

# The Psychosocial Meaning of Bridge Employment

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**Abstract:** This study examines the motivations behind bridge employment for retirees, the meaning of extended work life to retirees and retirees' desired bridge employment. This study shows that older adults who have involuntary retirement are more likely than older adults who had voluntary retirement, to desire bridge employment. The data suggests that retirees are primarily motivated by the social interactions in bridge employment, rather than financial rewards. Extended work life through bridge employment is viewed by retirees as a productive use of time and yet allowing them to balance between "self and work", and "self and others". To the retiree, bridge employment increases self-esteem because being able to secure a job after retirement meant that the individual is still competent and wanted by the economy. Bridge employment also serves as a coping mechanism for retirement transitions. Participants who have involuntary retirement desire bridge employment more than participants who have voluntary retirement. They want to stay in touch with the working world and are not ready to entirely fade into the retirees' world. They view the retirees' world as one that is redundant and undesired by society and the economy. Regardless of retirement type, retirees who desire bridge employment prefer work that is less stressful and are willing to accept massive pay reduction to work on a part-time basis.<sup>1</sup>

## Introduction

Older adults are a "hidden reserve" for the labour market (Fasbender, et al., 2015). They can provide the much-needed labour force in aging economies around the world. However, the reality is the opposite. Older workers are relatively more vulnerable in labour markets and have difficulties securing a job after retirement. Older workers take a longer time in their job search and are less successful in securing a job after retirement (Fasbender & Klehe, 2019).

Alcover and colleagues (2014) categorised bridge employment into "career consistent bridge employment" and "non-career bridge employment". The former occurs when the older workers reduces work hours and

responsibilities while the latter occurs when the older workers leaves the career employment and "enter another field with lower wage or fewer benefits" than in career employment.

This study defines "bridge employment" as any form of paid employment after career retirement (Zhan et. al., 2009) and aims to examine a) the relationship between the type of retirement transition and bridge employment intentions, and b) the meaning of bridge employment to retirees who sought after it. While bridge employment has drawn more attention and research in this area has increased, trends on bridge employment are unclear because the operational definition of bridge employment differs. Beehr and Bennett (2015) described data on bridge employment to be

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ambiguous because of the complexity in the measurement and definition of bridge employment.

This study classifies types of retirement into voluntary retirement and involuntary retirement and compares types of retirement against the desire for bridge employment. Retirement is considered as “voluntary” in this study if the individual has made the choice to fully cease career employment or is ready and willing to fully withdraw from formal career employment even if the choice is absent. An example of voluntary retirement in the absence of choice is when the older worker cannot extend employment due to mandatory retirement age, but is ready to retire and willingly accepts the retirement as a natural and inevitable progression in life stages.

Conversely, the type of retirement is considered as “involuntary” if the choice for the individual to continue career employment in any form was absent, or a choice to fully withdraw from formal career employment was made, but it was a choice against the individual’s preference to continue employment in his or her career employment. Common scenarios in which older workers had involuntary retirement are when the older worker reached mandatory retirement age and re-employment age, or they have chosen to retire against their wishes, because of familial obligations such as grandparenting needs and retirees who have chosen to resign because of unhappiness or stress at work.

### **Research on Bridge Employment**

In Asia, there is still a lack of statistics pertaining to bridge employment and a lack of in-depth knowledge of this concept. Studies on bridge employment have largely centred on the United States and other western countries. Statistics from government institutions showed that more than 50% of the retirees in the US are engaged in work after retirement (Shultz, 2003). In Canada, (Hébert & Luong, 2008) the number of retirees engaged in bridge employment increased by more than 40% between 1999 to

2004, from 461,000 to 654,000, due to the influx of baby boomer workers (the first cohort which turned 50 years old was in 1997). Brunello & Langella (2012) reported that bridge employment was less prevalent in Europe, than in the US.

