in this research or if you decide to withdraw from the research once it has started, there will be no negative consequences for you, now or in the future.

Introduction:

I am a Doctoral student of Faculty of Business Administration at Memorial University. As part of my Doctoral Thesis, I am conducting research under the supervision of Drs. Amy Warren and Travor C. Brown.

Purpose of study:

Bridge employment (BE), or re-entry in the workforce by retirees, is typically defined as workforce participation of retirees that bridges the gap between career job and complete withdrawal from the labour market. The overarching purpose of my research is to understand BE experience of bridge employees, with specific emphasis on their subjective well-being.

What you will do in this study:

The study takes place in two phases. The second phase of the study will take place 3-6 months after the first phase and Qualtrics will contact you through the channel you have agreed upon with them.

In both the phases, you will be asked to complete a survey hosted through Qualtrics. During the course of the survey, you will be asked to answer questions relevant to yourself, your work and family life. You will choose the answer that best fits your situation from a given set of options. You will not be required to provide any lengthy write-up or narrations. And you will not be asked to disclose any identifiable information to the researchers in any of the surveys.

Length of time:

In optimal situation with no interference and if taken at a stretch, each questionnaire will require about 25 minutes to complete.

Compensation

As an existing panel member of the sample source, you are likely aware that they credit your member account for each completed survey. The points you accumulate are redeemable as gift cards or incentives. Note that while I finance the compensation, the management and distribution of points remains under the sole discretion of arrangement you have as an existing member of the sample source. The compensation for participating in each of the survey is independent, thus you will not be penalized if you chose, for example, to only take part in phase 1. The sample source does not compensate you if you withdraw from the survey.

Withdrawal from the study:

Your participation in this study is completely voluntary. If you wish, you can withdraw from the research at any point without negative consequences. As per your agreement with the sample source, you receive compensation upon completing the survey. However, if you do not complete a survey you will not receive any such compensation for that particular survey. You can choose to skip any question that you

prefer not to answer. You can also choose to withdraw at any time by exiting out of the survey. Your survey answers will only be used if you choose to hit the submit button. As I have already mentioned, there are two phases of the study with a time lag of 3-6 months between them. Withdrawal from each of the surveys remains your voluntary choice. However, since the researcher does not have any means to identify the respondent after the data is available, once the data is made available to me, I cannot remove any individual information from the aggregated data.

Possible benefits:

Though there are a number of studies on discrimination in employment practices towards matured employees, few studies address the unique challenges faced by returning retirees in their personal and work life after engagement in bridge jobs. By agreeing to share your actual experiences in bridge jobs and the impact of such experience on your personal and family life, you will be contributing to the gap in literature. Your inputs are crucial for any further research effort or policy suggestions directed at improving the working condition and well-being of bridge job holders that can result from my current study.

Possible risks:

There are limited risks to taking part in this study. Some segments of the survey may cause discomfort because it requests you to look back at experiences unpleasant and/or sensitive in nature. For example, for the purpose of understanding your experience with co-workers and supervisors, I shall have to ask you about issues related to conflict in workplace. Should you feel distress at any time, I encourage you to contact your employer's Employee Assistance Program if you have one. Also note that while your contribution is highly valued and appreciated, you are not under any obligation to answer questions you do not want to or feel uncomfortable to think about. Also, you may withdraw from the study at any point without any prejudice.

Confidentiality:

The ethical duty of confidentiality includes safeguarding participants' identities, personal information, and data from unauthorized access, use, or disclosure. Although the data from this research project may be published and presented, the data will be reported in aggregate form, so that it will not be possible to identify individuals. Moreover, the survey does not ask you to specify your name and/or any personally identifiable information. Even though Qualtrics might have your identification, they provide us a softcopy of aggregate data without any way to link any information with any individual. Since our study design requires your input on the same topic after 3-6 months, Qualtrics will retain your contact information for that period.

Anonymity:

Anonymity refers to protecting participants' identifying characteristics, such as name or description of physical appearance. As I have mentioned, the data from both the surveys are provided to me in an aggregate form without any identifiable information (example: your name/physical appearance, employer etc.) of any participant. Thus, I or anyone using the data is unable to identify individual participants.

Storage of Data:

The data received from Qualtrics will be stored in a password protected computer accessible only by me and my supervisors. Only the members of my thesis committee and I will have access to raw data. The data will be kept for a minimum of five years, as required by Memorial University's policy on Integrity in Scholarly Research. The data will be destroyed afterwards.

Note that the on-line survey company (Qualtrics) hosting this survey is located in the United States. The US Patriot Act allows authorities to access the records of internet service providers. Therefore, anonymity and confidentiality cannot be guaranteed. If you choose to participate in this survey, you understand that your responses to the survey questions will be stored and may be accessed in the US. The security and privacy policy for the web survey company can be found at the following link: <http://www.qualtrics.com/docs/QualtricsSecurityWhitepaper.pdf>

Reporting of Results:

The data from this survey will be primarily utilized for my doctoral dissertation. The thesis will be publically available at the QEII library and at my supervisor's website (web address: <http://www.business.mun.ca/why-us/meet-our-people/faculty-instructor-profiles/amy-warren.php>). Also, a compilation of the aggregate information provided in the surveys may be used for presentations at conferences or the completion of research articles.

Sharing of Results with Participants:

Summaries of the results will be available from the researcher. If you wish to receive a summary, please contact me at bishakham@mun.ca

Questions:

You are welcome to ask questions at any time before, during, or after your participation in this research. If you would like more information about this study, please contact: Bishakha Mazumdar, by email at: bishakham@mun.ca; or her supervisors Dr. Amy

Warren by phone at: (709) 864-4008 or by email at: awarren@mun.ca and Dr. Trevor C Brown by phone at: (709) 864- 2615 or by email at travorb@mun.ca

The proposal for this research has been reviewed by the Interdisciplinary Committee on Ethics in Human Research and found to be in compliance with Memorial University's ethics policy. If you have ethical concerns about the research, such as the way you have been treated or your rights as a participant, you may contact the Chairperson of the ICEHR at icehr@mun.ca or by telephone at 709-864-2861.

Consent:

By completing this survey you agree that:

- You have read the information about the research.
- You have been advised that you may ask questions about this study and receive answers prior to continuing.
- You are satisfied that any questions you had have been addressed.
- You understand what the study is about and what you will be doing.
- You understand that you are free to withdraw participation from the study by closing your browser window or navigating away from this page, without having to give a reason and that doing so will not affect you now or in the future.
- You understand that this data is being collected anonymously and therefore, once you submit this survey your data **cannot** be removed.

By consenting to this online survey, you do not give up your legal rights and do not release the researchers from their professional responsibilities.

Please retain a copy of this consent information for your records.

Clicking accept/continue below and submitting this survey constitutes consent and implies your agreement to the above statements.

☐ I agree

☐ I disagree

Next

Appendix C: Survey Questionnaire for Study 1

Bridge Employment

Q58 Informed Consent Form

Title: A comprehensive examination of the bridge employment experience.

