

Early Exit from Employment

The experiences of Maltese men who left work
before retirement age

ETC



EMPLOYMENT & TRAINING CORPORATION

Business Development Division
Employment and Training Corporation

Early Exit from Employment: The experiences of Maltese men who left work before retirement age 2008

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1. Introduction

1.1 Background

The active participation of older individuals in the labour market and in society has been on the agenda of the European Commission and many member states in recent years. Changing demographic trends and economic and structural changes have together led to an increase in the number of individuals leaving the labour market on a permanent basis. In the European Union the average employment rate of older workers stood at 43.5% while the rate for Malta stood at 30.0% (European Commission 2007a). Leaving the labour market early may have direct consequences on the life situation of individuals as well as levels of productivity and competitiveness of countries in general.

As stated in the National Action Plan for Employment 2004 and upheld in subsequent National Reform Programmes, it is the Maltese government's priority to increase the labour market participation of older workers as well as their participation in lifelong learning opportunities. This is in line with the European Union's strategy to promote active ageing towards achieving the target set for 2010 to increase by 5 years the average exit age from the labour market (estimated at 60.9 in 2005). In the past years Government has introduced a number of measures to promote active ageing. It has launched a series of employment schemes targeting older workers wishing to find employment. It has also embarked on a pension reform with the aim of encouraging more people to remain at work. One of the reforms included the gradual rise in pension age from 61 to 65 years. Government has also bound itself to reduce early retirement within the public sector and review eligibility criteria pertaining to invalidity benefit on a regular basis.

The early retirement of individuals from the labour market may be the result of a number of factors. Older workers may be presented with retirement incentives that encourage them to leave the labour market early. Until recently both national governments and private companies made use of early retirement measures to downsize or to boost the employment rates of younger workers. In some countries, the relatively easy availability of sickness benefits and other related forms of financial assistance may have facilitated early retirement especially in those sectors with little job creation and where there are lack of jobs and where occupational ill-health is often greatest (Beatty and Fothergill 1999). Similarly redundancy payments are also considered as one of the principal factors enabling early retirement. Redundancy payments are frequently resorted to by employers in instances of downsizing and restructuring. These incentives may create a certain amount of blurring between unemployment and early retirement where individuals may be fit for work but take the opportunity to retire once redundancy payments, early retirement schemes or benefits are made available. Early retirement may be a reflection of hidden unemployment rather than higher rates of inactivity (OECD 2006; Hollywood et al. 2003).

Another important factor that influences whether older workers remain in employment or leave the labour market entirely is directly tied to employers and their attitude towards this group of workers. Employers' attitudes to the employment of older workers have generally been considered rather negative where most employers are reluctant to employ and recruit older individuals (OECD 2006; Hollywood et al. 2003). Perceptions reported by employers regarding these workers refer to their lack of adaptability to change, slower acquisition of new skills and lesser ability to cope with work pressures.

Other barriers that have been identified in relation to the employment of older workers include the services and working conditions offered to older workers. In many countries the gap between the training taken up by younger and older workers is particularly large while in

others training among adult individuals is significantly low (OECD 2006). Moreover employment services offered to the older unemployed may not always be of the same intensity as those offered to younger individuals. In many countries the requirements of active job search tied to the receipt of unemployment benefits is minimal for the older unemployed while the provision of training opportunities to older jobseekers is also low. Working conditions and flexibility issues also have direct effects on the employment levels of older workers. Studies reveal that a high proportion of older people are exposed to unpleasant working conditions such as vibrant machinery or loud noises which may have negative effects on their health. Moreover older workers report being exposed to psychological pressures causing stress, mental health conditions and long absences from work.

Retirement from work influences people's lives in diverse ways. People may decide to leave work - such as those who are financially well-off - but others may be forced to do so in circumstances such as redundancy or ill-health irrespective of their financial status. With the advent of retirement individuals may find themselves either prepared to face the situation, even though this may be forced upon them, or required to live in vulnerable situations where living on sickness benefits makes life more difficult. Retirement from work for some individuals could mean loss of social status, isolation and loss of self-worth while for others it could mean more time to dedicate to other things and to try something new (Hirsch 2003; Barnes, Parry and Lakey 2002).

Studies reveal that lifestyles adopted upon retirement may be the result of a number of interacting factors. Individuals' resources, social networks, health and family situation, skills and distance from paid work are some of the aspects which were found to influence people's way of viewing their retirement. The way individuals left the labour market was also found to have influenced the way individuals experienced retirement. Individuals who were forced into retirement found it more difficult to adjust to their new situation than those who had freely chosen to leave work (Parry and Lakey 2002). Studies tend to underline the fact that with early retirement most individuals become less financially secure and have to depend on relatively low incomes. Few are those individuals who have some degree of choice in their decision to leave work early and who, once retired, are satisfied with their life situation including their financial security. These individuals are more likely to have previously been employed in high status occupations such as managers and senior officials or professionals and left the labour market later than their counterparts (Hirsch 2003; Humphrey et al. 2003).

This report is intended to contribute to the understanding of the experiences of Maltese men who retired early from work. To date there is very little documented knowledge about the way older Maltese workers experience early retirement. The study is intended to provide a greater understanding of the phenomenon from the perspectives of the individuals themselves. It intends to explore their views about early retirement and the impacts it had on their life situation and that of their families.

1.2 Aims of the research

This study focused on the experiences, decisions and attitudes of men aged between 55 to 60 years and who were neither working nor actively in search of work. Specifically this research sought to determine the main factors that influence men to retire early, the impact that such a decision has had on their and their family's lives; whether men who retire early are willing to re-enter the labour market and the reasons for their decision; and what are their plans for the future. The study sought to identify the various pathways into early retirement and how individuals have tackled the situation in a variety of ways.

The study was limited to the male experience and to those who were between 55 to 60 years of age. Women's decision to retire early from work has already been explored in other

studies (ETC 2007). Women tend to leave the labour market earlier in their lives due to family responsibilities particularly their commitment to their children's upbringing. Few women ultimately tend to return to the labour market once their children have grown up. In view of these findings it seemed appropriate for this study to focus specifically on the situation of older inactive men. Figures tied to the early retirement of men reveal that there are quite a significant number of older men who are leaving the labour market before reaching the state pension age. The activity rate of older men aged between 55 and 59 years stands at 71.5% or 8 percentage points lower than the rate for all men of working age (European Commission 2007a). Findings of this study sought to explore the main reasons behind this phenomenon and the retirement experiences of older men who left work prior retirement age. The research was guided by the following research questions:

- What are the main factors that have influenced the respondents to opt for early retirement? What impact did their occupation, education and skills, health and disability and family obligations have on their decision to leave the labour market entirely? Are there any other influential factors?
- How has early retirement impacted on the life situation of the respondents and their families in general? What consequences did it have on their financial situation in particular?
- What are the respondents' employment expectations? Have they ever considered returning back to the labour market? Have they participated in any forms of training? What is their opinion on the matter?
- What activities are they doing at present? Do they have any family or community obligations?
- What is their level of knowledge on social security packages, retirement packages and employment-related assistance? Were they satisfied with the services rendered?
- Do they have any plans for the future? How do they plan to tackle retirement later in life?