Beehr & Bennett (2015) reviewed the literature on bridge employment, and opined that it was difficult to draw any conclusions about the commonalities and differences on bridge employment across different countries because these studies encompassed various aspects and sub-topics on bridge employment. Different studies used different measures, which could possibly result in differences in findings and explanations of the relationship between bridge employment and other factors. The diverse discussion on bridge employment points to the need to understand the trends of bridge employment and the differences in rates and reasons behind bridge employment across countries. This understanding is useful in predicting bridge employment globally, for governments and employers to plan for labour force participation of older workers, address the characteristics and needs of older bridge employees into policy planning for retirement age and retirement funding, and for the implementation of HR policies for older workers.

### **Positive Effects of Bridge Employment Varied with Bridge Employment Intentions**

Despite the myriad of sub-topics on the discussion of bridge employment, studies have largely concurred that bridge employment is beneficial for older adults. A comparison of the German Socio-Economic Panel (GSOEP) and the British Household Panel Survey (BHPS) showed that bridge employment had positive effects on self-rated health for all income groups in Germany. In the Netherlands, retirees who were engaged in bridge employment reportedly have better well-being than retirees who are not working (Dingemans & Henkens, 2015). In addition, Zhan and colleagues (2009) reported that engaging in bridge employment was

associated with fewer major diseases and functional limitations. Kim and Feldman (2000) also supported the notion that bridge employment had positive effects on the retirees, as they found that bridge employment was strongly associated with retirement satisfaction and life satisfaction. Wang (2007) reported that retirees who were engaged in bridge employment were less likely to experience changes in psychological well-being during retirement transition than retirees who were not engaged in bridge employment.

However, the positive effects of bridge employment varied. Bridge employment had minimal effect on improving self-rated health for the mid and high-income retirees and had no positive effect for low-income retirees in the United Kingdom (Lux & Scherger, 2018). The impact of bridge employment also depended on whether retirees were voluntarily or involuntarily engaged in bridge employment. Dingemans and Henkens (2014) showed that bridge employment mitigated the effects of involuntary retirement, however retirees who were engaged in bridge employment for financial reasons experienced decreased life satisfaction. Another study by von Bonsdorff et al. (2017) found that pre-retirement job stress and total income were negatively and significantly associated with engagement in bridge employment, while self-perceived health was positively and significantly associated with engagement in bridge employment.

### **The Meaning of Bridge Employment to Retirees**

Work provides important psychological and social aspects that older adults need (Cartwright & Holmes, 2006). While research has examined the various antecedents of bridge employment such as demographic characteristics, organizational variables, cognitive abilities, and family-related variables (Wang, Zhan, Liu & Shultz, 2008), less is known on how the meaning of work influences the process of bridge employment decision-making (Fasbender, Wang, Voltmer & Deller, 2015).

In the same manner as how work can take on different meanings to different individuals, and how individuals have different motivations behind work, the meaning and motivations behind bridge employment intentions also differ for various individuals. In a Kalokerinos, von Hippel and Henry's (2015) study, measures used to compare job attitudes behind bridge employment and phased retirement were job satisfaction, affective commitment (towards the organization), job commitment (working overtime), retirement intentions, intentions to exit the workforce after retirement and ability to meet work demands. Selenko, Batininc & Paul, 2011 on the other hand, had examined bridge employment in terms of – time structure, social contact, collective purpose, activity, and identity or status, and found that bridge employment had resulted in better mental health because it fulfilled these latent psychosocio functions of work.

Against this backdrop, a deeper examination on the psychosocio meaning of bridge employment was warranted. In the context of a rising trend towards bridge employment and the positive effects of bridge employment, this study sought to understand the associations between retirement transition type (voluntary or involuntary retirement) with bridge employment intentions, and the psychosocio meaning attached to bridge employment that had served as motivations for retirees' desire to extend employment after retirement. As such, the following research questions were put forth:

- To what extent, did retirement transition type influence retirees' desire for bridge employment?
- How did retirement transition type motivate or demotivate retirees' bridge employment intentions?
- What did the desire for bridge employment reveal about the meaning attached to bridge employment?

