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NOT FIND WORK AFTER RETIREMENT?**

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Keywords

bridge employment – involuntary retirement – life course perspective – social stratification

Abstract

Purpose of the study. Empirical studies on the determinants of bridge employment have often neglected the fact that some retirees may be unsuccessful in finding a bridge job. We present an integrative framework that emphasizes socioeconomic factors, health status, social context, and psychological factors to explain why some people fully retired after career exit, some participated in bridge jobs, while others unsuccessfully searched for one.

Design and methods. Using Dutch panel data for 1221 retirees, we estimated a multinomial logit model to explain participation in, and unsuccessful searches for, bridge employment.

Results. About one in four retirees participated in bridge employment after retirement, while seven percent searched unsuccessfully for such work. Particularly those who experienced involuntary career exit were found to have a higher probability of being unsuccessful at finding bridge employment.

Implications. The current study provides evidence for the impact of the social context on post-retirement work and suggests a cumulative disadvantage in the work domain in later life.

Introduction

Bridge employment is a relatively new but increasingly important trend in the retirement landscape (Shultz, 2003). Retirement is no longer necessarily an abrupt and complete withdrawal from the labor market; it increasingly refers to the further development of a person's work career in familiar, or completely new, areas of the labor market after a person has started to receive pension benefits (Feldman, 1994; Wang, 2013). While there has been considerable research on the determinants of bridge employment, we know relatively little about its actual attainability. Bridge jobs may only be selectively available to certain subgroups in society and, to date it is unclear to what extent selective social forces sift and sort people into and out of the workforce after retirement. Insight in these stratification forces is important given the policy objectives of Western countries to keep older workers in the labor force (OECD, 2011). Therefore, the aim of the present study is to examine the determinants of full retirement, participation in bridge employment, *and* unsuccessful searches for bridge employment.

A number of authors have tried to answer the question of what determines a person's intentions (e.g. Jones & McIntosh, 2010; Lim & Feldman, 2003) and actual participation in post-retirement work (e.g. Cahill, Giandrea, & Quinn, 2011; Gobeski & Beehr, 2009; S. Kim & Feldman, 2000). Although these studies provide insights into the phenomenon of bridge employment, they largely neglect the step between intent and actual behavior. Whereas some retirees have many opportunities to work beyond retirement, others may not be successful in achieving their bridge employment preferences; they may be restricted by labor market forces, for instance (Hardy, 1991; Ruhm, 1994). Consequently, investigations of actual bridge employment behavior are constrained in the sense that they generally focus on cases where selection has already occurred. In addition to the question 'Who participates in bridge

employment?', we are also interested in the question 'Who is failing to achieve their desire to work beyond retirement?' The current study explicitly contrasts three groups of retirees: full retirees, bridge employees, *and* those who actively sought bridge employment but remained unsuccessful in their efforts. This is an important advance of the literature because it links the bridge employment literature to social stratification studies and explores the degree to which stratification forces play a role in the decision-making process regarding work after retirement, for example, in terms of age discrimination (Karren & Sherman, 2012) and social inequality in the access to paid work (O'Rand, 1996).

To accomplish the aim of our research, we use a broad and integrative framework to explain bridge employment behavior. A review of the existing literature reveals that bridge employment is investigated from a variety of disciplines. Economic studies have tried to answer the question how demographic and socioeconomic factors, such as gender, health, and financial status (Cahill, et al., 2011; Ruhm, 1994), and macro-economic conditions (Pleau & Shauman, 2013) impact the decision about bridge employment. Sociologists mainly questioned the impact of social influences, such as marital status (Van Solinge, 2013) and family relationships (Raymo & Sweeney, 2006). From a psychological perspective, researchers tried to determine how psychological factors, such as retirement planning and work commitment (e.g. Jones & McIntosh, 2010) could explain bridge employment. The life course approach (Elder, 1994; Settersten, 2003) points to the integration of socioeconomic, social and psychological factors in explanatory models and a handful of previous studies, for example from Maestas (2010) and Wang and colleagues (2008), have shown its relevance for explaining bridge employment. In this article we incorporate insights from these various disciplines to explain participation in, and unsuccessful searches for, bridge employment.