Researcher(s): Bishakha Mazumdar, Doctoral student, Faculty of Business administration, Memorial University, Contact: (709-685-9513)
Email: bishakham@mun.ca

Supervisor(s): 1) Dr. Amy Warren, Associate Professor, Faculty of Business Administration, Memorial University, Contact: 709-864-4008;
Email: awarren@mun.ca
2) Dr. Trevor C. Brown, Professor, Faculty of Business Administration, Memorial University, Contact: 709-864-2615;
Email: travorb@mun.ca

You are invited to take part in a research project titled “A comprehensive examination of the bridge employment experience” This form is part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. It also describes your right to withdraw from the study. In order to decide whether you wish to participate in this research study, you should understand enough about its risks and benefits to make an informed decision. This is the informed consent process. Take time to read this carefully and to understand the information given to you. Please contact the researcher, Bishakha Mazumdar, if you have any questions about the study or would like more information before you consent. It is entirely up to you to decide whether to take part in this research. If you choose not to take part in this research or if you decide to withdraw from the research once it has started, there will be no negative consequences for you, now or in the future.

Introduction: I am a Doctoral student of Faculty of Business Administration at Memorial University. As part of my Doctoral Thesis, I am conducting research under the supervision of Drs. Amy Warren and Trevor C. Brown.

Purpose of study: Bridge employment (BE), or re-entry in the workforce by retirees, is typically defined as workforce participation of retirees that bridges the gap between career job and complete withdrawal from the labour market. The overarching purpose of my research is to understand BE experience of bridge employees, with specific emphasis on their subjective well-being. What you will do in this study: The study takes place in two phases. The second phase of the study will take place 3-6 months after the first phase and Qualtrics will contact you through the channel you have agreed

upon with them. In both the phases, you will be asked to complete a survey hosted through Qualtrics. During the course of the survey, you will be asked to answer questions relevant to yourself, your work and family life. You will choose the answer that best fits your situation from a given set of options. You will not be required to provide any lengthy write-up or narrations. And you will not be asked to disclose any identifiable information to the researchers in any of the surveys.

- Length of time:** In optimal situation with no interference and if taken at a stretch, each questionnaire will require about 25 minutes to complete.
- Compensation** As an existing panel member of the sample source, you are likely aware that they credit your member account for each completed survey. The points you accumulate are redeemable as gift cards or incentives. Note that while I finance the compensation, the management and distribution of points remains under the sole discretion of arrangement you have as an existing member of the sample source. The compensation for participating in each of the survey is independent, thus you will not be penalized if you chose, for example, to only take part in phase 1. The sample source does not compensate you if you withdraw from the survey.
- Withdrawal** Your participation in this study is completely voluntary. If you wish, you can withdraw from the research at any point without negative consequences. As per your agreement with the sample source, you receive compensation upon completing the survey. However, if you do not complete a survey you will not receive any such compensation for that particular survey. You can choose to skip any question that you prefer not to answer. You can also choose to withdraw at any time by exiting out of the survey. Your survey answers will only be used if you choose to hit the submit button. As I have already mentioned, there are two phases of the study with a time lag of 3-6 months between them. Withdrawal from each of the surveys remains your voluntary choice. However, since the researcher does not have any means to identify the respondent after the data is available, once the data is made available to me, I cannot remove any individual information from the aggregated data.
- Possible benefits:** Though there are a number of studies on discrimination in employment practices towards matured employees, few studies address the unique challenges faced by returning retirees in their personal and work life after engagement in bridge jobs. By agreeing to share your actual experiences in bridge jobs and the impact of such experience on your personal and family life, you will

be contributing to the gap in literature. Your inputs are crucial for any further research effort or policy suggestions directed at improving the working condition and well-being of bridge job holders that can result from my current study.

Possible risks:

There are limited risks to taking part in this study. Some segments of the survey may cause discomfort because it requests you to look back at experiences unpleasant and/or sensitive in nature. For example, for the purpose of understanding your experience with co-workers and supervisors, I shall have to ask you about issues related to conflict in workplace. Should you feel distress at any time, I encourage you to contact your employer's Employee Assistance Program if you have one. Also note that while your contribution is highly valued and appreciated, you are not under any obligation to answer questions you do not want to or feel uncomfortable to think about. Also, you may withdraw from the study at any point without any prejudice.

Confidentiality:

The ethical duty of confidentiality includes safeguarding participants' identities, personal information, and data from unauthorized access, use, or disclosure. Although the data from this research project may be published and presented, the data will be reported in aggregate form, so that it will not be possible to identify individuals. Moreover, the survey does not ask you to specify your name and/or any personally identifiable information. Even though Qualtrics might have your identification, they provide us a softcopy of aggregate data without any way to link any information with any individual. Since our study design requires your input on the same topic after 3-6 months, Qualtrics will retain your contact information for that period.

Anonymity:

Anonymity refers to protecting participants' identifying characteristics, such as name or description of physical appearance. As I have mentioned, the data from both the surveys are provided to me in an aggregate form without any identifiable information (example: your name/physical appearance, employer etc.) of any participant. Thus, I or anyone using the data is unable to identify individual participants.

Storage of Data:

The data received from Qualtrics will be stored in a password protected computer accessible only by me and my supervisors. Only the members of my thesis committee and I will have access to raw data. The data will be kept for a minimum of five years, as required by Memorial University's policy on Integrity in Scholarly Research. The data will be destroyed afterwards. Note that the on-line survey company (Qualtrics) hosting this survey is located in

the United States. The US Patriot Act allows authorities to access the records of internet service providers. Therefore, anonymity and confidentiality cannot be guaranteed. If you choose to participate in this survey, you understand that your responses to the survey questions will be stored and may be accessed in the US. The security and privacy policy for the web survey company can be found at the following link: <http://www.qualtrics.com/docs/QualtricsSecurityWhitepaper.pdf>

Reporting of Results: The data from this survey will be primarily utilized for my doctoral dissertation. The thesis will be publically available at the QEII library and at my supervisor's website (web address: <http://www.business.mun.ca/why-us/meet-our-people/faculty-instructor-profiles/amy-warren.php>). Also, a compilation of the aggregate information provided in the surveys may be used for presentations at conferences or the completion of research articles.

Sharing of Results with Participants: Summaries of the results will be available from the researcher. If you wish to receive a summary please contact me at bishakham@mun.ca

Questions: You are welcome to ask questions at any time before, during, or after your participation in this research. If you would like more information about this study, please contact: Bishakha Mazumdar, by email at: bishakham@mun.ca; or her supervisors Dr. Amy Warren by phone at: (709) 864-4008 or by email at: awarren@mun.ca and Dr. Trevor C Brown by phone at: (709) 864- 2615 or by email at travorb@mun.ca. The proposal for this research has been reviewed by the Interdisciplinary Committee on Ethics in Human Research and found to be in compliance with Memorial University's ethics policy. If you have ethical concerns about the research, such as the way you have been treated or your rights as a participant, you may contact the Chairperson of the ICEHR at icehr@mun.ca or by telephone at 709-864-2861.