1.3 Methods

The study consisted of 30 individual interviews with men who were between 55 and 60 years and who were neither working nor registering for work during the time of the research. Participants were chosen purposively from a list of individuals extracted from the ETC databases¹. Information on possible participants included locality, marital status, education level, disability or health problem, last occupation, economic sector in which they worked in last, date of termination and period in last employment, and registration for work and duration of registration after termination of last employment.

A maximum variation sampling method was chosen for this study. This sampling method, also referred to as heterogeneity sampling, aims at capturing and describing the central themes that cut across a great deal of variation (Quinn Patton 2002). In heterogeneity sampling the researcher begins by identifying the diverse characteristics of his/her population. The researcher has to ensure that the variation among all eligible respondents is captured among all the sampling units chosen for the study. While the study would describe the uniqueness of each sampling unit, it would also look for common themes across the different sampling units. Such a method of sampling would lead to high-quality detailed descriptions of each case while deriving important shared patterns across cases that emerge out of heterogeneity. This method was considered as most appropriate for this study since as outlined in the background there exists a certain amount of variety among men that have experienced early retirement. There are different levels of control and choice directly tied to the decision of retiring early from work and these in turn seem to correlate with the personal

¹ ETC databases hold information on all individuals who at any point in time were either engaged with an employer or were registering for work with the Corporation.

characteristics of individuals especially their work history, health status and financial circumstances.

Consequently a matrix using the characteristics and variables included in the list extracted from the ETC databases was developed. Study participants were chosen according to these characteristics and had to be as different as possible from each other on every variable. For example, one respondent had a health problem while another one did not, one respondent had worked as a manager or in a similar high-status post while another one worked in an elementary occupation and so forth. This method guaranteed a high degree of variety between respondents and that all various possibilities leading to early retirement were taken into account.

Persons, who were short listed to participate in the study, were screened in order to ascertain the accuracy of the data held by the ETC. Persons were contacted by phone and asked whether they were in regular employment or actively seeking work by registering with the ETC. Those individuals who answered positively to any one of these questions were replaced by other potential participants with similar characteristics. After briefing them about the study, participants were invited to participate in the study and choose an adequate place and time for the interview. Participants were also informed that participation in the study was voluntary and anonymous and that all information gathered during interviews will remain confidential and used for research purposes only. All names used in the report are pseudonyms to safeguard the anonymity of study participants. Table 1 provides summary information on people interviewed.

Data gathering was primarily based on semi-structured in-depth interviews. An interview guide was developed covering topics or subject areas based on the research questions presented above (see Appendix A). During the interview the researcher explored and probed all questions listed in the guide. However, this did not exclude the possibility of asking new questions that could illuminate better the subject area in question. The semi-structured interview technique helps researchers to achieve a balance between having a systematic approach that makes comparability between interviews possible as well as obtain a certain degree of flexibility. All interviews were recorded on tapes for the sake of accuracy and ease of reference in the analysis stage. When participants did not accept this arrangement, the researcher recorded and took notes of all conversation done with the participant. Interviews lasted approximately one hour.

All interviews were transcribed and analysed by the researcher. Grounded theory techniques were used as suggested by Charmaz (2000) and Quinn Patton (2002). All transcripts were coded using initial and open coding. In this mode of coding the researcher analyses and defines each line of data. This process helps the researcher stay attuned to the subject and be deterred from imposing his/her beliefs and attitudes on the material gathered. Codes identified through line coding were then placed into categories and studied in terms of relationships that exist between them. By analysing relations between codes the researcher developed networks of codes that served as the basis of a series of themes which cut across individual case studies. The over-arching themes are presented in this report supplied with quotations that represent typical examples related to each theme.

The report is mainly divided into four sections. The following section provides information on the work experience of study participants. The third section covers information about the factors that induced participants to leave the world of work followed by another section describing the impact this decision had on their lives and that of their families. The final section deals with the participants' plans for their future followed by a summary of the main themes emerging from the study and a set of policy recommendations.

Table 1: Characteristics of interviewees

Marital status	19 Married 4 Single 4 Separated 3 Widowed
Last occupation	5 Managers 5 Machine operators and drivers 4 Telephone operators, receptionists and storekeepers 3 Professionals, technicians and instructors 3 Policemen 3 Upholsterers, carpenters and riggers 3 Labourers, messengers and maintenance men 2 Soldiers 2 Farmer and gardener
Sector	9 Manufacturing 7 Public administration and defence 5 Hotels and restaurants 2 Agriculture 2 News, radio and television activities 2 Wholesale and retail trade 1 Construction 1 Communications 1 Financial intermediation
Time in last occupation	19 More than 25 years 5 Between 10 and 20 years 6 Less than 10 years
Time since last occupation	19 Less than 5 years 7 Between 5 and 10 years 4 More than 10 years
Registered for work	10 Did not register 9 Registered for less than one year 11 Registered for more than one year
Age when retired	2 Less than 50 7 51 to 52 10 53 to 55 8 56 to 57 3 58 to 59
Region	11 Northern Harbour 5 Southern Harbour 4 South Eastern 4 Western 3 Northern 3 Gozo

2. How was life at work?

Individuals participating in this study had the opportunity to discuss their work experience with the researcher. Participants highlighted various aspects of working and their attitude towards work. This information provides valuable insight about how older workers view their work experience and whether and how it influenced their decision to leave the labour market. This chapter maps out the various factors mentioned by participants that are work and non-work related that might have influenced their work performance.

2.1 Attitude towards work

People interviewed valued work and considered it as very important. They explained how their life surrounded their work and that it gave them a scope in life. Most participants, irrespective whether they held a managerial position, did skilled work or worked in an elementary occupation, held positive views about working. Robert, for example, who worked as machine operator and had to stop work because of an injury, described how he was used to working and that he felt satisfied when at work.

I am the type of person who started working at 14 years and am used to working. When I got injured and had to leave work, I took it badly because I have no other interests. It's better if I am at work. I was still healthy and could meet other people. That is what makes a man satisfied, when he looks at his work. It's useless being here.

Most participants illustrated their valorisation of work in how they spent a considerable number of years working at the same job or with the same company. In fact more than half of the people I interviewed worked at the same job or with the same company for more than 25 years. Participants described how they grew to love their work and could not live without it despite difficulties that they might have encountered. As George, who used to work as storekeeper with a manufacturing company, explained:

Of course that I was happy, I could not but be happy. I wouldn't have spent 36 years in a factory and working at a factory is not like working with the public service. I'm not saying that public servants don't work but at least they can stop a bit. At the factory you need to exceed the production. At the factory there are machines that are very dangerous and to work 16 twelve dozen per day, 18 twelve dozen per day and 20 twelve dozen per day and cut them [pipes] with a saw knife, it's dangerous work but I was very happy.