In the current study, we use a longitudinal panel design (Wang, et al., 2008) rather than a cross-sectional approach (Gobeski & Beehr, 2009; S. Kim & Feldman, 2000). The

advantage of this approach is that it enables us to determine the impact of pre-retirement life course outcomes on the participation in, and attainability of, bridge employment. We base our research on three-wave multi-actor panel data collected between 2001 and 2011, which followed Dutch older workers in their transition to retirement. The cohort under investigation has benefited from financially favorable early retirement arrangements allowing them to leave their career jobs before the official public pension age of 65. These arrangements were introduced in the 1980s as part of earnings-related occupational pension plans, by which most of the Dutch employees were covered due to the collective and compulsory nature of the arrangements (Van Dalen & Henkens, 2002). Another characteristic of the Dutch context that is important to consider here is the fact that part-time employment is exceptionally common in all stages of the work career (Eurofound, 2011). Hence, defining bridge employment as the paid work pattern ‘after full-time employment ends’ – as is often done in US research – would be unsuitable for capturing the specific labor market context in the Netherlands. Therefore, we define bridge employment as the participation in paid work among those who receive a pension income.

Theoretical framework

The life course approach stresses that life transitions do not occur in isolation but are rather shaped by personal life histories and social circumstances in various life domains, such as in family life and in the work domain (Settersten, 2003). As such, it integrates insights from economics, sociology, and psychology in order to explain life transitions. Correspondingly, we assume that bridge employment participation is the result of a complex set of socioeconomic factors, health, contextual factors (including family influences and retirement transition characteristics), and psychosocial factors. Another tenet of the life course approach

is that it acknowledges that individuals differ in their capacity to realize their preferences within the restrictions of their social world (Elder, 1994). Selection processes on the basis of stratification may assist some older adults in post-retirement employment while excluding others (Ekerdt, 2010; Radl, 2013). In this study, traditional and retirement-specific stratification markers are used to explain why some older adults participate in bridge employment while others remain unsuccessful in this regard (Hardy, 1991).

In what follows, we first discuss the life course determinants of participation in bridge employment, and we subsequently focus on stratification forces explaining why some older adults remain unsuccessful in finding bridge employment.

Who participates in bridge employment?

Socioeconomic factors and health – The access to, or availability of, resources may differently enable work-retirement choices. An important determinant in retirement research is the financial resources people have, which is argued to reflect the affordability of full retirement (Kantarci, 2012). A better financial position is associated with an increased likelihood to retire fully rather than to participate in bridge employment (Hypothesis 1). Pre-retirement job status (occupational level and supervisory position) is another condition that may be associated with the likelihood to participate in bridge employment. Higher-level jobs are associated with more desirable work conditions (H. Kim & De Vaney, 2005), such as challenging work tasks, flexible time schedules, and opportunities for generativity (Griffin & Hesketh, 2008). Moreover, workers in high level occupations and supervisory positions may be more likely to elicit status and respect from work and to have high levels of job autonomy, making working life more agreeable and preferred (Komp, Van Tilburg, & Broese van Groenou, 2010). This may increase the likelihood to participate in bridge jobs (Hypothesis 2).

Additionally, health status may prompt older adults to withdraw from work, particularly in the case of problems that may limit the ability to participate in bridge employment (Van Solinge, 2013; Wang, et al., 2008) (Hypothesis 3).

Retirement context - The specific context in which retirement takes place can also influence participation in bridge employment. First, restricting social circumstances (including organizational pressures and mandatory retirement) may force older workers to retire from their career jobs (Szinovacz & Davey, 2005; Van Solinge & Henkens, 2007). The unanticipated nature of the transition, as well as the lack of control over retirement, may motivate involuntary retirees to regain a sense of control over the work domain by obtaining a bridge job (Wang, et al., 2008). Hence, compared with voluntary retirees, those who have retired involuntarily from their career jobs are expected to be more likely to participate in bridge employment (Hypothesis 4). Second, a relatively lower retirement age may be associated with a higher likelihood of participating in bridge employment (Moen & Flood, 2013) (Hypothesis 5). Retirees who retired relatively early may be exposed to social normative expectations and cultural ideas that do not perceive the role of the retiree as legitimate or appropriate at that particular age (Elder, 1994). By contrast, in cases of relatively late transitions, the retiree role is assumed to be appropriate.