### Methods

Using the mixed methods approach, interviews were conducted and a questionnaire was administered to 103 participants. Data collected was analysed separately using NVivo version 12 for interview responses and SPSS version 23 for quantitative data analysis. Coding and thematic analysis were used to interpret the experiences shared through the interviews. The p-value of age, income level and desire for bridge employment were measured against retirement transition type by using chi-square and independent t-test (for age only), significant at  $p < 0.05$ .

To answer the research questions in this study, the dependent variable (DV) was “desire for bridge employment”, and the independent variables were “retirement transition type”, “income” and “age”. “Retirement transition type” was chosen as the key independent variable (IV) because this study had sought to understand the effect of voluntary retirement and involuntary retirement on the “desire for bridge employment”. This study assumed that older workers who had involuntary retirement were likely to look for bridge employment as an extension of their work role which was prematurely severed against their wishes.

“Income” and “age” were chosen as demographic characteristics of interest, in relation to their associations with bridge employment intentions. This study assumed that low-income individuals were more likely to engage in bridge employment involuntarily, if they were driven to extend work life to make ends meet. Conversely, it is assumed that mid-income and high-income retirees were more likely to desire for bridge employment on a voluntary basis since they were relatively less financially motivated than the low-income group. “Age” was chosen as another independent variable for examination, as this study had assumed that the desire for bridge employment would decrease with the increase in age.

Mixed methods research was chosen to measure the strength of associations between the three independent variables – retirement transition type, income and age – with the desire for bridge employment. In view that the quantitative results might not follow the assumptions made in this study, interviews were conducted to gather insights on the relationships between the IVs and the DV, and also to understand retirees’ thinking, especially if the quantitative results differed from the assumptions.

This study considered the desire for bridge employment a more accurate reflection of what extended work means to retirees because the “desire” for bridge employment reflects how retirees consider bridge employment to be a positive preoccupation. If this study had taken “the number of participants who are engaged in bridge employment” instead of participants’ “desire for bridge employment” as the measurement, it will negate retirees who wanted bridge employment but were unable to secure bridge employment, and also retirees who had prior bridge employment but were not engaged in any forms of bridge employment at the point of data collection.

Therefore, taking the number of participants who were engaged in bridge employment would not reflect the positive meaning attached to bridge employment, as compared to using the “desire for bridge employment” as an indication of the positive association which retirees had attached to the meaning of bridge employment. Examples of positive associations attached to bridge employment were increased financial resources and increased social interactions.

Findings and Discussion

Table 1.  
*Baseline characteristics and measures*

			No desire for bridge employment (n=48)	Desire bridge employment (n=55)	P- value
Age		Mean (SD)	66.19 (3.15)	65.6 (3.57)	0.381
Retirement transition type	Voluntary retirement	Count	40 (65.5)	21 (34.4)	0.000
		% of total	38.8	20.4	
	Involuntary retirement	Count	8 (19)	34 (81)	
		% of total	7.8	33	
Income level	High income	Count	12 (40)	18 (60)	0.198
		% of total	11.7	17.5	
	Mid income	Count	21 (42.9)	28 (57.1)	
		% of total	20.4	27.2	
	Low income	Count	15 (62.5)	9 (37.5)	
		% of total	14.6	8.7	

**Desire for Bridge Employment was Not Financially Motivated, Nor Associated with Age**

Similar to Cahill, Giandrea and Quinn’s (2017) findings, the data in this study did not find a strong association between financial motivation and bridge employment. By correlating participants’ income level before retirement, the study did not find any significant associations between income level and desire for bridge employment. In fact, the high-income participants (60%) had a higher desire for bridge

employment than the mid-income (57.1%) and low-income (37.5%) participants.

Conversely, the low-income group exhibited the least desire for bridge employment. This finding suggested that the desire for bridge employment was unlikely to be primarily motivated by financial reasons. In fact, participants were willing to lower their expectations and accept lower paying jobs in other industries and roles where the labour demand is higher and are more accepting of older workers. A 72 year-old high income female retiree claimed that she was “willing to accept up to 70% pay cut”, and a 63 year-old

mid-income male retiree who was formerly a marketing executive explained that “actually, if they will keep me, I don’t mind reducing my pay by up to 30% and doing the same work. But of course, if they reduce my working hours and role, I will accept even more pay cut”.