Consent: By completing this survey you agree that: You have read the information about the research. You have been advised that you may ask questions about this study and receive answers prior to continuing. You are satisfied that any questions you had have been addressed. You understand what the study is about and what you will be doing. You understand that you are free to withdraw participation from the study by closing your browser window or navigating away from this page, without having to give a reason and that doing so will not affect you now or in the future. You

understand that this data is being collected anonymously and therefore, once you submit this survey your data cannot be removed. By consenting to this online survey, you do not give up your legal rights and do not release the researchers from their professional responsibilities. Please retain a copy of this consent information for your records. Clicking accept/continue below and submitting this survey constitutes consent and implies your agreement to the above statements.

- ☐ I agree (1)
- ☐ I disagree (2)

If I agree Is Not Selected, Then Skip To End of Block

Q49 Did you retire from your full-time career job? For this project, we refer to career job as a full-time permanent job you were engaged in for a substantial portion of your working life before you decided to retire.

- ☐ Yes (1)
- ☐ No (2)

If Yes Is Not Selected, Then Skip To End of Block

Q50 Are you currently employed full or part time in any organization (this can include the organization you retired from)?

- ☐ Yes (1)
- ☐ No (2)

If Yes Is Not Selected, Then Skip To End of Block

Q33 What is your gender (please select from the list)

- ☐ Male (1)
- ☐ Female (2)
- ☐ Other (3)

Q1 This question asks about your current job. Please click on the appropriate circle that represents your current employment status. Please answer each statement.

	Yes (1)	No (2)
I am currently employed in a job same/similar job in the same organization that I was employed in during my career. (1)	<input type="radio"/>	<input type="radio"/>
I am currently employed in a job different from that I was employed in during my career. (2)	<input type="radio"/>	<input type="radio"/>
I am currently employed in the same industry I was employed in during my career. (3)	<input type="radio"/>	<input type="radio"/>
I am currently employed in a different industry I was employed in during my career. (4)	<input type="radio"/>	<input type="radio"/>
I am currently employed in the same organization I was employed in during my career. (5)	<input type="radio"/>	<input type="radio"/>
I am currently employed in a different organization I was employed in during my career. (6)	<input type="radio"/>	<input type="radio"/>

Q2 Please click on the statement that best explains your current employment contract

- ☐ Permanent full-time (employment contract with no contractual or anticipated termination date and working 30 hours or more per week) (1)
- ☐ Permanent part-time (employment contract with no contractual or anticipated termination date but working less than 30 hours per week) (2)
- ☐ Temporary full-time (seasonal, casual, on-call, or term employment contract with specified termination date and working 30 hours or more per week) (3)
- ☐ Temporary part-time (seasonal, casual, on-call, or term employment contract with specified termination date but working less than 30 hours per week) (4)

Q3 The following two questions ask about your current employment. Please click on the circle that best reflects your opinion.

	Far below average (1)	Somewhat below average (2)	Average (3)	Somewhat above average (4)	Far above average (5)
If all external pressures were removed how likely is it that you would remain in this type of work arrangement? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
To what degree have you felt trapped in your current work arrangement? (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q4 At the time of retirement from my career occupation, I believed

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
My pension was adequate to meet my financial needs after retirement (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was financially comfortable after retirement (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was able to afford a home suitable for myself/my family (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was able to afford furniture/household equipment that needed to be replaced (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was able to afford the kind of car I needed (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had enough money for the kind of food that myself/my family should have (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had enough money for the kind of medical care that myself/my family should have (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had enough money for the leisure activities that I/my family wanted (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had a great deal of difficulty paying my bills (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q5 Are you currently married/in a common-law relationship?

- ☐ Yes (1)
☐ No (2)

Q60 The following set of questions inquire about the opinion of important persons in your life regarding the timing of your retirement and work afterwards. Please respond to each statement by clicking on the appropriate option. If a statement does not apply to you, please click Not Applicable.

	I should stay retired and not work (1)	I should work part-time after retirement (2)	I should work full-time after retirement (3)	I do not have spouse/partner/children..etc (4)
My spouse/partner thinks that (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My child thinks/most of my children think that (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My friends think that (11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My co-workers in present job think that (12)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q11 The following statements reflect on your general health. Please click on the appropriate circle that best reflects the extent you agree or disagree with each statement

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
Overall, I am very satisfied with my health (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My health is better than most people my age (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My health limits my work (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Generally speaking, my health is very good (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q12 The following questions ask about your current job. Please click on the circle that best reflects your opinion on each statement.

	Not at all (1)	To a limited extent (2)	Moderate (3)	To some extent (4)	To a large extent (5)
If you had to decide all over again whether to take the job you now have, would you take the job again? (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If a good friend asked if he/she should apply for a job like yours with your employer, how likely would you recommend it? (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Does this job compare with the job you would most like to have? (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In general, does your job measure up to the sort of job you wanted when you took it? (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
All things considered, how satisfied are you with your current job? (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q59 The following statements are your assessments of your life at present. Please select the extent you agree or disagree with each statement by clicking on the appropriate circle.

	Strongly disagree (20)	Somewhat disagree (21)	Neither agree nor disagree (22)	Somewhat agree (23)	Strongly agree (24)
In most ways my life is close to my ideal. (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The conditions of my life are excellent. (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am satisfied with my life. (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
So far I have gotten the important things I want in life. (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
If I could live my life over, I would change almost nothing. (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q14 Please click on the circle that best reflects the extent you agree or disagree with each statement concerning your current workplace

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I would be very happy to spend the rest of my career with this organization (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I enjoy discussing my organization with people outside of it (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I really feel as if this organization's problems are my own (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I think that I could easily become as attached to another organization as I am to this one (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not feel like "part of the family" at my organization (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not feel "emotionally attached" to this organization (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This organization has a great	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

deal of personal meaning for me (7)					
I do not feel a strong sense of belonging to my organization. (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not feel any obligation to remain with my current employer (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Even if it were to my advantage, I do not feel it would be right to leave my organization now (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would feel guilty if I left my organization now (11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This organization deserves my loyalty (12)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would not leave my organization right now because I have a sense of obligation to the people in it (13)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I owe a great deal to this organization (14)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am not afraid	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<p>of leaving this organization would be the scarcity of available alternatives (21)</p> <p>One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice—another organization may not match the overall benefits that I have here (22)</p>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Q15 Please assess the extent that your experience on each item is less than or greater than your present organization had originally promised you by clicking on the corresponding circle.

	Receive much less than promised (1)	Receive less than promised (2)	Receive the same as promised (3)	Receive more than promised (4)	Received much more than promised. (5)
Fair pay for responsibilities in job (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fair pay compared to staff doing similar work in other organizations (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pay increases to maintain my standard of living (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fringe benefits that are fair compared to what staff doing similar work in other organizations get (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Up to date training and development (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The necessary training to do my job well (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support when I want to learn new skills (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Interesting work (8)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Opportunity to be involved in	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

decisions that affect me (9)					
Freedom to do my job well (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Good career prospects (11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Long term job security (12)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q16 The next set of statements refers to your relationship with the people you currently work with. Please click on the circle corresponding to your agreement or disagreement with each statement.