Family context – There is evidence that the family is important in the retirement process. Previous research (e.g. Henkens, 1999) has shown that the partner's support (or disapproval) impacts the retirement decision. Moreover partners often substitute for the social interaction with colleagues (S. Kim & Feldman, 2000). In cases where there is no partner, or where the partner is still working, retirees may be less able to replace the work-related social support network (Damman, Henkens, & Kalmijn, 2013b) and are therefore considered to be

particularly likely to participate in bridge employment (Hypothesis 6). There is also evidence that grandparenthood affects retirement decision-making. Preferences to spend time with grandchildren or requests to provide care may accelerate retirement (Van Bavel & De Winter, 2013). Grandchildren may impact bridge employment participation as well, since spending time with grandchildren and paid work may be communicating vessels. We expect grandparenthood to lower the likelihood to participate in bridge employment (Hypothesis 7).

Psychosocial factors – Older adults facing retirement may start to prepare psychologically for the withdrawal from work. Recent studies provide evidence that well before the (early) retirement age, and prior to the actual career exit, some older workers gradually reduce their work investments and motivation (Damman, Henkens, & Kalmijn, 2013a), withdrawing both psychologically and behaviorally from the work domain (Gobeski & Beehr, 2009). This process of disengagement from work may reflect a more general preference for withdrawal from the work sphere, thereby decreasing the likelihood of participating in bridge jobs instead of full retirement (Hypothesis 8). With respect to post-retirement life, older workers may evaluate their opportunities to remain active in paid employment after leaving their career job. While some view their chances of paid work in later life positively, others do not perceive to have reasonable opportunities in the labor market (Adams & Beehr, 1998; Van Solinge, 2013). These less confident workers may be less likely to participate in bridge employment than their more self-assured counterparts (Hypothesis 9).

Who is unsuccessful at finding bridge employment?

Life transitions, including labor force transitions, are subject to selection processes that enable some, and restrict others, from being successful in realizing their preferences (Ekerdt, 2010).

In the case of bridge employment, some older adults will participate in bridge employment while others remain unsuccessful in this regard (Dingemans & Henkens, 2014). Given that transitions to post-retirement work often require a shift in the nature of the work undertaken, we believe that general mechanisms of labor force stratification can explain difficulties in finding bridge employment as well. In addition to the traditional stratification markers, including health and social class, we introduce some specific retirement-related stratification mechanisms in explaining social inequality in access to bridge jobs.

With regard to the traditional stratification markers, we argue that health is an important factor in explaining unsuccessful searches for bridge employment. Those suffering from health problems may be deemed to be less productive or less competent, and therefore disproportionately at risk of failing to find a bridge job (Hypothesis 10). In addition, pre-retirement work characteristics, as indicators of social class, may set the stage for participation in work after retirement (Radl, 2013). It is shown that highly skilled workers and those with more general skills are advantaged in post-retirement access to work (Wang, et al., 2008). Following the assumption that the portability of skill is asymmetric, high-level and more general skills can be used in low-skill sectors and specific sectors, but the converse does not apply (Albrecht & Vroman, 2002; Lamo, Messina, & Wasmer, 2011). We therefore expect individuals working at high occupational levels (H. Kim & De Vaney, 2005) (Hypothesis 11) and in supervisory positions (Hayward, Hardy, & Liu, 1994) (Hypothesis 12), characterized by a more developed professional skill set, to have a greater likelihood of success in finding a bridge job after retirement.

Specific to the transition to bridge employment, we argue that the circumstances of the career job exit can potentially restrict the older worker's success in finding work beyond retirement. Similar to job loss during middle age, Chan and Stevens (2001) have shown that for older adults an involuntary job loss has long-lasting negative effects on future employment

probabilities. The underlying mechanism for this might be the stigma that those who are laid off are less competent compared with other workers (Karren & Sherman, 2012). In addition, stereotypes of age, framing older workers as “less productive, less flexible, less ambitious, less creative, and harder to train” (Karren & Sherman, 2012, p. 855), may create barriers to the extension of individuals’ careers in old age (Adams & Rau, 2004; Karpinska, Henkens, & Schippers, 2011). In line with these arguments, we expect involuntary retirees (Hypothesis 13) and those who have retired older (Hypothesis 14) to be less successful in the bridge job-seeking process compared with voluntary retirees and those who have retired younger.

Method

Sample

The present study is based on three-wave multi-actor panel data obtained from the Work and Retirement Panel collected in the Netherlands. In 2001, data were collected among: (a) all workers aged 50 years and older in three Dutch multinational private-sector organizations; and (b) a random sample of civil servants aged 50 years and older. Altogether 3,899 older workers and their partners (if present) received a mailed questionnaire: in total 2,403 older workers responded (response rate: 62%). A follow-up study was conducted in 2006–2007, in which surviving and traceable respondents from wave 1 were resurveyed, resulting in a response rate of 75% (N = 1,678). In 2011, a third wave of data collection took place, resulting in a response rate of 76% (N = 1,276). The subjects were between 50 and 64 years old in 2001 (mean age 54), and 25% were women.