Results also showed that age did not have a significant relationship with the desire for bridge employment. This finding suggests a potential point of contention between employer’s perception that older workers have lower work ability, and older workers’ perception that their work ability is not affected by age. The lack of association between age and the desire for bridge employment also explained how retirees may perceive age biases when job opportunities were limited due to their age.

Participants who desired bridge employment were not hampered by their age. They desired to continue working because they were confident about their work abilities and their cognitive abilities. In fact, 32 out of a total of 103 participants responded that they did not have a specific retirement age in mind and would like to work for as long as possible. A 70 year-old female retiree who was formerly a tax officer said that “I had never thought of retirement. It was not in my mind. I like to work and want to continue working for as long as I can”. A 68 year-old male retiree, who was formerly an operations manager of an aerospace company added “I want to work till I cannot work! (laughs) or until the organisation doesn’t want me anymore”.

The weak association between financial motivations and bridge employment, and between age and bridge employment could possibly be explained by Selectivity Theory (SST theory, Cartenssen, Isaowitz & Charles, 1999), which posits that the perception of time is integral to motivation. In contrast to younger workers who prioritize financial gains and career advancement because their time horizon is longer, older workers who have a perception of time as limited, are more likely to possess emotion-related goals. Older workers focus on

characteristics that lead to psycho-emotional rewards at work, such as respect from colleagues and positive feedback by the management.

However, other studies reported mixed results regarding generativity at work as a primary motivation and significant meaning to older workers. Mor-Borak (1995) reported that generative reasons such as mentoring and sharing knowledge with younger workers were most predictive of job satisfaction and attitudes toward retirement, thereby suggesting that older workers are more likely to be intrinsically motivated than younger workers. Other research found that older workers possess relatively stronger generativity motivations at work as compared to younger workers and derive job satisfaction from the generative meaning of work (Pratt & Ashforth, 2003; Deller et. al., 2009; Kooij, De Lange, Jansen, Kanfer & Dijkers, 2011). On the contrary, Fasbender and colleagues (2015) did not find support for the association between the generative meaning of work and bridge employment.

This study found that older workers in career employment felt respected and valued by the organisation when they could train and share their experience with younger colleagues, however generativity was not a primary motivation behind participants’ desire for bridge employment. Results from the data also did not suggest any strong association between age and financial motivations, with the desire for bridge employment. These findings led us to consider other drivers for retirees’ desire for bridge employment.

### **Individuals with Involuntary Retirement Were More Likely to Desire Bridge Employment**

With reference to table 1., results showed a significant association between retirement transition type and desire for bridge employment. 48 out of a total of 103 participants had no desire for bridge employment, while 55 participants desired bridge employment. The results showed that 34 (81%) participants who

had involuntary retirement, desired bridge employment, as compared to 21 (34.4%) participants who had voluntary retirement. 40 (65.6%) participants who had voluntary retirement transition, did not desire bridge employment, as compared to 8 (19%) participants who had voluntary retirement.

Results showed that retirement transition type had a significant association with participants' desire for bridge employment. Desire for bridge employment was 46.6% higher for participants who had involuntary retirement, as opposed to participants who had voluntary retirement ( $p < 0.001$ ). Results also showed a significant association between participants who had voluntary retirement and a "lack of" or "absence of desire" for bridge employment ( $p < 0.001$ ). 65.5% of participants who had voluntary retirement have no desire for bridge employment as opposed to 19% of participants who had involuntary retirement.

The association between the type of retirement and the desire for bridge employment could perhaps be explained by role theory. Using role theory to understand bridge employment intentions, it can be explained that older workers who had voluntarily retired from stressful work roles face high job strain, and were thereby less likely to look for bridge employment upon retirement. Conversely, retirees who had involuntary retirement might have a relatively stronger desire for bridge employment, as they would have wanted to continue working.