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
My coworkers and I cooperate well with each other (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Coworkers positively affect my job experience (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My coworkers and I interact positively on the job (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I enjoy the time I spend on the job with my coworkers (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel lucky to be working with the people that I do (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel very close to the people at work (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
We value each other greatly in our work life (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would feel a deep sense of loss	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

if I could no longer work with my coworkers (8)					
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Q19 The following item asks about the relationship among different age groups in work place. Please state your opinion based on the experience you have gained after re-entering workforce following your retirement from your career occupation clicking on the level of your agreement or disagreement with each statement

	Strongly disagree (1)	Somewhat disagree (2)	Neither agree nor disagree (3)	Somewhat agree (4)	Strongly agree (5)
I believe I often do not see eye to eye with younger workers at work (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe I have conflict at work with younger workers because of differences in loyalty to the organization (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Oftentimes, I believe I have conflicts with younger workers due to differences in work commitment (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe younger workers do not always understand my needs at work (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I believe I often disagree with younger	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

workers on how work should be done (5) I believe I often disagree with younger workers on how quickly work should be done (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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Q21 Please explain to what extent each of the following statements represents you in your present job by clicking on the proper circle

	None at all (1)	A little (2)	A moderate amount (3)	A lot (4)	A great deal (5)
I help others out if someone falls behind in his/her work. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I willingly share expertise with other members of the team. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I try to act like a peacemaker when other team members have disagreements. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I take steps to try to prevent problems with other team members. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I willingly give of my time to help team members who have work-related problems. (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I 'Touch base' with other team members before initiating actions that might affect them. (6)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I encourage others when someone is down. (7)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I provide constructive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

suggestions about how coworkers can improve its effectiveness. (8)					
I am willing to risk disapproval to express my beliefs about what's best for the team. (9)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I attend and actively participate in team meetings. (10)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I always focus on what is wrong with our situation, rather than the positive side (11)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I always find fault with what other coworkers are doing (12)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I consume a lot of time complaining about trivial matters. (13)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q22 In general, and in your present job, how much influence or input do you have about each of the following? Please indicate the extent of your influence.

	None at all (1)	A little (2)	A moderate amount (3)	A lot (4)	A great deal (5)
The type of work you do (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
How you do your work (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The time you arrive at and/or leave work (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The pace at which you do your job (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Answer If Are you currently married/in a common-law relationship? Yes Is Selected

Q24 This question asks about your perception of your current marriage/common law relationship. Select the answer that best describes the degree of happiness, everything considered, of your present marriage.

- ☐ Extremely unhappy (1)
- ☐ Somewhat unhappy (2)
- ☐ Happy (3)
- ☐ Somewhat happy (4)
- ☐ Extremely happy (5)

Q26 Which year did you retire from your career job?

- ☐ before 2000 (1)
- ☐ 2000 (2)
- ☐ 2001 (3)
- ☐ 2002 (4)
- ☐ 2003 (5)
- ☐ 2004 (6)
- ☐ 2005 (7)
- ☐ 2006 (8)
- ☐ 2007 (9)
- ☐ 2008 (10)
- ☐ 2009 (11)
- ☐ 2010 (12)
- ☐ 2011 (13)
- ☐ 2012 (14)
- ☐ 2013 (15)
- ☐ 2014 (16)
- ☐ 2015 (17)
- ☐ 2016 (18)

Q27 Approximately how long do you intend to continue with your current organization.

Please select the choice that matches most closely with your intentions.

- ☐ 3 months (1)
- ☐ 6 months (2)
- ☐ 9 months (3)
- ☐ 12 months (4)
- ☐ 15 months (5)
- ☐ 18 months (6)
- ☐ 21 months (7)
- ☐ 24 months (8)
- ☐ 3-5 years (9)
- ☐ Indefinitely (10)

Q28 Approximately how many organizations have you been employed with before retirement?

- ☐ 1 (1)
- ☐ 2 (2)
- ☐ 3 (3)
- ☐ 4 (4)
- ☐ 5 (5)
- ☐ 6 (6)
- ☐ 7 (7)
- ☐ 8 (8)
- ☐ 9 (9)
- ☐ 10 (10)
- ☐ 11-15 (11)
- ☐ 16+ (12)

Q29 What was the last position you had held before retirement?

Q30 What is the average age of your coworkers

- ☐ Less than 20 years (1)
- ☐ 20-25 years (2)
- ☐ 26-30 years (3)
- ☐ 31-35 years (4)
- ☐ 36-40 years (5)
- ☐ 41-45 years (6)
- ☐ 46-50 years (7)
- ☐ 51-55 years (8)
- ☐ 56-60 years (9)
- ☐ 61-65 years (10)
- ☐ 66-70 years (11)
- ☐ 71-75 years (12)
- ☐ 76-80 years (13)
- ☐ 80+ (14)

Q57 Please indicate approximately what percentage of your coworkers are by writing down the percentage in the box provided. Please note, the total must not exceed 100%.

	Percentage (1)
Younger than you (1)	
The same age as you (2)	
Older than you (3)	

Q32 With reference to the age of your direct supervisor, please click the statement that is most accurate below:

- ☐ your direct supervisor is younger than you (1)
- ☐ your direct supervisor is the same age as you (2)
- ☐ your direct supervisor is older than you (3)

Q34 Please write down the year you were born:

Answer If The following set of questions inquire about the opinion of important persons in your life regard... My **child** thinks/**most of my children** think that - I do not have spouse/partner/children..etc Is Not Selected

Q61 Please indicate the number of children you have

- ☐ 1 (1)
- ☐ 2 (2)
- ☐ 3 (3)
- ☐ 4 (4)
- ☐ 5 (5)
- ☐ 6 (6)
- ☐ 7 (7)
- ☐ 8 (8)
- ☐ 9 (9)
- ☐ 10 (10)
- ☐ 10+ (11)

Answer If The following set of questions inquire about the opinion of important persons in your life regard... My child</u> thinks/<u>most of my children</u> think that - I do not have spouse/partner/children..etc Is Not Selected

Q62 How many children are dependent on you?

- ☐ None (1)
- ☐ 1 (2)
- ☐ 2 (3)
- ☐ 3 (4)
- ☐ 4 (5)
- ☐ 5 (6)
- ☐ 6 (7)
- ☐ 7 (8)
- ☐ 8 (9)
- ☐ 9 (10)
- ☐ 10 (11)
- ☐ 10+ (12)

Q37 Do you currently care for elderly parents and/or other relatives?

- ☐ No (1)
- ☐ Yes (2)

Q38 What is your marital status

- ☐ Married (1)
- ☐ Widowed (2)
- ☐ Divorced (3)
- ☐ Separated (4)
- ☐ Never married (5)
- ☐ Common law relationship (6)

Q39 What is the highest level of education you have completed?