A few participants stated that they enjoyed work so much that they continued working despite having the possibility to retire early from work by means of early retirement schemes or service pensions. Some stated that once retired they applied to work again in their previous jobs because they missed work and regretted their decision. Almost all policemen and soldiers who participated in the study described such situations. They described how they decided to continue working despite completing the number of years' service.

Other participants described how they continued to follow developments in their line of work or to involve themselves in voluntary activities related to their work after retiring. They described their work in detail and had in-depth knowledge of the jobs they used to do. Their jobs gave them great satisfaction and thus they were still interested in what was happening in the field. Saviour and Sebastian, who worked as soldier and journalist respectively, described how they continued to search for information related to their previous work and follow developments happening in the sector.

While discussing their work experience, participants mentioned various reasons why they valued work. Similar to this study, other qualitative studies (Hayden, Boaz and Taylor 1999;

Kloep and Hendry 2006) describe how older individuals tend to view work as a valuable experience which does not only give financial rewards but which is also associated with elements of companionship and sociability, a sense of worth and mental stimulation among other aspects. Some participants, for example, described how their work gave them identity and how their family was associated with their work. Formerly self-employed participants described how they started working with their family at a very young age and continued doing the same work all their life. Some still defined themselves in terms of the work they used to do and remarked how when they met other people they continued to discuss developments about work. Luke, for example, described how he still identified himself with the army and referred to himself with other people as a soldier despite retiring from the army almost 20 years previously.

Even if people today ask me what I do I tell them I'm a soldier. I still refer to myself as a soldier. I started working with the Maltese army from its early beginnings and so even when I see work colleagues it's as if I saw a family member when I meet them in the street and we still seek each other. Today for example I met a friend of mine who works at the market and he told me about someone [work colleague] who passed away or the other one who is sick ... and we spend about ten minutes chatting like that. I am saddened when I hear about deaths or tragic news on colleagues who I used to work with.

Edwin described how all his family worked in agriculture and how he spent most of his life working at the farm or in the fields. Edwin decided to retire from work at the age of 50, since a decision was taken by the authorities to pull down his farm as it was too near an area designated for housing.

I still love the work. That is my work, in agriculture. My brother's sons breed chickens and I often go near them. All the family does this work ... I did this work since I was a young boy. I always wanted to do the job.

Other interviewees valued the contacts they had with customers and other staff at work. Working with other people gave them a lot of satisfaction. They liked helping customers and seeing to their needs. Some described how they enjoyed working as a team and valued the relationship they had with their colleagues. Paul and Simon described such situations. Paul used to work as receptionist in the leisure industry while Simon worked as technician in communications.

Apart from problems such as security ... I was very happy at work. I loved communicating with people, helping them. In fact I made contact with many foreigners that used to search for me and ask for my assistance. I was very friendly. Apart from that I also used to teach many others [staff] who came after, on the type of clients that we had to deal with, certain problems that used to crop up such as security problems and problems of confidentiality.

At work everybody has some arguments. We used to argue to improve the work. With my colleagues I sometimes had arguments but outside work we used to remain friends as before. Our work was like a chain. You can't work on your own and if you don't get along well not only your relationship with the others would suffer but all the Maltese because the transmission would stop. Our team used to work as much as possible so as not to stop the transmission ... I still meet work colleagues.

Another factor which gave participants satisfaction at work was responsibility. Work for them was challenging and required specialised knowledge. Participants described how they had to complete tasks within stipulated timeframes, had to solve problems at work, teach new staff or trainees or worked in jobs that involved danger. Through work, participants could constantly prove their capabilities. Julian, for example, who worked at the shipyards for 34 years, described how his job involved using large machinery. He felt proud that he was capable of manipulating such tools. Julian decided to retire from work after being offered an early retirement scheme by the employer. Martin, on the other hand, used to work as receptionist and described how he liked supervising other staff and being in charge of tasks

requiring a certain degree of responsibility. Martin worked in various jobs both in Malta and abroad. He decided to return to Malta after 13 years. Martin had to stop working at the age of 52 due to his poor eyesight.

I was very happy at work. Even when my colleagues wanted to do something and were afraid of doing it I used to tell them, 'leave it for me'. I used to take the initiative myself. When I saw something dangerous I used to look into it and do it for them. Because I used to see them afraid and pondering how to do things. It's not the first time when I climbed [structures] and did the work myself. I always had courage. I was going to be fried in my own grease many times. I used to take risks but Jesus was always at my side.

When I used to work at the reception, they used to take leave, and there were 16 receptionists in all, and I used to set the roster for vacation leave and give them the permission to take leave myself ... It was a difficult task because they had different contracts and every hotel had its own contract. You need to have a vast knowledge of how things worked. Accommodations and other things. Every hotel had its own contracts and you have to abide with the regulations of the contract.

Some respondents described how work kept them active and busy most of the time. They tended to compare the amount of activity that they used to do when at work with their present situation. They preferred working to being idle. Some participants described how being out of work had bad effects upon their health and longed for the amount of activity that they had before. Without work they felt useless and found it difficult to get used to their new situation. Anthony, who worked as manager in the wholesale and retail sector, described how work kept him busy and gave him a lot of satisfaction.

My work was very interesting, it was varied. We used to sell appliances, fridges, cookers, washing machines ... I used to travel abroad for conferences. Meet others. I used to participate a lot ... In Malta you have to work a lot to sell a product. You need to know your competition very well. You need to know about certain features that others don't have. Do research about prices etc. etc. The job was very interesting. I was very active.

On the other hand some enjoyed their work because it was less demanding when compared to other jobs. Maurice, for example, who used to work as messenger with a bank, described how his work did not involve a lot of pressure or stress. Although there could be instances where he had to solve problems or accept transfers, in general he still loved his job because it did not involve too much effort.

Other participants also described how work gave them the opportunity to contribute to society and feel useful. Felix, for example, worked as policemen and retired after 25 years of service. He described the various positive elements tied to working and how work gave him the opportunity to feel useful.

It's a bit difficult today. When in the past you are active and then you end up as I am today, life is very different. I was used to earning a living, especially when in the past you experience a difficult childhood, and then you end up doing nothing. You start suffering from a kind of tension and because of that tension you don't start reasoning things out ... you start regretting what you were able to do, the money you used to earn, how active you were, especially myself who used to manage people. And so you feel like you're existing and you're not contributing to society and that you feel it a lot.

As described by Felix above, some participants explained how work for them mostly meant financial stability. Through work they could earn a living and live a better life. They could see to the needs of their families and also be able to dedicate some of the money earned for their own leisure. Robert and Christopher, who worked as machine operator and mason respectively, held such views.

I was happy at work. I stayed overtime. At times I started at seven and stayed at work till two in the morning working Saturdays, Sundays, public holidays, without stopping. Like this I lost money. At

work I used to earn lots of money. But I had no alternative health comes first ... I was happy that's all I can say.

Work never irritated me. We used to start at seven. At 5.30 I used to leave for work ... I felt irritated when there wasn't any overtime. I am fond of birds [referring to bird trapping] and those require lots of money. And so it's not possible with a week's pay to raise a family and continue your pastimes. So those two hours, three hours per week I would dedicate them for my own hobbies.