### **The Psychosocial Meaning of Work – Desire for Social Interactions Motivated Bridge Employment Intention**

As people age, they can experience more loneliness when they lose social resources and when they disengage from social activities (Cartensen, 1992; Pinquart & Sorensen, 2001). Work then provides the much-needed platform for continued social engagement (Forbes, Spence, Wuthrich, & Rapee, 2015). Evidently, research (Fasbender, Deller, Wang & Wiernik, 2014) showed that older people who regarded

their aging process as social loss, are more inclined to engage in bridge employment. The social meaning of work provides the sense of acceptance, connection and belonging to older adults, which are central to one's identity and perceived role in society (Pratt & Ashforth, 2003).

A 62-year-old high-income male retiree explained, "I don't need the money but I want to work to pass time, I love the interactions and I feel like I am still in touch with the corporate world and know what is going on". A 67 year-old female who was formerly a personal assistant echoed the same bridge employment motivation "Even though I am a telemarketer now and I don't get to interact much with my colleagues, I feel happy that there are noises around me, and I am working together with other people. It is like being part of the work force".

Some academics have considered the suitability of blended work for older workers. Even though blended work can facilitate work-home arrangements for older workers so that they can extend employment and delay retirement (Dropkin and colleagues, 2016), not every job is suitable for blended work arrangements (Van Ypreen et al. 2014) and most older workers in our data collection were unsuitable for blended work because they were not IT savvy. Furthermore, blended work does not satisfy those who are driven by social needs to seek bridge employment after retirement. These retirees desire social interactions but blended work does not facilitate their desired social interactions, if working with other colleagues in the same physical space is absent.

Settels and Schafer, (2018) described three types of social connectedness – expansiveness of close networks, overall friendship network and social participation – that were observed to have significant impact on bridge employees. Based on the interviews, participants echoed the desire for social interactions and a productive use of retirement time, through bridge employment. A 65 year-old female retiree who

was formerly a private tuition teacher said, “I like the freelance jobs because I make friends”.

**The Psychosocial Meaning of Work – An Extension of the Work Identity, Particularly for Older Workers who had Involuntary Retirement**

As discussed, bridge employment intentions could be motivated by non-financial reasons, such as the desire for social interactions and to avoid the loss of their work identity. A 63 year-old female retiree who was formerly a technical support assistant said “I am not earning much now but I am so happy to go to work every day and so happy that I am employed because it still makes me feel wanted and the little that I earn is like my pocket money”. A 71 year-old female retiree who was formerly an executive secretary explained “I want to work for as long as I want. Very used to lifestyle as a working professional. I don’t want to be lazy and I enjoy the interactions with colleagues”.

Even those who experienced pre-retirement work stress and had involuntarily retired, they desired bridge employment in a different

industry. Their bad experience with work stress and management did not necessary deter them from having bridge employment intentions. They desired to extend work in a different industry from their career employment, for a new experience.