- ☐ No schooling completed, or less than 1 year (1)
- ☐ Elementary (grades 1-8) (2)
- ☐ High school (grades 9-12) (3)
- ☐ Completed high school (or equivalent) (4)
- ☐ Some college or university (1-4 years, no degree) (5)
- ☐ Associate's degree (including occupational or academic degrees) (6)
- ☐ Bachelor's degree (BA, BS, AB, etc) (7)
- ☐ Master's degree (MA, MS, MENG, MSW, etc) (8)
- ☐ Professional school degree (MD, DDC, JD, etc) (9)
- ☐ Doctorate degree (PhD, EdD, etc) (10)

Q40 In which industry do you currently work? (If you do not find your industry in the list, please address the following question)

- ☐ Agriculture, forestry, fishing, and hunting (1)
- ☐ Utilities (2)
- ☐ Manufacturing (3)
- ☐ Retail trade (4)
- ☐ Information and cultural industries (5)
- ☐ Real estate and rental and leasing (6)
- ☐ Management of companies and enterprises (7)
- ☐ Educational services (8)
- ☐ Arts, entertainment and recreation (9)
- ☐ Public administration (10)
- ☐ Mining and oil and gas extraction (11)
- ☐ Construction (12)
- ☐ Wholesale trade (13)
- ☐ Transportation and warehousing (14)
- ☐ Finance and insurance (15)
- ☐ Professional, scientific, and technical services (16)
- ☐ Administrative and support, waste management and remediation services (17)
- ☐ Health care and social assistance (18)
- ☐ Accommodation and food services (19)
- ☐ Other services (except public administration) (20)
- ☐ Others (Please attend the next question) (21)

Q41 If your industry was not in the above list, please mention it here, otherwise, please skip to next question

Q42 Approximately how long have you been working at your current organization?

- ☐ less than 3 months (1)
- ☐ 3 months (2)
- ☐ 6 months (3)
- ☐ 9 months (4)
- ☐ 12 months (5)
- ☐ 15 months (6)
- ☐ 18 months (7)
- ☐ 21 months (8)
- ☐ 24 months (9)
- ☐ 3-5 years (10)
- ☐ More than 5 years (11)

Q43 Which of the following does your job provide. Please click all that apply.

- ☐ Pension/end benefit (1)
- ☐ Training (2)
- ☐ Health insurance (3)
- ☐ Union coverage (4)

Q44 What is your approximate yearly income? Please click on the appropriate range that represents your individual yearly income.

- ☐ \$1,000 - \$9,999 (1)
- ☐ 10,000 - \$19,999 (2)
- ☐ \$20,000 - \$29,999 (3)
- ☐ \$30,000 - \$39,999 (4)
- ☐ \$40,000 - \$49,999 (5)
- ☐ \$50,000 - \$59,999 (6)
- ☐ \$60,000 - \$69,999 (7)
- ☐ \$70,000 - \$79,999 (8)
- ☐ \$80,000 - \$89,000 (9)
- ☐ \$90,000 - \$99,000 (10)
- ☐ \$100000 and above (11)

Q45 What is your approximate yearly household income? Please click on the appropriate range that represents your household yearly income.

- ☐ \$1,000 - \$9,999 (1)
- ☐ 10,000 - \$19,999 (2)
- ☐ \$20,000 - \$29,999 (3)
- ☐ \$30,000 - \$39,999 (4)
- ☐ \$40,000 - \$49,999 (5)
- ☐ \$50,000 - \$59,999 (6)
- ☐ \$60,000 - \$69,999 (7)
- ☐ \$70,000 - \$79,999 (8)
- ☐ \$80,000 - \$89,000 (9)
- ☐ \$90,000 - \$99,000 (10)
- ☐ \$100000 and above (11)

Answer If Are you currently married/in a common-law relationship? Yes Is Selected

Q46 How would you describe present employment status of your spouse/partner?

- ☐ Never employed (1)
- ☐ Not retired, works part-time (2)
- ☐ Not retired, works full time (3)
- ☐ Retired, not working (4)
- ☐ Retired, works part-time (5)
- ☐ Retired, works full time. (6)

Appendix D: List of scales used in Study 1 with source and scale items

Construct	Scale item(s) with source
Retired	(Gower, 1997) Self-declaration of retirement from a permanent full-time job
Bridge employment	Bridge employment participation was measured by the following question(Zhan et al., 2015). 1. Participants will be asked to indicate whether or not they were currently working on a paid job at the time of data collection. The response will be coded into a dichotomous variable (0 not working after retirement, 1 working after retirement).
Nonstandard work	(Zeytinoglu, Cooke, & Mann, 2009) Nonstandard work was measured by asking the participant whether their job fall into one of the following categories: <input type="checkbox"/> Permanent full-time (employment contract with no contractual or anticipated termination date and working 30 hours or more per week) <input type="checkbox"/> Permanent part-time (employment contract with no contractual or anticipated termination date but working less than 30 hours per week) <input type="checkbox"/> Temporary full-time (seasonal, casual, on-call, or term employment contract with specified termination date and working 30 hours or more per week) <input type="checkbox"/> Temporary part-time (seasonal, casual, on-call, or term employment contract with specified termination date but working less than 30 hours per week)
Employment status congruence	Loughlin and Murray (2013) Please click the number indicating your response using the following scale.1= Not at all, 5= to a large extent 1. If all external pressures were removed how likely is it that you would

	<p>remain in this type of work arrangement?</p> <p>2. To what degree have you felt trapped in your current work arrangement?</p>
Satisfaction with Health	<p>(Adams & Beehr, 1998)</p> <p>The following statements reflect on your own assessment of your health in general.</p> <p>Please click on the appropriate box where 1 implies your lowest agreement with the statement and 5 implies the highest agreement with the statement</p> <p><input type="checkbox"/> Overall, I am very satisfied with my health</p> <p><input type="checkbox"/> My health is better than most people my age</p> <p><input type="checkbox"/> My health limits my work</p> <p><input type="checkbox"/> Generally speaking, my health is very good</p>
Job satisfaction	<p>(Fields, 2002)</p> <p>The following questions inquire about your own assessment of your job. Please select the appropriate response where 1 = definitely not and 5 = definitely</p> <p><input type="checkbox"/> (Knowing what you know now), If you had to decide all over again whether to take the job you now have, what would you decide?</p> <p><input type="checkbox"/> If a (good) friend asked if he/she should apply for a job like yours with your employer, what would you recommend?</p> <p><input type="checkbox"/> How does this job compare with your ideal job (job you would most like to have)?</p> <p><input type="checkbox"/> (In general) how does your job measure up to the sort of job you wanted when you took it?</p> <p><input type="checkbox"/> All (in all) things considered, how satisfied are you with your current job?</p>
Satisfaction	<p>(Diener, Emmons, Larsen, & Griffin, 1985)</p>

with life	<p>The following statements are your assessment of your life. Please put a number from 1 to 5 in each box where 1 implies least agreement and 5 implies the maximum agreement. Put 0 if a statement does not apply. (Need drop box)</p> <p>(will have 3 columns: At present time, during retirement, Before retirement)</p> <ul style="list-style-type: none"> <input type="checkbox"/> In most ways my life is close to my ideal <input type="checkbox"/> The conditions of my life are excellent <input type="checkbox"/> I am satisfied with my life. <input type="checkbox"/> So far I have gotten the important things I want in life. <input type="checkbox"/> If I could live my life over, I would change almost nothing
Organizational commitment	<p>(Meyer & Allen, 1997)</p> <ol style="list-style-type: none"> 1. In this section we look at what it means to you being a member of your organization. Will you please indicate on this scale how much you agree or disagree with each statement in turn (1= lowest agreement and 5= highest agreement)? 2. I would be very happy to spend the rest of my career with this organization 3. I enjoy discussing my organization with people outside of it 4. I really feel as if this organization's problems are my own 5. I think that I could easily become as attached to another organization as I am to this one 6. I do not feel like “part of the family” at my organization 7. I do not feel “emotionally attached” to this organization 8. This organization has a great deal of personal meaning for me 9. I do not feel a strong sense of belonging to my organization.