On the other hand some respondents described that they were not after money at work, but valued learning. Respondents described how at work they had opportunities for training and could develop their capabilities. At work they learnt new skills that made them look forward to working. Saviour, a retired soldier, described the skills he learnt at work and how grateful he was towards his job because it gave him the opportunity to develop further his capabilities.

That's why I love the army because in the army you learn everything. In my case I learnt the computer in the army. I learnt how to drive a truck, crane, I learnt it while in the army. I learnt how to give a lecture I learnt it while in the army. There I learnt a lot. For me it was my best job. I loved it a lot. I used to make sacrifices on the job but on the whole I had nothing to grumble about.

2.2 Working conditions

Whilst describing work, participants commented about working conditions and their work experience. They highlighted various aspects including flexibility at work, relationships with colleagues and staff, working hours and health and safety issues among others.

Flexibility at work

Most participants described work as demanding and that it kept them busy most of the time. Work meant being able to meet the requirements of the company or organisation and having to work under a set of conditions. Some for example described the diversity they had at work. Participants had to work in different sections within the same company or organisation or execute different tasks. Some mentioned being transferred to different sections and the need to constantly adapt to new work environments. Others explained how they had to serve different clients. Participants had to continuously adapt their skills and knowledge to satisfy different client needs and requirements. Felix, a retired policeman, described how his work involved a variety of tasks which required specialised knowledge.

It's vast. The police corps is vast. To work at the corps, even if you are qualified, it's never enough. You're never going to be on top of everything. I used to work at the mobile squad, CID, investigations ... [I worked as police sergeant] in various districts. It consists of reports on divisions, litigation reports between husband and wife, reports about abused children, normal deaths or other deaths. Whatever happens in life the police sergeant working at the district has to face it.

Participants who had to face redundancy described how before becoming redundant they had to adapt themselves to new work situations and accept alternative working conditions. They had to do different tasks including those done by other workers employed previously by the company. Some mentioned how they had to shift to different sections while others had their workload increased by their superiors. Participants accepted these arrangements in order not to be laid off. Lawrence, for example, used to work as upholsterer with a manufacturing company for almost 40 years. Lawrence explained how, when his company started experiencing difficulties, he had to move to another section and work as carpenter. Lawrence eventually became redundant. He decided not to take up another job due to his health condition.

I started working at 18 years. I did not know anything. I used to work with [name of company]. My eldest brother who already worked there, introduced me to the job. He [the manager] placed me in the

upholstery section covering sofas, chairs ... and I worked there for about 30 to 35 years? Then orders started decreasing and when he started to import from abroad he started distributing certain people in other departments and he placed me with the carpenters. And then came the time when he had to shed a large number of workers and I was one of them.

A similar situation was described by participants who worked on a part-time basis. They mentioned how, despite being employed part-time, their workload was the direct equivalent of full-timers. They had to put in extra hours in order to meet deadlines set by management without, however, enjoying conditions of full-time workers such as vacation leave or sick leave. As outlined in other studies (Lissenburgh and Smeaton 2003; Accornero 2005) the incidence of part-time work, especially among men, can be characterised by lack of security, training uptake and low satisfaction levels. Mark, for example, used to work as instructor on a part-time basis. He described how working part-time was not worth it since he worked a significant amount of hours but did not enjoy the same rights as other workers. Mark started suffering from depression and eventually applied for the invalidity pension.

But after working for some time, I felt happy at work, years started to pass and I started to do a lot of extra work for [name of the company]. And although I was supposed to work four hours per day ...but I reasoned out that even they had told me that I will eventually change to full-time ... but when they realised that I was capable at work and creative ... they started asking for more ...in my view I ended up working full-time. I started working long hours. At times I worked 35 hours per week. Those are not part-time hours. When somebody works more than 20 hours he's not part-time. I asked them to change me to full-time status but I never received a reply ... I love working. Work never irritated me. I always accepted to do all that they required of me. I did my work gladly because I used to love the work ... After a lot of time people told me that I was entitled for a lot of things which I never received such as leave, sick leave ...I never received anything.

Self-employed participants also described how running a business involved being prepared to do all that is required in order for the business to survive. They described how this meant dedicating most of one's time to the firm and being prepared to solve any problems that may arise to ensure the smooth running of the company.

Participants held different views about flexibility at work. Some liked the variety they had at work and remarked how being able to do different tasks made work more interesting. On the other hand some mentioned elements such as stress and frustration that are directly tied to flexibility. Indeed some participants described the pressure they had to face at work and how most of the time they felt they couldn't cope with their workload. Having to continuously shift from one task to another made participants feel exhausted or nervous. Some described how they had to complete tasks despite having limited resources or lack of staff. Others remarked how they could not get used to the new work environment when shifted from one section to another. A study on the working conditions of workers in the EU (2003) describes how the time constraints in carrying out work are increasing and diversifying. Strict standards and tight deadlines are becoming the order of the day in most work environments including services industries not only in industrial work. Arthur, a retired policeman, described such a situation.

At work I had a lot of stress. I was in charge of [section name]. I was in charge of subordinates. You have to deal with all types of people and all types of work ...as policemen, apart from your own work, you have to do other tasks. If there's a football match he [the superior] tells you to go to the football ground. If there's a village feast he tells you to go to the village feast. Whatever. However, work at the section continues piling up. It still continues piling up and you cannot ever cope with it.

Hours of work

People interviewed also commented on working hours and the amount of time they spent at work. Participants who worked on shifts described how their life revolved around their job

and they had to adjust their free time accordingly. Others described how they worked long hours, including weekends or public holidays. Some mentioned how they used to work in more than one job concurrently and spent most of their time at work. Self-employed participants and participants in management or supervisory positions worked long hours and even when not at work they constantly thought on how to improve business performance. Joseph used to work as rigger at the dockyards. He explained how he used to work shifts and was always ready to leave for work whenever required. Joseph worked at the dockyards for 28 years. He explained how he loved working at the docks but got injured at work and subsequently had to leave his job.

When I started working at the docks I used to put up tents and cranes ...then I worked as rigger and I loved the job ...I used to work on ships doing paintwork, fixing wires and climb poles ...I didn't have fixed hours. Sometimes I arrived home and they phoned me up to go back and I used to go. There weren't any fixed schedules when I used to work with the riggers.

For certain participants working on a shift basis or working long hours resulted in negative effects on their health situation as well as their family life. Some described how shift work did not give them enough time to rest and recuperate from work. Others remarked how they hardly saw their children growing up and that they missed their family. Similar findings were reported in other studies (European Foundation 2003) where shift and night work were found to have negative effects on individuals' health. Problems were connected to sleeping and eating times which were no longer synchronised with the normal functioning of the body while working rhythms did not reflect general rhythms of life in society. Studies on the work experience of individuals over 50 years of age confirm (Kodz, Kersley and Bates 1999) that older workers tend to work longer hours and that this is usually associated with seniority and managerial positions. They also outline how older workers are more aware and feel the impact long hours are having on their health than young workers. Paul, who worked as receptionist in the leisure industry, and Peter, who worked as policeman, described such situations.