The analytical sample used herein consists of those respondents who left their career jobs and made the transition to retirement in the 10-year study period, and who were self-defined to be drawing on early retirement benefits or pensions. A large proportion of the

retirees transitioned out of their career jobs between wave 1 and wave 2 ($N=1019$), while a smaller number retired between waves 2 and 3 ($N=292$). Career workers not using retirement benefits during the period of data collection ($N=215$) were excluded from the final sample. Additionally, some respondents were excluded because of missing information on central predictors ($N=90$). Missing values on control variables were imputed using multiple imputation with chained equations (StataCorp, 2011). This yielded a final sample of 1,221 individuals.

[Table 1 about here]

Measures

Dependent variable – Bridge employment refers to a three-category variable that includes ‘full retirees’, ‘bridge employees’ and ‘those unsuccessful at finding a bridge job’. Those respondents who retired from their career jobs were asked about their bridge job-seeking behavior and participation in bridge jobs (see Table 1 for the wording of the questions). We determined the timing of retirement (i.e., between waves 1 and 2 or between waves 2 and 3) and included information of the first wave after retirement to assess whether individuals participated in bridge jobs after career exit. The first category includes full retirees: persons who used a retirement arrangement to exit the career job (i.e., receiving retirement benefits) and who neither worked for pay nor actively searched for a bridge job after retirement from their career job. The second category, bridge employees, consists of persons who accepted a retirement arrangement to exit their career job and participated in a paid job after retirement (either in-between the measurement waves or at the actual time of measurement). Finally,

those unsuccessful at finding a bridge job used a retirement arrangement to exit their career job and indicated that they searched for, but did not participate in, paid work after retirement.

Independent variables – The operationalization of the independent variables is shown in Table 1. Pre-retirement information was used for the socioeconomic factors, health and the psychosocial factors. The employment status of the partner was assessed from the questionnaires of the partners, who have been included in all three study waves. Information on the timing of the retirement transition of the respondent was combined with information about the partner's timing of their exit from paid work to disentangle whether or not the partner was in paid work at the moment when each respondent exited his/her career job. For a substantial proportion of respondents with a partner, the partner information was missing (N = 90), for which a separate category was created. The presence of (grand)children and the characteristics of the retirement transition were measured in the first wave after retirement.

Analytic strategy

To examine the proposed determinants of bridge employment, we used multinomial logit analysis to account for the nominal nature of the dependent variable. The final multinomial logit model resulted in the following three comparisons of which the logit coefficients and relative risk ratios (*RRR*) are presented in Table 3: bridge employment against full retirement (Column 1); those unsuccessful in finding a bridge job against bridge employment (Column 2); and those unsuccessful in finding a bridge job against full retirement (Column 3).

[Table 2 about here]

Results

Table 2 provides an overview of the descriptive statistics for full retirees, bridge employees, and those who were unsuccessful in finding bridge employment. The majority in our sample (68%) is fully retired. We found that one in four respondents had participated in bridge employment after their career exit, while 7% were unsuccessful at finding a bridge job. Table 3 presents the estimates of the multinomial logit model predicting the post-retirement work behavior based on the retirees' socioeconomic factors, health status, retirement transition characteristics, family context, and psychosocial factors. We start by discussing the results of the likelihood to participate in bridge employment rather than becoming fully retired. The attainability of bridge employment is considered next.

[Table 3 about here]

The likelihood to participate in bridge employment

Column 1 in Table 3 provides the results on the likelihood of participating in bridge jobs compared with those who were fully retired. The results suggest that socioeconomic factors and health status, as well as the retirement context and psychosocial factors, related to bridge job participation. Support was found for poor health being associated with a decreased likelihood of participating in bridge employment ($RRR = 1.21$ – Hypothesis 3), while working in a high-level job or in a supervisory position prior to retirement was associated with an increased likelihood of bridge job participation ($RRR = 1.60$ and $RRR = 1.31$, respectively – Hypothesis 2). We find no evidence for Hypothesis 1 that financial resources increase the likelihood of entering full retirement instead of participating in bridge employment.