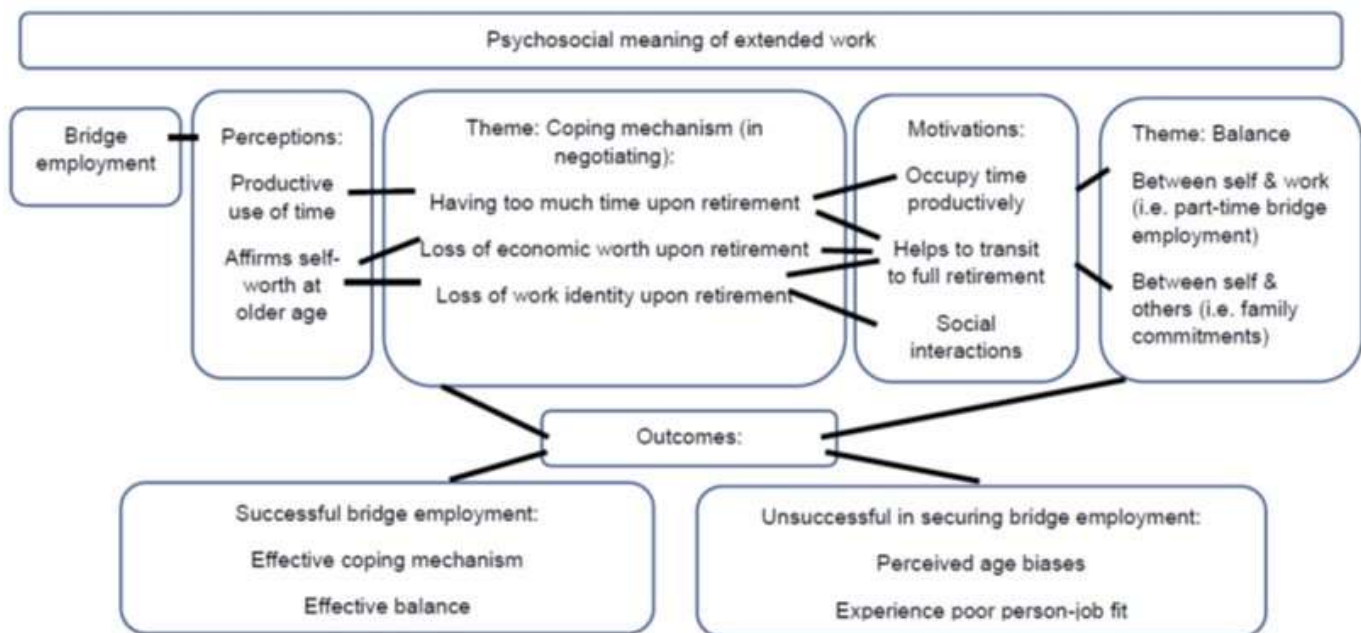
A 68 year-old female retiree who was formerly a customer service manager explained “I prefer something different because I want a change. I don’t want stress and I want a different experience. I have done enough of my work. It is good to have some variety, if not, no chance anymore”. A 62 year-old male retiree who was formerly the general manager of a shipping company claimed “If someone wants to hire me, I don’t mind if the job is in a different industry or in a totally different role”.

**The Psychosocial Meaning of Work – Bridge Employment as a Coping Mechanism for Retirement**

Interview findings suggested that bridge employment was possibly viewed as an extension of work identity and a coping mechanism for retirees with involuntary retirement to transit into full retirement.

Figure 1.

*Coding and thematic analysis*



With reference to the upper row of Figure 1. the above discussion on the psychosocio

meaning of bridge employment explained that retirees had perceived bridge employment as an



extension of their work identity, which translated to a productive use of time and an affirmation of their self-worth through economic contributions at older age. Coupling this with the social interactions that bridge employment provides, the psychosocial value of bridge employment can help them transit into full retirement. The psychosocial meanings that retirees attached to bridge employment (namely self-worth and social interactions) can then translate their involvement in bridge employment to be effective coping mechanisms for retirement transition, particularly for those who had retired involuntarily.

### **The Theme of “Balance between Self and Work” and “Balance between Self and Family” Emerged for Bridge Employment Seekers**

Through the interview findings, the theme of “balance between self and work” and “balance between self and family” emerged. Retirees explained that they do not want to commit to long hours of work so that they are able to enjoy their retirement and yet continue to be gainfully employed. A 60 year-old female retiree who was formerly an accounts executive shared

*“The company wants me to sign on as a permanent part-time staff but I prefer being a temp staff and be paid by hourly rates. It is less than being a permanent part-time staff but I can take as much as leave as I want and not be limited by the annual leave quota if I am a permanent staff. I want to go on holidays with my husband so I don’t want to be limited by the leave”*

A 66-year-old female retiree who was formerly a sales manager shared similar sentiments “I don’t want to work full-time again. I prefer part-time work because I don’t want my own activities to be disrupted by the work”

The theme on balance between “self” and “family” was also prevalent. A 67 year-old female retiree who was formerly a personal assistant said “I work on some days but keep the other days free so that I can visit my mother and spend time with her”. Another participant, a 71

year-old female retiree who was formerly a HR executive shared “I only work on weekdays because I spend the weekends with my granddaughter”.