If I had continued working only from 7.00 or 8.00 in the evening, I would not have left work. It did not tire me or make me feel exhausted. But since I had to start work at 6.00 in the morning and at 5.00 I had to wake up in order to be at work, at 6.00 it used to worn me out. Because many of them [shifts] finished at 6.00 in the morning and at 6.00 in the evening you had to report back to work and you cannot rest. There isn't enough time between one shift and another in which you can recuperate so that at least you have a full day to rest.

I thank God that I left [work] because I enjoyed more the company of my family. My wife, for example, raised our children alone because at that time when I worked at [name of district] ... I used to work night shifts return home at four in the morning, at seven I wake up. I used to go at the stadium or at banks as extra. Trousers, uniforms ... always with the uniforms hanging there. Return home, take a shower, change the uniform and leave home. Why? I had two small kids, private school and so you need to work extra. At that time the wage was not like that of today and so I used to go to nightclubs not to drink but to work as security ... and so I suffered a lot. She [his wife] suffered as much as I because she never went out. That's all I can say about the police corps.

Remuneration

Another issue that was referred to by participants during the interview was remuneration. Certain participants had positive comments about wages earned. They described how their jobs gave them the possibility to work overtime or earn a decent wage. As a result they could live adequately, raise a family or afford certain luxuries.

On the other hand other participants expressed negative remarks about their remuneration. They considered their wage as too low when compared to their workload. Some explained how due to their high positions within the company they were not entitled for overtime or

other allowances as other workers. Others described how their work experience and commitment towards their company was not recognised in financial terms by their superiors. Moreover skilled participants explained how their pay did not reflect their capabilities and was similar to that of unskilled labourers. People who worked on a part-time basis had similar comments and described how their wage did not reflect the amount of work they had to do and the hardship involved at work. Hayden et al. (1999) report similar findings in their qualitative study on the attitudes and aspirations of older people. They contend that older people tend to feel that there is limited respect for age and experience in the workplace. Loyalty is not financially rewarded while seniority no longer generated the type of recognition it once had in the past. Mario, who worked as laboratory technician, and Christopher, who worked as mason, commented about their remuneration.

I did all kind of flexibility, helping others to keep the production going. If there weren't any workers I would do the work. You have to be careful how to speak to others because at times they would come to blows with you ... even when it comes to compensation. Other workers used to receive allowances because they climb certain heights, danger money but I did not because I was area manager. And the others have overtime and they would end up with wages far more generous than mine! Why leave people in such misery?

I am truly a mason ... however today nobody wants to work in this trade because today the difference between the wage of a labourer and a mason is trivial. Nobody wants to take the responsibility for Lm2[employees would say] 'I don't want to climb on the wall to lay stones because I would be responsible of the others down there'. And so nobody wants to learn. There was once when people wanted to learn. When the labourer had a small wage and so to become a mason he had no other way but to learn ... Nobody wants to take on responsibility.

Health and safety

Some participants, particularly those working in construction or manufacturing, described the risks they had to face at work. They mentioned using dangerous machinery and how they had to be careful not to hurt themselves or their colleagues at the place of work. Some participants working in manufacturing or at the docks mentioned getting injured at work. Joseph, for example, who worked at the docks, explained how he got injured whilst handling a crane. He seriously hurt his arm and had to take long sick leave. Joseph was given other tasks when he returned back to work since he had lost the full use of his arm. Participants working in construction also mentioned how they had to work long hours in bad weather or in the sun. They also mentioned the employment of foreigners and how health and safety issues were not being adhered to by employers when employing such workers.

Running a business

Self-employed participants also commented about the difficulties they had to face in running their firms. They mentioned debts, clients who were not ready to pay for services rendered, and difficulties with the authorities when running their business. Owning and running a firm involved a certain amount of responsibility and courage. Nonetheless participants also expressed their satisfaction and how they were successful despite the difficulties they had to face. Some described how with the passing of time they expanded their business and increased their revenue. Alfred, a shop owner, explained both the pleasures and troubles of running a business.

When I started the business I made an overdraft with the bank. At that time it was about Lm3000. It was a hefty amount, we're speaking about 30 years ago ...and then we had shops and I bought [land] by the shops. I earned and spent, earned and spent and thank goodness I made profit ...we also had our troubles. When you own a shop if you don't keep an eye on debts they grow rapidly. In fact I lost around Lm1000, Lm2000 and I don't know how to get them back, I have to forget all about them. I

used to employ people so I know what it takes. But I used to get on well with people and people used to get on well with me.

Relationships at work

When describing relationships at work, most people interviewed had positive comments about their colleagues. Some described how they considered their colleagues as their close friends and looked forward to working with them. Others appreciated the fact that they could work as a team. Participants, who experienced accidents at work or got ill, mentioned how their colleagues helped them at work and were ready to provide their assistance whenever required. On the other hand some explained how their colleagues made their life difficult. They mentioned being bullied or provoked by some of their colleagues and how when they tried to remedy the situation by speaking to their superiors it was all in vain. Matthew, who used to work as maintenance man, described how he used to get along well with some of his colleagues but had problems with others.

I never had problems at work, the only problem was with staff employed at the last hotel I worked at. Before I never had any problems. We were a small amount of staff and we were like a family but when I changed the hotel I took it a bit badly ...I couldn't do this I couldn't do that because of the other staff. In fact I used to go to the owner and she knew what kind of man I was. I used to tell her that I can't work with these people anymore. She used to tell me to do my work and not to bother. I did as she told me but I still got intimidated. They used to tell us that they're in charge of the place because they were first and so on.

A similar situation was depicted by some participants when describing their relationship with management. In general most wished for more recognition and signs of appreciation by their superiors. Participants who held senior positions remarked how directors did not always involve them in major decisions. They felt they were just a number and were being used by their seniors. Others commented how their superiors did not always know the work involved and took decisions which had negative effects on the workflow. Some felt that they were being discriminated against and were not treated like other workers in terms of pay and working conditions such as opportunities for overtime, changing from part-time to full-time status or the kind of work they were being asked to do. In fact some referred to instances when they received transfers by their superiors to sections which involved more dangerous or difficult work when compared to other jobs in the company or organisation. Some described how when seriously sick or injured, their superiors did not give them the possibility to recuperate fully from their illness or do other tasks until they felt better.

Participants who experienced a difficult situation at work described the effects it had upon their life. OECD (2006) reports how older workers tend to be more exposed to psychological pressures causing stress. It notes how a high proportion of older people on sickness benefits suffer more from mental rather than physical conditions. Some people interviewed by this study described how they used to feel down or nervous. Some even mentioned suffering from depression or taking long sick leave because they felt helpless and wished for a better situation at work. Certain participants mentioned confiding in their wife and discuss with her the problems they were facing at work in order to alleviate some of the hardship. Others described how they lost their trust in their superiors and the world of work in general. They were sceptical of working with other companies because they were afraid of ending up in the same situation. Sebastian, who worked as journalist, described the troubles he had to face at work. He eventually became redundant after working with the company for 32 years. The company was experiencing financial difficulties and started shedding workers.