	<p>10. I do not feel any obligation to remain with my current employer</p> <p>11. Even if it were to my advantage, I do not feel it would be right to leave my organization now</p> <p>12. I would feel guilty if I left my organization now</p> <p>13. This organization deserves my loyalty</p> <p>14. I would not leave my organization right now because I have a sense of obligation to the people in it</p> <p>15. I owe a great deal to this organization</p> <p>16. I am not afraid of what might happen if I quit my job without having another one lined up</p> <p>17. It would be very hard for me to leave my organization right now, even if I wanted to</p> <p>18. Too much in my life would be disrupted if I decided I wanted to leave my organization now</p> <p>19. It wouldn't be too costly for me to leave my organization right now</p> <p>20. Right now staying with my organization is a matter of necessity as much as desire</p> <p>21. I feel that I have too few options to consider leaving this organization</p> <p>22. One of the few serious consequences of leaving this organization would be the scarcity of available alternatives</p> <p>23. One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice—another organization may not match the overall benefits that I have here</p>
--	--

Psychological contract	<p>(Coyle-Shapiro & Conway, 2005)</p> <p>For each of the following items, please assess the extent to which the amount of the inducement you actually receive from your organization was less than or greater than the amount that the organization had promised you. (5 item scale)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Fair pay for responsibilities in job <input type="checkbox"/> Fair pay compared to staff doing similar work in other organizations <input type="checkbox"/> Pay increases to maintain my standard of living <input type="checkbox"/> Fringe benefits that are fair compared to what staff doing similar work in other organizations get <input type="checkbox"/> Up to date training and development <input type="checkbox"/> The necessary training to do my job well <input type="checkbox"/> Support when I want to learn new skills <input type="checkbox"/> Interesting work <input type="checkbox"/> Opportunity to be involved in decisions that affect me <input type="checkbox"/> Freedom to do my job well <input type="checkbox"/> Good career prospects <input type="checkbox"/> Long term job security
Co-worker intimacy	<p>(Inness, 2006)</p> <p>The following statements are about your relationships with your co-workers. Will you please indicate on this scale how much you agree or disagree with each statement in turn (1= lowest agreement and 5= highest agreement)</p> <ul style="list-style-type: none"> <input type="checkbox"/> My coworkers and I cooperate well with each other <input type="checkbox"/> Coworkers positively affect my job experience

	<input type="checkbox"/> My coworkers and I interact positively on the job <input type="checkbox"/> I enjoy the time I spend on the job with my coworkers <input type="checkbox"/> I feel lucky to be working with the people that I do <input type="checkbox"/> I feel very close to the people at work <input type="checkbox"/> We value each other greatly in our work life <input type="checkbox"/> I would feel a deep sense of loss if I could no longer work with my coworkers
Incivility scale	<p>(Cortina et al., 2001)</p> <p>The following items describe interactions that may occur between yourself and other people that you may encounter when you are working (e.g., your supervisor, your co-workers, members of the public). (3 different columns) Using the scale provided, please select the number of times <u>during the last 6 months</u> that you experienced each behaviour.</p> <p><u>Please provide separate response</u> for supervisors, co-workers, and members of the public (e.g., customers, clients, etc.).</p> <p>During your employment with the current organization, have you been in a situation where any of your superiors or coworkers:</p> <p>Response Options: 0 = 0 times, 1 = 1 time, 2 = 2-3 times, 3 = 4 or more times (need drop down list)</p> <input type="checkbox"/> Put you down or was condescending to you <input type="checkbox"/> Paid little attention to your statement or showed little interest in your opinion <input type="checkbox"/> Made demeaning or derogatory remarks about you? <input type="checkbox"/> Addressed you in unprofessional terms, either publicly or privately? <input type="checkbox"/> Ignored or excluded you from professional camaraderie? <input type="checkbox"/> Doubted your judgment on a matter over which you have responsibility? <input type="checkbox"/> Made unwanted attempts to draw you into a discussion of personal matters?
Generational	(Hochwarter et al., 2009)

	<ul style="list-style-type: none"><input type="checkbox"/> Sex Relations<input type="checkbox"/> Conventionality (right, good, or proper conduct)<input type="checkbox"/> Philosophy of life<input type="checkbox"/> Way of dealing with in-laws.
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Appendix E: E-mail/Telephone Transcript for Initial Contact with Potential**Participants for Study 2**

My name is Bishakha Mazumdar. I am a PhD candidate of Memorial University's Faculty of Business. I am conducting a research on retirees' work in the form of bridge employment. Bridge employment is the kind of employment people engage in after they retire from their career and before they go into complete withdrawal from labor market. Overall I am seeking to better understand the experiences of bridge employees once they reenter the workplace after retirement. I am inviting you to participate in my research. I shall forward you an informed consent form which provides further information. I am seeking individuals who are receiving pension income and have joined back in employment post retirement. I wish to conduct face-to face interviews. If you are interested, kindly respond to this e-mail so that I may proceed with the subsequent steps. Thank you in advance for your consideration.

Appendix F: Informed Consent Form for Study 2

Title: **A comprehensive examination of bridge employment experience.**

Researcher(s): Bishakha Mazumdar, Doctoral student, Faculty of Business Administration, Memorial University, Contact: (709-685-9513)
Email: bishakham@mun.ca

Supervisor(s): 1) Dr. Amy Warren, Associate Professor, Faculty of Business Administration, Memorial University, Contact: 709-864-4008
Email: awarren@mun.ca

2) Dr. Trevor C. Brown, Professor, Faculty of Business Administration, Memorial University, Contact: 709-864-2615
Email: travorb@mun.ca

You are invited to take part in a research project titled A comprehensive examination of bridge employment experience.

This form is part of the process of informed consent. It should give you the basic idea of what the research is about and what your participation will involve. It also describes your right to withdraw from the study. In order to decide whether you wish to participate in this research study, you should understand enough about its risks and benefits to be able to make an informed decision. This is the informed consent process. Take time to read this carefully and to understand the information given to you. Please contact the researcher, Bishakha Mazumdar, if you have any questions about the study or would like more information before you consent.