Increased commitment in bridge employment is likely to affect social connectedness as the older worker will have less time and energy for family and social activities. Conversely, if the balance between work and self is tilted, it is believed that bridge employment may give the older worker a sense of meaning and fulfilment in life, resulting in the older worker according less priority to family and social connectedness (Settels & Schafer, 2018). It is noted that participants are careful not to tilt this balance and continue to prioritise self and family relations above bridge employment.

Activity theory explains that older adults substitute the loss of their career employment with alternative roles. Beyond activity substitutions, and the extension of role identity, this study finds that bridge employment is the manifestation of a re-balancing of work-life commitments in older age. Participants viewed bridge employment as a meaningful and productive use of time and yet allowing them to balance with their desire personal time.

A 62 year-old male retiree who was formerly a Chief Executive Officer said “I only work for a few hours a day so that I can still go swimming and fishing”. A 65 year-old female retiree who was formerly a HR executive takes her stand “I wouldn’t want to work unless the job allows me to travel!”.

### **Pro-active Efforts in Securing Bridge Employment Reflects Strong Desire for Work Extension**

Data from the household income and labour dynamics in Australia suggested that policies aimed at encouraging older workers to delay retirement were more effective than encouraging workers to return to the workforce after a period of non-participation (Warren, 2015). Perhaps this finding may be true for retirees with lukewarm attitude towards

extended work life and for those with no interest to return to work after retirement.

On the contrary, our findings showed that retirees who were keen to have bridge employment were pro-active in their job search. They attended training courses, engaged with recruitment agencies and actively sought job opportunities from their networks.

Assimilative and accommodative coping theory (Brandstadter & Renner, 1990) explained that individuals can select tenacious goal pursuit or flexible goal adjustment to adapt to the different life stages and changes. Selecting tenacious goal pursuit means that individuals have to exert influence on the environment to achieve the goals while flexible goal adjustment means that individuals shape oneself to accommodate the environment. Both assimilative and accommodative coping are strategies that individuals use to navigate major transitions in life, such as retirement and in coping with major changes (e.g. retrenchment or job loss).

Retirees' efforts in attending training and courses to up-skill and re-skill reflect attempts to assimilate and accommodate by shaping themselves to meet labour market demands. Retirees' willingness to lower expectations, accept lower pay and work in a different industry and role for bridge employment are examples of flexible goal adjustment. However, their efforts to up-skill and re-skill have met with little success in securing bridge employment.

A 72-year-old male retiree who was formerly a manager of a printing firm revealed "I have been attending skills future courses on people management and leadership for example and I think that they are good because they impart good knowledge but not useful for those who want to get a job. I went for a few interviews but nothing turned out. I think that the issue is still the age". A 66 year-old female retiree who was formerly an executive assistant in an academic institution shared similar experience "I attended so many training courses but they are useless.

My course mates and I cannot find a job after all these courses".

### **Age Biases and Poor Person-job Fit are the Main Hindrances to Securing Bridge Employment**

Despite retirees' earnest efforts, retirees in this study revealed the difficulties they faced in securing bridge employment. With reference to the lower half of Figure.1, retirees faced challenges in securing bridge employment due to age biases and poor person job-fit.

A 63 year-old female retiree who was formerly a senior executive of a trading firm revealed "They want me to do night shifts but it is too tiring for my age. Looking at the screen for long hours is very tiring for my eyes, yet I cannot make mistake". Another example of poor person-job fit was the case of a 69 year-old female retiree who was formerly a secretary shared "I was employed by the supermarket. I want to work as a cashier but they say that I have to pack things and carry things too. I cannot carry the heavier things, like the rice, so I didn't continue working for them".

Some had to rely on job referrals by friends. In fact, social networking is a powerful way of finding job leads and gaining (re) employment (van Hove, van Hooft & Lievens, 2009). A 72 year-old female retiree who was formerly an administrative personnel said "If my friend didn't give me this job, then I think that only fast food eateries will employ me, but I can't stand for long hours".