If I had to go back to work it would be very difficult for me. I used to wake up at six in the morning and now I feel so helpless that I can't work anymore [I felt so] especially when he [his manager] used to place his desk on purpose exactly in front of mine. All day he does nothing and watches on me, like that, all the time. And when he feels like it he comes and checks what I am doing and mess up all my

work. Or I would leave to get other things and he would calculate the amount of time I took and does a report on how much time I took to go to other departments ... and I started suffering from a breakdown because of him, totally, that today I still feel its effects ...

However, not all participants had negative comments on their company's superiors. Some described how they got along well with the company's management and how the latter tried its best to make the employees satisfied. Some described how management tried to retain most of its employees when faced with redundancies and provided alternative employment. Some participants who got sick at work or got ill described how their superiors provided alternative arrangements for them to continue working with the company. Others mentioned how management gave them the possibility to stay overtime and earn more cash. Some mentioned opportunities for promotion or training. Participants showed signs of gratitude for the ways in which they had, at work, had the opportunity to develop and acquire new skills. As described by Hayden et al. (1999) not all individuals adapt to new situations at work the same way. Some are more ready to embrace changes in their work environment. In their study they also found people who held a positive view towards change and held a more flexible approach to their working lives than other participants. Lawrence for example, who worked as upholsterer, held a good opinion about the company he worked with. Charles on the other hand described how when he worked as machine operator his managers gave him the possibility to change his working hours due to his health condition.

At work conditions were good. The factory was clean. The director, the owners. were very strict but on the whole I think there was no other factory as good as it.

After 12 years working shift work, that is one week night shift and one week day shift, I got an ulcer ...now this is common because you are not eating regular and you're not sleeping normal hours. Shift work. Shift work ...they told me it's causing gastric ulcer. Too much acid, the sharp pain. It's not heart attack ... And they wrote me a note to be put off shift work. And then I spent 12 years working dayshift ... in the engineer store day shift ... I had two machines which I had to take care of. Steel orders used to arrive which had to be processed at the factory by the welders, building of extensions, building within the premises. [I used to] cut steel and order it.

Participants who either held management or supervisory positions or owned a business commented about their relationship with their subordinates or business partners. Participants described how they had to face subordinates who were not willing to work and induced them to reach targets set. Some mentioned difficulties with management because they tried to give their subordinates another chance to prove themselves. Meanwhile employees would view them in a bad light or complain when asked to increase their production or improve their service. Self-employed participants, who shared their business with their family or another business partner, described how they had problems with co-owners whilst running their business and were on the verge of leaving the firm altogether. Carl, who used to work as foreman with a manufacturing company, described his relationship with his subordinates and his superiors while John, who worked as self-employed in the leisure business, described the difficulties he had with his partner while running a guesthouse.

When I was in charge of subordinates I used to give them space. I used to tell them what I want. There were those who gave me what I wanted, others stayed behind. I did not report many people. In thirty years I may have reported a maximum of two. I was of the view that I should fix things myself and not report people. And maybe that's why I was pressed by my superiors. They used to tell me 'how come you do not report that one or the other?' ...as far as I know they always gave us the work. At least I was satisfied [with their work]. But they always wanted to press us for more. But at a factory it's always like that, isn't it? They always want more.

At that time the business was going well. I used to have 15 rooms, a bar and a restaurant, three in one. It [tourism sector] was much better than today. At that time it was much better than now because the English pound was strong and tourism was very strong. It was different. I used to take care of the charts and in August and November it was fully booked. Even in November I had contacts with an

agency in England and it helped me a lot. But it [the business] did not succeed ... Myself and my partner couldn't get along. It was a small guesthouse and when you're not getting along with your partner it's better if you close.

2.3 Job mobility

Job mobility was one of the criteria used when choosing participants for this study. Almost half of the interviewees had worked with the same company for a long number of years while the rest had worked with different companies. Participants who changed companies mentioned various reasons why they did so.

Participants who worked with the same company showed strong signs of commitment towards their firm. Some started working with the same company as soon as they left school until they left work altogether while others worked for short periods in other jobs prior settling in their final job. Certain participants described how they did the same tasks throughout their employment. For example, Simon, James and Maurice, who worked as technician in the communications sector, driver with the public sector and messenger with a bank respectively, described how they worked with the same company for almost 30 years or more and always did the same kind of work. They were happy at work because they either loved the job they used to do or had very good working conditions. Simon, for example, described how he had gained a lot of experience by working at the same job and with the same company for such a long period while James mentioned how even his father worked as driver and did not dream of working in any other job except that of driver.

Other participants mentioned having to perform different jobs even if employed with the same firm. Reasons for performing different jobs included the nature of the work itself, promotions, restructuring and changes in business orientation. Peter, for example, who worked as policemen described how he was asked to serve the police corps at different sections including local districts or head office. Mario and Lawrence, who were initially employed as laboratory technician and upholsterer in the manufacturing sector respectively, mentioned having to change their jobs due to restructuring and how their companies either shifted them into totally different sections or had to do other work apart from their own. Carl, who worked as foremen with a manufacturing company, received a number of promotions. He started working as machine operator and slowly progressed to foreman. Nicholas on the other hand described how since a young boy he worked in family business. He described how his family decided to expand the business in various sectors and thus had to learn and adapt his skills accordingly. Moreover Nicholas stated that being in business meant having to do all that is required to keep the business going including work done by staff whenever required.

On the other hand interviewees who worked with different companies, were mostly divided between those who changed companies but did the same kind of job throughout their life or those who changed companies as well as type of job. Similar to participants referred to above, those interviewees who always did the same type of job expressed signs of profound attachment to their work. They described how they had always worked in the same kind of occupation and could not imagine themselves doing something different. Philip, for example, started working as self-employed carpenter and owned a business with his brother. Both started suffering from physical ailments and decided to close down their business.

I always worked as carpenter. When I was still young I used to work with companies [name of companies which produced furniture]. Then I started a business with my brother and we spent between '71 and '95 [working at the business]. And that's when the trouble started. My back started to ache. My brother had problems with his knees.

When Philip started searching for work he wanted to work as machine operator in the same sector and was not ready to work in other jobs. Philip stated that his health condition and the

fact that he always worked as carpenter throughout his life, were the main reasons why he wanted to continue working in the same sector.

Meanwhile other interviewees changed the type of occupations together with the companies they used to work in. Martin for example used to work abroad as machine operator. After 13 years he decided to return to Malta and worked as maintenance man, receptionist and telephone operator with two different companies. Martin stopped work since he lost his eyesight and found difficulties to start working in another job.

When I came back to Malta I started working in the catering trade and in the beginning I worked in general maintenance. I spent about three years or four working in maintenance ... And there was a vacancy for front office and since I was good in languages they told me to apply ... I was accepted and started working as reliever ... And then there were some who started to do me spokes in the fire because they didn't want me to get promoted ... and I could not take it any longer and when the first opportunity arose I left. I started working with [name of company] as telephone operator. I helped people and loved it. I'm born like that. I spent about four years in that job and during the last year I got the mishap and lost my eyesight. I had to leave work as boarded out.