Additionally, our results show that the retirement transition characteristics were associated with the likelihood of participating in bridge employment. More specifically, the

results seem to indicate that involuntarily retirees have a higher likelihood of participating in bridge employment compared with those who had retired of their own volition ($RRR = 1.34$ – Hypothesis 4). In addition, those who were older at retirement had a lower likelihood of participating in bridge employment instead of entering full retirement ($RRR = 0.84$ – Hypothesis 5). Interestingly, no impact was found regarding the employment status of the partner (Hypothesis 6), while some support was found for the notion that having grandchildren decreased the likelihood of participating in bridge employment instead of entering full retirement ($RRR = 0.72$ – Hypothesis 7), compared with those retirees with children but no grandchildren.

Finally, our results reveal the importance of psychosocial factors in explaining bridge job participation. The results show that people who were more disengaged from the work domain prior to retirement had a lower likelihood of participating in bridge employment ($RRR = 0.73$ – Hypothesis 8). Furthermore, older adults who had higher expectations of opportunities in the labor market prior to retirement had a higher likelihood of participating in a bridge job instead of entering full retirement ($RRR = 1.27$ – Hypothesis 9).

Unsuccessful searches for bridge employment

Column 2 in Table 3 provides the results for the comparison between those unsuccessful at finding bridge employment and those participating in bridge jobs. Our results point to the importance of only one socioeconomic factor in explaining unsuccessful searches for bridge employment; a supervisory position was found to lower the likelihood of being unsuccessful in finding bridge employment ($RRR = 0.43$ – Hypothesis 12). We found no impact from health (Hypothesis 10) or occupational level (Hypothesis 11).

Probably the most influential factor behind the likelihood of being unsuccessful in finding a bridge job was the voluntariness of the career exit. Our results show that involuntary

career exit increased the likelihood of being unsuccessful in finding a bridge job ($RRR = 3.06$ – Hypothesis 13) when compared with those who had voluntarily retired. In additional analyses (data not shown), we explored the reasons for involuntary career exit, varying from health problems to organizational forces. The results show that the organizational forces that pushed people into retirement were especially associated with a strong increase in the likelihood of being unsuccessful in finding bridge employment ($RRR = 3.74$). We found no significant association with involuntary career exit for health reasons; however, these results have to be interpreted with caution because the small sample size for those unsuccessful at finding a bridge job and the very few involuntary retirees with health problems within this group ($N=4$) limits the generalizability of the findings. In contrast to our expectations, we found a negative association between retirement age and the likelihood of being unsuccessful in finding a bridge job compared with participation in bridge employment ($RRR = 0.88$ – Hypothesis 14). This suggests that although some of the oldest adults in the investigated cohort may have participated in bridge employment, the likelihood that they start searching for a bridge job is rather low.

We found comparable results in Column 3 in Table 3, in which we compared those unsuccessful in finding a bridge job with full retirees. In addition, the results indicate that those retirees with a working partner at the time of their retirement transition seemed to have a higher likelihood of being unsuccessful in finding bridge work than entering full retirement ($RRR = 1.84$) or bridge employment ($RRR = 1.73$). Once again, the results clearly show how important the voluntariness of the retirement transition was in relation to the attainability of bridge employment.

Discussion

Bridge employment is an increasingly common transitional stage between career employment and permanent full retirement (Wang, 2013). In the present study we studied participation in, and unsuccessful searches for, bridge employment among 1,221 older adults in the Netherlands. Unlike previous research, we explicitly recognized that not everyone is able to find a bridge job. By focusing on those who actively searched for a bridge job but were unsuccessful in finding one, we accounted for the behavioral component of bridge job orientation rather than relying on some form of passive willingness or intention to work after retirement (Hardy, 1991). We elaborate on the three major findings below.

First, this study on retirees in the Netherlands revealed considerable heterogeneity in terms of labor force connection. While most older adults fully retired without actively searching for ways to re-enter the labor force, we found that one in four retirees participated in bridge employment – a prevalence that is more or less comparable to that in Northern European countries (Brunello & Langella, 2012), but significantly lower than in the United States (Cahill, et al., 2011; Maestas, 2010). Interestingly, we found that 7% had actively searched for a bridge job but had been unsuccessful in finding one. This strongly supports the proposition of Ekerdt (2010) that post-retirement work is only selectively available to certain subgroups in society and that full retirement is not always a matter of choice. While this finding is scientifically important, it also has important policy implications. In order to formulate policy objectives that could further enhance labor force participation among older adults, we must be aware of the unused potential of experienced and motivated older workers currently at the edge of the labor force.