Comparing the different types of "fit" described in research, person-organisation fit was found to be more important for older worker's job satisfaction as compared to person-job fit and person-group fit. (Rauvola, Rudolph, Ebbert and Zacher, 2019). Based on the data collected from the interviews on the topic of bridge employment however, this study found that poor person-job fit was the main hindrance to securing bridge employment, on top of age biases. A 68 year-old high-income male retiree explained:

*“I am willing to take on non-managerial roles but they look at my background and think that I am not suitable because I was a high appointment holder. I told them that I don't mind not being a manager but I guess they think that I wouldn't stay”.*

Another 72 year-old female retiree who was formerly the director of a bank faced the same issue:

*“I was the director of a bank. It is not that I mind other jobs now, it is also not about the pay but I just feel so wasted if there isn't a job that will tap on my experience on managing employees, setting up new branches overseas, training foreigners for example”*

To further elaborate, high person-job fit is achieved when the employee is given training and development opportunities that are essential for career development and when the employee performs tasks and responsibilities which he considers to be fulfilling. High person-group fit is achieved when the employee is given ample networking opportunities for career progression and when the interactions are personally fulfilling. Lastly, high person-organisation fit is achieved when the company's values are aligned with the employee's goals for career advancement and when the company's values align with personal needs for meaningfulness and a sense of purpose (Rauvola, Rudolph Ebert & Zacher).

Based on the data collected, person-organisation fit is important for older workers' job satisfaction in their career employment. The organisation where they developed their career is where they had stayed for long and will retire in. More significantly, the data collected in this study suggested that person-job fit (due to their age and needs at their life stage) and person-group fit (due to the desire for social interactions and to be included, then excluded due to age biases), as compared to person-organisation fit, were more important for retirees seeking bridge employment.

Person-organisation fit is relatively less important for older workers because they are

looking for part-time bridge employment or bridge employment to help them transit into full-time retirement, when their health no longer supports their work role. They are not looking for long term employment so they do not consider career development, training opportunities nor alignment with the organisation's goals and mission to be important.

Older workers are more concerned with person-job fit in terms of whether the duties, scope and hours are suitable for their age, health, cognitive ability, and whether the bridge employment fits into the other commitments in their life. Older workers are also more concerned with person-group fit especially for those who have chosen to work after retirement, primarily to have interactions with others.

### Conclusion

Most participants who desired to extend their career employment or re-enter the workforce will only take up bridge employment on a part-time basis. They wanted to avoid work stress and heavy work commitments, and preferred balancing their bridge employment commitments with other priorities such as health, social activities, family time and spiritual commitments. Bridge employment facilitates their transition into full retirement. Organisations who are keen to employ or retain older workers should adjust work arrangements to allow a delicate balance between work commitment and personal commitments for the older worker. In this manner, bridge employment becomes sustainable for the older worker, and the older worker can benefit from the positive effects of bridge employment is an adjustment tool and a coping mechanism for their retirement transition into full retirement.

This study recommends for government agencies to set the example of extending the work life of older workers who are competent and not retire competent workers based on their age. Government agencies can also lead the way in adjusting work roles and job design to fit the characteristics of older workers better, so that

other organisations can take reference from these HR models. For private firms, the government can also give tax subsidies and other monetary incentives to encourage them to employ older workers.

On the research front, current studies are centred on understanding bridge employment through the perspectives of older workers. Future studies should also focus on obtaining employers' views on bridge employment and addressing the concerns which employers have in employing older workers. As the concerns of the organisations are addressed, it is believed that they will be more open to employing older workers, and thereby increasing older workers' chances of securing a non-career bridge employment. Career bridge employment is also another research area of interest as extending work life through career bridge employment could be a less stressful change for the older worker than having to source for non-career bridge employment.

By merging our understanding of the psychosocio meaning of bridge employment to older workers', employers' views and concerns about re-employing older workers and with support from the government, the untapped pool of older workers as a hidden resource can be released in a sustainable way to support the ageing economies.

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