Participants who, like Philip and Martin, worked with different companies mentioned various factors which pushed them to change their employment. Some mentioned being forced to change jobs due to labour market conditions or personal circumstances. Factors included redundancy and problems with their business or participants' health condition or family situation. On the other hand other interviewees described how they freely chose to change their job. Reasons behind such change included the need for better working conditions such as better pay, the wish to start doing a different type of job or to emigrate and start living in another country.

Some participants found jobs immediately and did not have to wait long periods until settling in a new job. On the other hand other participants spent longer periods searching for work and even mentioned registering for work with the Employment and Training Corporation, Malta's public employment service, until they managed to find another job. They felt desperate without a job especially since they had children who were still dependent on them. Most had found other jobs either through personal contacts or by contacting employers personally.

2.4 Personal circumstances

Life at work was also affected by participants' experiences outside the workplace. As outlined by Hirsch (2003) workers in their fifties and early sixties are reported to experience a wide range of circumstances in terms of family situation, health and responsibilities outside work. These circumstances may play a major role in decisions about leaving work. Older people may have to face problems with health, caring responsibilities such as care for older relations or grandchildren or other family or community obligations such as taking care of a sick partner or having to go through separation. Some individuals participating in this study described how certain experiences they were facing in their life were having affects on their performance at work and their working life in general. Factors included participants' health condition and their family situation.

Certain participants described how they became seriously sick while at work. They mentioned suffering from kidney disease, hepatitis, depression, poor eyesight, and speech impairments among others. Participants described how their health condition affected their performance at work. They mentioned having to take long sick leave to undergo serious operations and to get better. Some even decided to leave work entirely since they could not perform their job as they used to. Participants who searched for another job described how

they found difficulties in their job search and could not find an alternative job. Meanwhile there were participants who decided to persist and continue working despite the pain.

Other participants described how their family situation impacted on their working life. Participants who experienced separation described how family problems were disturbing them at work. They either had to absent themselves from work to solve family problems for long periods or they had to keep on working in order to pay the alimony to their wife. Saviour, who worked as soldier and experienced marital separation, shared his experience.

I did not go to work for a long period. I used to return to work and leave again. I wasn't like that. It was a hard time. It was a very hard time for me ... I needed help. I was still receiving medication ... It's not long since I stopped. I used to take Valium and similar stuff. And only recently I stopped taking them ... I required help especially when the trouble began. I had to go to work and had my four children with me 'cause they still lived with me. I had to send them to school. I had to go to work. I had to take care of the children. You have to do everything by yourself ... My brothers and sisters had their families. My mother was old. And so I spent some time not going to work until I settled down.

A similar situation was described by participants who had large families or who had hefty financial expenses such as educational expenses related to their children's upbringing. They described how they persisted at work to be able to keep up with the expenses, even though they were not totally satisfied with their work situation. Most explained how their wife did not work at the time or never worked and thus their family solely depended on their income.

Other participants explained how sickness in the family and their partners' eventual death meant that they had to start dedicating more time to the family and at times even absenting themselves from work. Some participants who worked abroad described how they had to return back to Malta to look after their sick parents.

Certain participants explained how they experienced multiple difficulties such as long sickness, family members who go seriously sick or dead, unemployment and children who had family problems or were without work among others. George, who worked as machine operator, expressed such a situation.

Eh I am boarded out because of my hip bone. When I was 50 years everything started to happen ... I used to live at another place ... and then I ended without a job. I stopped working. I had been working for 36 years, four months and two days. I had been working with the factory [name of factory] ... And then we got unemployed, I had the new house which I had to pay, I had a car which I had bought recently which I had to pay as well, my son was unemployed. I got stranded. My wife got sick. She had cancer and I got stranded. My son was without a job, he was not working and I couldn't find a job myself ...

Participants who experienced family or health difficulties described how the latter affected their relationships with other persons at work. Some described how their colleagues and managers provided them with assistance. Certain managers even gave participants the possibility to start working different tasks or the permission to absent themselves from work. On the other hand there were participants who stated that their colleagues viewed them as a burden or were not ready to work with them. Others described how their managers were not ready to provide them with the necessary work adjustments or started making their life difficult in order to leave the company. Martin, who worked as receptionist and telephone operator, described arrangements made to the workplace by his employers to remain working despite problems with his eyesight.

At that time I used to work with a patch covering my eye. I used to go to work with the patch. And I used to work at front office. And it's embarrassing working at front office with the patch. So I took one month leave of absence and he [the manager] told me 'now we'll see how much time you require to recuperate.' I told him 'three weeks the least.' He told me that I needed to rest. I asked for a month.

And he told me 'yes no problem. It's for health reasons.' And we changed the roster and everything. And then I transferred some more leave until I got out of hospital to get going again.

2.5 Skills and education

Most participants started working immediately after completing compulsory schooling. Some even recalled how they dropped out of school and started working at a very young age. For example, Matthew, who used to work as maintenance man in the tourism industry, stated that he hated school and wished to find a job. On the other hand Brian described how he started working as a young boy with his father who was a farmer. His father got injured and thus wanted Brian to leave school and help him at work. After some time, Brian decided to emigrate and live abroad. Brian started working as machine operator in various manufacturing companies. When he returned to Malta he got married but agreed with his wife to emigrate again and took up jobs similar to the ones he used to work in before. Meanwhile Brian's father got seriously sick and he decided to return to Malta with his family for good. When in Malta he wished to find a job as gardener since he liked working in agriculture and was under the impression that there were working opportunities in the area. Brian could not find a job as gardener and so he decided to stop searching for a job and leave Malta as soon as his son finishes his studies.

I manage somehow. I went to school till I was 12 years old. My father was a farmer and since he hurt his shoulder, he made the necessary arrangements to get me out of school. I wanted to continue going to school but my father stopped me ... My father did not let me go to school and I suffered a lot in the first two years that I spent in [name of country], but I managed.

Similar to Brian, other participants regretted the fact that they had low levels of schooling. They stated that it hindered them from advancing in their career. However, some argued that despite their low level of education, they had acquired a number of skills through their work experience and managed to continue working for quite a long number of years. They even described how they taught new trainees or other employees the necessary skills to do the job. Charles, for example, who worked abroad as machine operator, described how he used to act as instructor to new trainees.

... And then he [the manager] asked me to act as instructor. He used to hire new employees and I used to teach them how to build tyres ... And they used to take a four week learning period ... He would ask me what I think and I, for example, tell him 'well I am going to tell you straight he's a bully for work eh. He will keep. He will be Ok.' Or he would get another one that if he does not watch him 'He doesn't know where he is. He is not capable of doing the job. He will kill others or kill himself' ... there was a lot of danger at work.