Second, this study has shown that, beyond traditional socioeconomic factors, retirement factors and psychosocial factors are of particular importance in explaining bridge employment. We found that persons retiring at relatively young ages are most likely to start working in bridge jobs. This adds to the findings of previous research that established a

negative age-gradient (Davis, 2003; Gobeski & Beehr, 2009). The results of the present study also reveal that pre-retirement work evaluations have important implications for bridge employment. Specifically, the findings suggest that the late-career work disengagement hypothesis (Damman, et al., 2013a) also applies to post-retirement work. Pre-retirement work disengagement not only predicts relatively early retirement intentions, but has a negative association to bridge employment as well. It points to the withdrawal from work altogether rather than the intention to exchange demanding career jobs for less demanding bridge jobs (Gobeski & Beehr, 2009). Moreover, this study shows that pre-retirement evaluations of labor market opportunities predict bridge employment participation. Pessimistic evaluations were found to decrease the likelihood of participating in bridge employment, which reflects the discouragement of older workers to extend working life (Hardy, 1991; Pleau & Shauman, 2013). Surprisingly, and in contrast to previous studies conducted in the United States (Cahill, et al., 2011; Pleau & Shauman, 2013), we found no impact of pension shortfall on bridge job participation, which suggests that economic considerations are not the main driver for extending careers after retirement in the Netherlands – a country that is generally characterized by high income replacement rates after retirement.

Third, in our examination of unsuccessful searches for bridge employment the most striking finding was its relation with involuntary retirement; persons who were unsuccessful in their efforts to find a bridge job were mainly found among those who experienced involuntary retirement from their career job. This suggests a cumulative disadvantage in the access to paid work in later life (Ekerdt, 2010; Hardy, 1991; O'Rand, 1996). Retirees who experienced involuntary job loss may be stigmatized as being less competent, and therefore ranked towards the lower end of the labor queue from which employers recruit their employees (Karren & Sherman, 2012). This double disadvantage may have consequences in terms of well-being as well. While previous research among American retirees who were

successful in finding bridge employment reveals that participation in a bridge job is beneficial for late life well-being (Zhan, Wang, Liu, & Shultz, 2009), research conducted in the Netherlands shows a more complicated picture. On the one hand, it is found that involuntary career exit is detrimental for late life wellbeing (Hershey & Henkens, 2013) and that bridge employment buffers this negative outcome (Dingemans & Henkens, 2014). On the other hand, there is evidence that the impact of bridge employment depends on the motives to continue working; participation in a bridge job is found to be beneficial for intrinsically motivated workers, whereas it can harm the well-being of those who work mainly for financial motives (Dingemans & Henkens, 2014). Somewhat surprisingly, in the current study traditional stratification forces – such as health status and occupational level – did not explain unsuccessful searches for bridge employment.

The present study is not without its limitations. First, bridge employees cover a broader group than simply those who are successful in their search for bridge employment. Slightly less than half of the bridge employees in the study sample did not search for a bridge job but they nevertheless participated in such a job after retirement. For instance, they may have been asked by their former employer to continue working for the organization. This aligns with the findings of previous research which suggest that some organizations actively recruit older workers on the brink of retirement (Oude Mulders, Henkens, & Schippers, 2013). Although it might seem attractive to view participation in bridge employment as the result of bridge employment intentions or active search behavior, this relationship is expected to be far from perfect (Griffin & Hesketh, 2008). Further research could investigate how, and for what reasons, pre-retirement intentions to work in bridge jobs and efforts to find such jobs result in actual behavior.

A second limitation is that we were not able to unravel the efforts that our older adults put into finding their bridge jobs. Some retirees may have tried very hard to find work but

faced serious barriers in the access to paid work (O'Rand, 1996; Roscigno, Mong, Byron, & Tester, 2007), while others invested less effort in finding a job (Adams & Rau, 2004). It seems intuitive that in the presence of sufficient retirement income for the cohort under investigation, those retirees who searched for bridge employment may have missed a strong financial need to find work, which may have decreased the actual time and effort they put into searching for a new job. Further research should explore the relationship between the generosity of pension income, the search efforts to find bridge jobs, and whether a bridge job is eventually found. An understanding of this issue might be especially important because the retirement landscape is expected to become increasingly insecure and less generous in most Western countries in the coming years.