It is entirely up to you to decide whether to take part in this research. If you choose not to take part in this research or if you decide to withdraw from the research once it has started, there will be no negative consequences for you, now or in the future. Moreover, you are free to refrain from answering any question(s) that you are uncomfortable answering.

Introduction:

I am a Doctoral student of Faculty of Business Administration at Memorial University. As part of my Doctoral Thesis, I am conducting research under the supervision of Drs. Amy Warren and Trevor C. Brown.

Purpose of study:

Bridge employment (BE), or re-entry in the workforce by retirees, is typically defined as workforce participation of retirees that bridges the gap between career job and complete withdrawal from the labour market. The overarching purpose of my research is to understand BE experience of bridge employees, with specific emphasis on their well-being.

What you will do in this study: I am seeking individuals who are receiving pension income and have joined back in employment. I wish to conduct face-to face interviews (or telephone) as a primary methodology and upon your consent, the interview will be audio taped. During the interview you will be asked questions related to your experience with bridge employment. The interview will be analyzed to guide research on the topic. If you are interested in the final outcome, you may contact the researcher for a copy of the same once the process is completed.

Length of time: Under optimal situations, the interview may take an hour. However, we can stop any time you feel fatigued or you need to break.

Compensation

If you agree to participate in this study, you will be offered a gift card valued \$10 as an appreciation of your time and effort. You will receive the amount even if you decide to withdraw from the study at any point or decide to withdraw your data at a later date.

Withdrawal from the study and/or withdrawal of data: Your participation in this study is completely voluntary. If you wish, you can withdraw from the research at any point without negative consequences. You can choose to not respond to any question that you prefer not to answer. You can also choose to withdraw at any time. Should you decide to withdraw from the study, your information will be destroyed. Also, once you have completed your interview, you can decide to withdraw from the study at a date no later than 8 weeks of the interview. You may contact the principal researcher at bishakham@mun.ca or call (709-685-9513) for requesting withdrawal.

Possible benefits:

Though there are a number of studies on discrimination in employment practices towards matured employees, few studies address the unique challenges faced by returning retirees in their personal and work life after engagement in bridge jobs. By agreeing to share your actual experiences in bridge jobs and the impact of such experience on your personal and family life, you will be contributing to the gap in literature. Your inputs are crucial for any further research effort or policy suggestions directed at improving the working condition and well-being of bridge job holders that can result from my current study.

Possible risks:

There are limited risks to taking part in this study. Some segments of the interview may cause discomfort because it requests you to look back at experiences unpleasant and/or sensitive in nature. For example, for the purpose of understanding your experience with co-workers and supervisors, I shall have to ask you about issues related to conflict in workplace. Should you feel distress at any time, I encourage you to contact your employer's Employee Assistance Program if you have one. Also note that while your contribution is highly valued and appreciated, you are not under any obligation to answer questions you do not want to or feel uncomfortable to think about. Also, you may withdraw from the study at any point without any prejudice.

Confidentiality: The ethical duty of confidentiality includes safeguarding participants' identities, personal information, and data from unauthorized access, use, or disclosure. All information obtained in this study will be kept confidential and anonymous. Furthermore, the results of this study will be presented thematically and no individual participants will be identified. Any direct quote from interview transcripts will use pseudonym to protect your identity. However, since my study location is in Newfoundland, there is this possibility that someone might guess your identity.

Anonymity: Anonymity refers to protecting participants' identifying characteristics, such as name or description of physical appearance. This study will not report any personally identifiable information. Moreover, as I have already mentioned, the results of this study will be presented thematically and no individual participants will be identified. Any direct quote from interview transcripts will use pseudonym to protect your identity.

Recording or storage of data: With your permission, the interviews will be audio-taped. The primary researcher, and supervisors (Drs. Amy Warren and Trevor Brown), and the transcriber(s) (if any) , will be the handlers of the raw data. The transcriber(s) will sign a confidentiality agreement to ensure that what is contained in the raw data will remain confidential. The interview audio tapes and transcripts will be kept for a period of 5 years. The audio tapes will be stored in a locked filing cabinet in the primary researcher's office. Transcripts will be edited to use pseudonyms and will be placed in another locked cabinet, separate from the tapes. The primary researcher is the only person with access to these cabinets. Any soft copy of the information will be kept in password protected computers where only principal researcher alone will have the passwords. Please do not put any identifying information on any of the forms. To further protect individual identities, this consent form will be sealed in an envelope and stored separately.

The data will be kept for a minimum of five years, as required by Memorial University's policy on Integrity in Scholarly Research. The data will be destroyed afterwards.

Reporting of Results:

The data from this study will be primarily utilized for my doctoral dissertation. The thesis will be publically available at the QEII library and at my supervisor's website (web address: <http://www.business.mun.ca/why-us/meet-our-people/faculty-instructor-profiles/amy-warren.php>). Also, a compilation of the aggregate information provided in the interviews may be used for presentations at conferences or the completion of research articles.

Sharing of Results with Participants:

Summaries of the results will be available from the researcher. If you wish to receive a summary please contact me at bishakham@mun.ca

Questions:

You are welcome to ask questions at any time before, during, or after your participation in this research. If you would like more information about this study, please contact: Bishakha Mazumdar, by email at: bishakham@mun.ca; or her supervisors Dr. Amy Warren by phone at: (709) 864-4008 or by email at: awarren@mun.ca and Dr. Trevor C Brown by phone at: (709) 864- 2615 or by email at travorb@mun.ca

The proposal for this research has been reviewed by the Interdisciplinary Committee on Ethics in Human Research and found to be in compliance with Memorial University's ethics policy. If you have ethical concerns about the research, such as the way you have been treated or your rights as a participant, you may contact the Chairperson of the ICEHR at icehr@mun.ca or by telephone at 709-864-2861.

Consent:

Your signature on this form means that:

- You have read the information about the research.
- You have been able to ask questions about this study.
- You are satisfied with the answers to all your questions.
- You understand what the study is about and what you will be doing.
- You understand that you are free to withdraw participation in the study without having to give a reason, and that doing so will not affect you now or in the future.
- You understand that if you choose to end participation **during** data collection, any data collected from you up to that point will be destroyed.
- You understand that if you choose to withdraw **after** data collection has ended, your data can be removed from the study up to 8 weeks.

I agree to be audio-recorded

☐ Yes
☐ No

I agree to the use of direct quotations

☐ Yes
☐ No

By signing this form, you do not give up your legal rights and do not release the researchers from their professional responsibilities.

Your signature confirms:

- ☐ I have read what this study is about and understood the risks and benefits. I have had adequate time to think about this and had the opportunity to ask questions and my questions have been answered.
- ☐ I agree to participate in the research project understanding the risks and contributions of my participation, that my participation is voluntary, and that I may end my participation.
- ☐ A copy of this Informed Consent Form has been given to me for my records.

Signature of participant

Date

Researcher's Signature:

I have explained this study to the best of my ability. I invited questions and gave answers. I believe that the participant fully understands what is involved in being in the study, any potential risks of the study and that he or she has freely chosen to be in the study.