Another limitation relates to the generalizability of the results, both within the Netherlands and across other countries. The sample covered a broad range of organizational diversity but remained limited to large organizations. Therefore, the results are not representative of the Dutch labor market as a whole. Moreover, compared to other countries, the Dutch context is characterized by relatively generous pension arrangements (OECD, 2011), which may limit the generalizability of the findings to other countries. Further research could investigate the attainability of bridge employment for older adults who retired in different organizational and national contexts.

Despite these limitations, our results clearly suggest that the transition to bridge employment is not solely determined by individual factors, but is strongly influenced by the opportunities and restrictions in the social context in which the retirement process unfolds. In particular, we found that those who were disadvantaged in the process of career withdrawal continued to be disadvantaged after retirement. This process of cumulative disadvantage deserves particular attention in the light of policy interventions encouraging older workers to extend their work careers, either in career jobs or in bridge jobs. Policy makers and those who

work with older workers should realize that even though older workers are willing to extend working lives, they are not always capable of doing so.

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Table 1. Means, Standard Deviations, Coding of Variables, and the Wording of the Survey Questions.

	Coding psychometric properties	Wording (questions translated from Dutch)
Bridge employment (t2 or t3)	Three-category variable: Full retirement Bridge job participation Unsuccessful at finding a bridge job	(a) Have you searched for paid labor after leaving your career job?' (1=no; 2=yes) (b) 'Have you participated in paid labor after leaving your career job?' (1=no; 2=yes)
Women	Dummy variable: 0 = men, 1 = women	
Length of time since retirement (t2 or t3)	Continuous variable, range 0-6	Comparison between the age on the wave of measurement and the age at retirement.
Pension shortfall (t1)	Dummy variable: 0 = No, 1 = Yes / don't know	Do you think you have sustained pension shortcomings during your career? (1 = yes, 2 = no, 3 = don't know)
Supervisory position (t1)	Dummy variable: 0 = No supervisory position, 1 = Supervisory position	Do you have a supervisory position? (1 = no; 2 = yes, 1 to 9 workers; 3 = yes, 10-19 workers; 4 = yes, more than 20 workers)
Occupational level (t1)	Three-category variable: Lower (primary or lower secondary) Middle (middle or higher secondary) High (tertiary)	What is the educational level required for your current job? (1=primary t/m 7=tertiary).
Health status (t1 or t2)	1-item scale, range 1 (very poor health) – 5 (very good health)	How would you characterize your health in general? (1 = very good to 5 = very poor, reversed).
Involuntary career exit (t2 or t3)	Dummy variable: 0 = voluntary career exit, 1 = involuntary career exit	Have you perceived your retirement from your career job as voluntary? (1 = yes, voluntary, 2 = no, partly involuntary, 3 = no, completely involuntary)
Retirement age (t2 or t3)	Continuous variable, range 50-66	(a) information year of birth via organization (t1) (b) At what age have you used a (early) retirement arrangement? (t2 or t3)
Work status partner when respondent retired (t2 or t3)	Four-category variable: No partner Partner not working Partner works Partner no information	Do you live with a partner? (1=no; 2=yes). If yes: Partner questionnaire: Did you use a retirement arrangement and, if yes, when? Can you describe your current status? (salary worker; self-employed; freelance worker; combination of jobs; unemployed; disabled; retired; housekeeper).
(Grand)Children (t1 or t2)	Three-category variable: No children Children, but no grandchildren Grandchildren	(a) Do you have children? (yes / no) (b) Do you have grandchildren? (yes / no)
Late-career work disengagement (t1 or t2)	Six-item scale, range 1 (not at all disengaged) to 5 (disengaged) Cronbach's alpha = 0.71 on both time points.	Items include: I do not keep up as well with the latest developments in my field as I did five years ago (reversed); I think they should assign new responsibilities to younger persons (reversed); I am still as motivated for my work as two years ago; They should no longer ask me to participate in new courses (reversed); I use every possibility to reduce the number of hours I work (reversed); and, I think it is important to keep myself informed of new developments in my field. (1 = completely agree to 5 = completely disagree)
Perceived labor market opportunities (t1)	Two-item scale, range 1 (completely disagree) to 5 (completely agree) Cronbach's alpha = 0.71	(a) I think it will be difficult for me to find another job. (b) If I want to, I would be able to find another employer right away (reversed). (1 = completely agree to 5 = completely disagree)

Source: NIDI Work and Retirement Panel.

Table 2. Descriptive statistics (means (sd)) for those fully retired, bridge employees, and those unsuccessful in finding a bridge job.

	Full retirement (N=832)	Bridge employment (N=304)	Unsuccessful in finding a bridge job (N=85)
CONTROLS			
Women	0.29	0.10	0.21
Length of time since retirement	2.54 (1.47)	2.57 (1.44)	2.33 (1.42)
SOCIOECONOMIC FACTORS AND HEALTH			
Pension shortfall	0.44	0.34	0.45
Supervisory position	0.26	0.39	0.16
Occupational level			
Lower	0.19	0.07	0.15
Middle	0.36	0.24	0.34
Higher	0.44	0.69	0.51
Health status	3.98 (0.85)	4.18 (0.77)	3.91 (0.96)
RETIREMENT CONTEXT			
Involuntary career exit	0.24	0.30	0.60
Retirement age	59.63 (2.74)	58.53 (2.99)	57.81 (2.90)
FAMILY CONTEXT			
Employment status of partner			
No partner	0.13	0.07	0.13
Partner not working	0.55	0.54	0.39
Partner works	0.25	0.31	0.38
Partner, missing information	0.07	0.08	0.10
(Grand)Children			
No children	0.15	0.12	0.20
Children, no grandchildren	0.50	0.65	0.52
Grandchildren	0.35	0.23	0.28
PSYCHOSOCIAL FACTORS			
Late-career work disengagement	2.67 (0.67)	2.49 (0.67)	2.61 (0.76)
Perceived labor market opportunities	2.29 (0.94)	2.71 (1.00)	2.42 (1.04)

Source: NIDI Work and Retirement Panel.

Table 3. Multinomial logistic regression analysis predicting post-retirement work behavior.

	<i>Bridge job vs. fully retired</i>			<i>Unsuccessful in finding a bridge job vs. bridge job</i>			<i>Unsuccessful in finding a bridge job vs. fully retired</i>		
	logit	SE	RRR	logit	SE	RRR	logit	SE	RRR
Constant	8.87 **	1.96		6.66 †	3.46		15.53 **	3.33	
CONTROLS									
Women	-0.97 **	0.24	0.38	0.28	0.37	1.32	-0.70 *	0.32	0.50
Length of time since retirement	-0.05	0.05	0.95	-0.13	0.10	0.88	-0.17 †	0.10	0.84
Study wave (wave 3 = 1)	0.47 *	0.21	1.60	0.69	0.36	1.99	1.17 **	0.34	3.22
SOCIOECONOMIC FACTORS AND HEALTH									
Pension shortfall	0.03	0.16	1.03	0.15	0.27	1.16	0.18	0.26	1.20
Supervisory position	0.27 †	0.16	1.31	-0.85 *	0.34	0.43	-0.58 †	0.33	0.56
Occupational level									
Low	-0.15	0.28	0.86	0.45	0.45	1.57	0.30	0.39	1.35
Middle									
High	0.47 **	0.17	1.60	-0.28	0.30	0.76	0.20	0.28	1.22
Health	0.19 *	0.09	1.21	-0.16	0.16	0.85	0.03	0.15	1.03
RETIREMENT CONTEXT									
Involuntary retirement	0.29 †	0.16	1.34	1.12 **	0.27	3.06	1.42 **	0.25	4.14
Retirement age	-0.18 **	0.03	0.84	-0.13 *	0.06	0.88	-0.31 **	0.05	0.73
FAMILY CONTEXT									
Employment status of partner									
No partner	-0.30	0.29	0.74	0.42	0.46	1.52	0.13	0.41	1.14
Partner not working									
Partner works	0.06	0.17	1.06	0.55 †	0.30	1.73	0.61 *	0.28	1.84
Partner no information	0.07	0.28	1.07	0.58	0.47	1.79	0.65	0.44	1.92
Grandchildren									
No children	-0.03	0.23	0.97	0.42	0.38	1.52	0.39	0.35	1.48
Children, no grandchildren									
Grandchildren	-0.33 †	0.17	0.72	0.53	0.32	1.70	0.20	0.30	1.22
PSYCHOSOCIAL FACTORS									
Late-career work disengagement	-0.31 *	0.12	0.73	-0.05	0.21	0.95	-0.26	0.20	0.77
Perceived labor market opportunities	0.24 **	0.08	1.27	-0.13	0.14	0.88	0.11	0.13	1.12

Source: NIDI Work and Retirement Panel (N = 1221).

† p ≤ 0.10; * p ≤ 0.05; ** p ≤ 0.01.