Signature of Principal Investigator

Date

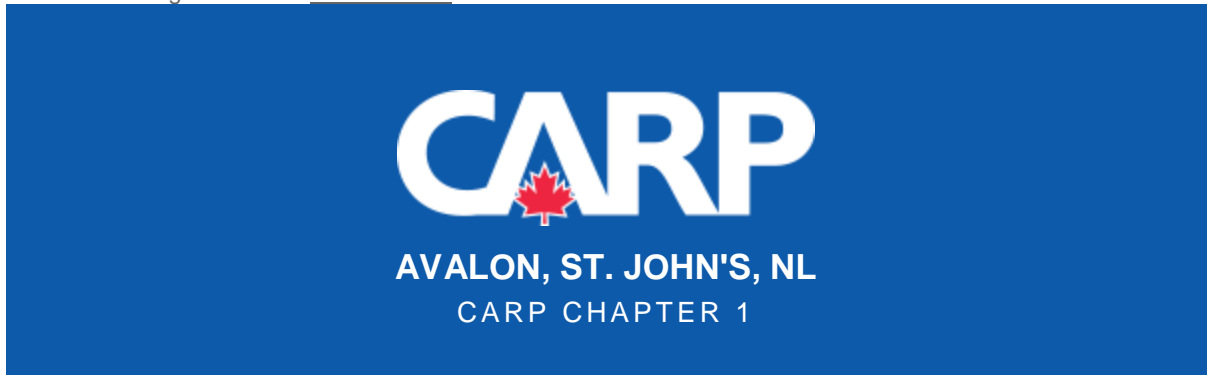
Appendix G: Interview Guide for Study 2

1. Demographic questions: What is your age, how long did you work in your career job? What was your last position in your career job? Do you have any dependents (either children and/or elderly parents for example).
2. Tell me about the career job you had before retirement
3. When did you officially retire from that position and begin collecting a pension?
4. What does retirement mean to you?
5. What, do you think, are retiree's options after retirement from career occupation?
(Make the respondent aware about the term bridge employment)
6. What factors did you consider when you decided to retire
Possible probes: Self related: ready to move on, health, hobby, tired of working, residual effect of previous job experience, lack of alternatives to stay engaged
Family related: spouse job, approval, proximity to family, finance
7. Why did you reenter the workforce after retirement? (possible prompts: financial, social, psychological reasons)
8. How did you find the current job? What other alternatives did you have to choose from?
9. Can you walk me through a typical day in your bridge job?
10. Can you think about your time as a bridge employee, are there any events and/or experiences in the workplace that you have been through during your bridge employment that come to your mind?
11. What are the best things about your current job?
12. What are the worst things about your current job?
 - Work, benefit, coworkers, impact on health and life
 - In terms of this job, what are the types of things that keep you wanting to work.
 - Do you think after this bridge job it is possible you will consider another bridge job?

13. Please comment on your current benefits, opportunities and ancillary perks
(recognition, appreciation, scope for mentoring, scope for career development) of
your current job.
14. Where do you see yourself in 5 years' time?

Appendix H: Introductory Note on My Research Interest Posted in CARP Website

Problem viewing this email? [View it online.](#)



August 7, 2017

Seniors' Bridge Employment Research Project is looking for participants

Hello **CARP** members,

Some months ago, I met with Bishakham Mazumdar to provide some feedback and opinion based on the research she was undertaking at Memorial University. It was an excellent meeting and we shared some very interesting points of view on retirement and re-entering the work force.

Bishakham has asked for our assistance as members of **CARP** in Newfoundland & Labrador to help in expanding her research base to better inform the work she is doing. Below is her message, should you have some time and interest in participating.

*My name is Bishakha Mazumdar. I am a PhD candidate of Memorial University's Faculty of Business. I am conducting research on retirees' work in the form of bridge employment. Bridge employment is the kind of employment people engage in after they retire from their career and before they go into complete withdrawal from the labor market. Overall, I am seeking to better understand the experiences of bridge employees once they re-enter the workplace after retirement. I am inviting you to participate in my research. I shall forward you an informed consent form which provides further information. I am seeking individuals who are receiving pension income and have joined back in employment post retirement. I wish to conduct face-to face or telephone interviews. If you are interested, kindly contact me by [email](#) or telephone **709-685-9513** so that I may proceed with the subsequent steps. Thank you in advance for your consideration.*

If you should have some time to offer further opinion to Bishakham from your personal or extended knowledge, I invite you to contact her at the numbers given above.

Sharron Callahan

President

CARP St. John's Avalon

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Bridge employment is the kind of employment people engage in after they retire from their career and before they go into complete withdrawal from the labor market.

Chances are you are

either doing it or you know someone who does. Ms Mazumdar's research is important for all seniors. Please participate.



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Study is approved by ICEHR
and all the information
provided are confidential.

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709-685-9513	bm1200@mun.ca
709-685-9513	bm1200@mun.ca
709-685-9513	bm1200@mun.ca

Appendix J: Biographic Profile of Study Participants

Participant ID	Gender	Age	Retirement year	Marital Status	Spouse working at time of interview	Career/non-career bridge employment	Type of Job
Participant 1	Male	59	2012	Married	Yes	Non-career	Nonstandard
Participant 2	Female	58	2011	Divorced	N/A	Career	Nonstandard
Participant 3	Male	62	2015	Married	Yes	Career	Nonstandard
Participant 4	Female	56	2015	Divorced	N/A	Career	Nonstandard
Participant 5	Female	62	2016	Married	No	Career	Nonstandard
Participant 6	Male	56	2016	Divorced and Remarried	Yes	Career	Nonstandard
Participant 7	Male	67	2008	Widowed	N/A	Career	Nonstandard
Participant 8	Male	67	2008	Married	Yes	Non-career	Nonstandard
Participant 9	Male	73	2009	Widowed	N/A	Non-career	Nonstandard
Participant 10	Male	59	2014	Married	No	Career	Nonstandard
Participant 11	Male	67	2008	Married	N/A	Non-career	Standard
Participant 12	Male	52	2014	Married	Yes	Non-career	Standard
Participant 13	Male	67	2003	Married	No	Non-career	Standard
Participant 14	Male	66	2015	Married	No	Career	Standard
Participant 15	Male	62	2013	Widowed	N/A	Non-career	Nonstandard
Participant 16	Male	63	2011	Married	Yes	Non-career	Standard
Participant 17	Male	65	2013	Married	No	Career	Nonstandard
Participant 18	Male	69	2013	Married	Yes	Non-career	Nonstandard
Participant 19	Male	70	N/A	Married	Yes	N/A	Nonstandard
Participant 20	Male	82	1997	Married	Yes	Non-career	Nonstandard
Participant 21	Male	71	2001	Married	No	Career	Nonstandard
Participant 22	Male	73	2016	Married	Yes	Career	Nonstandard
Participant 23	Female	50	2014	Married	Yes	Non-career	Standard
Participant 24	Male	74	2010	Not Disclosed	N/A	Non-career	Nonstandard
Participant 25	Male	60	2012	Married	Yes	Non-career	Nonstandard
Participant 26	Female	61	2006	Divorced	N/A	Non-career	Standard