On the other hand other participants continued with their studies and went to the polytechnic, University or took up a trade course. Some mentioned taking courses on their own initiative. They remarked how they loved learning and always wanted to keep abreast with new developments in their field.

A few of the participants mentioned participating in courses offered by their companies. Participants were keen to learn and showed signs of appreciation towards their company which gave them the possibility to advance in their career. Some self-employed participants had followed courses with the intention to acquire more information and decide whether to expand their firm. Martin, for example, spent a number of years working as receptionist in a hotel. He described his training experience.

... And I started working as receptionist and did a number of courses. I did three or four here in Malta on secretarial work and similar subjects. And since I was good in computers, I had learnt how to use computers since 1966, they told me 'you would help us in setting up the IT system in our offices'. And it was like part of my daily work together with reception duties and front office.

On the other hand there were other participants who showed some signs of resistance when offered training. Charles, for example, was sceptical about being offered training in computers.

They asked me to learn the computer to process, to order requisitions. I personally have low level of education, but when I went to discuss the issue with the union they told me 'look they're going to give you an introductory course how to use the computer'. He told me 'There's nothing to it. All you need to do is order material on the computer to gather information about orders, what is being used and what's in excess'.

Similar findings were reported by Hayden et al. (1999). They described how some respondents tended to take a conservative and defensive approach to the work environment. They described how some study participants refused to adapt to new work situations.

Participants who ended without a job for certain periods and registered for work with the Employment and Training Corporation mentioned participating in courses offered by the Corporation. Courses consisted of training related to the participants' previous work experience and the job they wished to work in most. They appreciated the fact that they were given the opportunity to learn and refine their skills, however they also commented how they already knew most of the skills presented in the course. Philip, who worked as carpenter and machine operator in the furniture industry most of his life, had similar comments.

... And then I started to register [for work]. I always used to go and check whether I was going to find a job, I even used to come there at the ETC. And I was called for courses twice, courses such as woodwork and the like. I used to attend but it was nothing special for me because I am already skilled in the trade. And I continued searching, I persisted and I managed to find four years of work.

When asked about their work experience participants highlighted various factors related to their working life. Most valued work and described it as an enriching experience that gave them the opportunity to learn, meet others and have access to a good source of income. On the other hand they also described how certain working conditions coupled with a series of personal circumstances they were experiencing when still at work influenced their working life negatively. Participants mentioned relations at work, working hours, pay together with marital breakdown and sickness among other difficulties which left a bitter mark on their work experience in general. The following section will explore further the factors that influenced participants to decide to leave the world of work entirely.

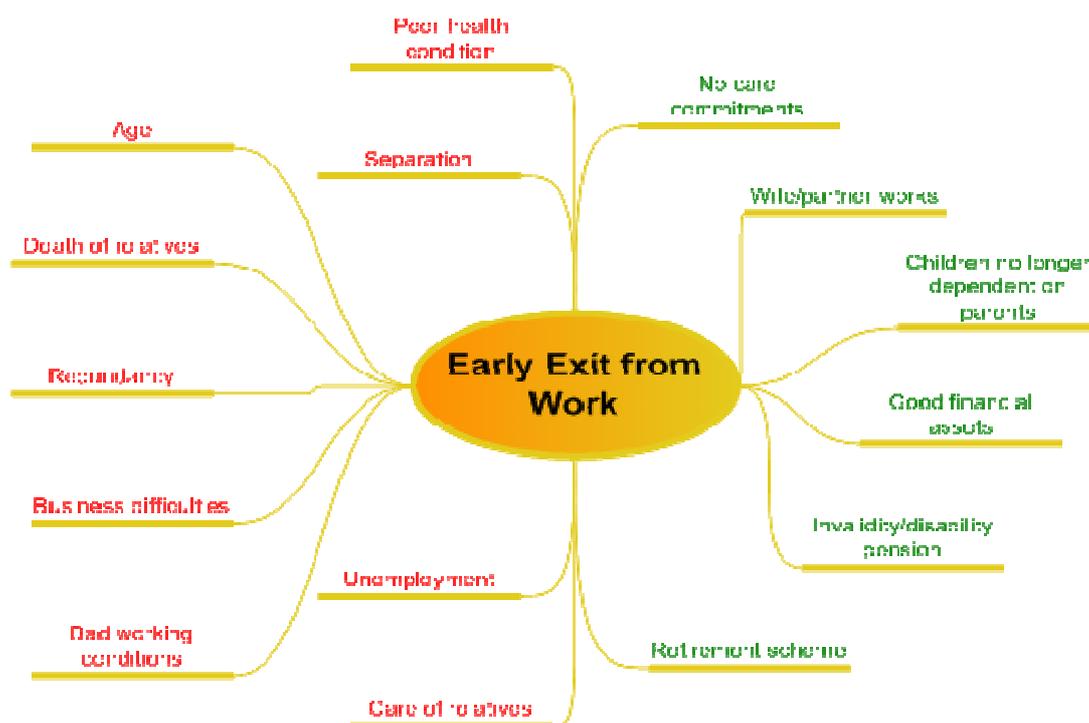
3. Why leave the world of work?

Individuals' decision to retire early from work is the result of an array of factors. People may leave work because they feel bored at work or cannot cope with work demands while other individuals may feel attracted to leave work to be able to pursue their interests such as leisure pursuits or family duties. Also tied to the decision of leaving work is the degree of choice that people have in deciding to leave the labour market entirely. Early retirement is not always a voluntary decision made by individuals. Many times people may feel forced to leave the labour market against their will. This chapter will try to map out participants' experiences of leaving the labour market. It will describe the context in which early retirement took place and how a series of factors have influenced participants' retirement from work.

3.1 Reasons for early retirement

Participants mentioned various factors which led them to leave work. Factors included both positive ones that attracted them towards life outside work and other more negative reasons that pushed them to leave the world of work entirely. Some, for example, mentioned how their health condition prevented them from retaining their job and how they did not receive enough assistance from their employer to remain working. Others described a combination of factors such as the pressure they were facing at work coupled with the fact that their wife worked. The latter meant more financial stability and thus influenced them to leave their company altogether and not search for work anymore. Some described how they benefited from an early retirement scheme and since their children had left home did not have a scope to continue working. Figure 1 represents most of the reasons identified by men participating in this study.

Figure 1: Factors influencing participants' decision to leave work entirely.



Since most participants mentioned more than one reason why they left work and at times even described a combination of both positive and negative factors they could not be divided simply into two categories. Participants were more likely to lie on a continuum with their position depending on the amount of either positive or negative factors present in their decision to retire early from work.

Consequently the position of participants on the continuum affected the way they viewed their retirement. The more participants mentioned positive factors in their decision, the more satisfied they felt with their retirement. Participants were in a better position to plan beforehand their retirement and had a certain degree of choice of whether to leave the world of work or not. On the other hand the presence of negative factors reduced participants' degree of choice and satisfaction. They felt less prepared to retirement and felt more forced to leave work entirely.

These results generally support the findings of other qualitative studies (Hirsch 2003; Barnes et al. 2002; Kloep and Hendry 2006) which describe retirement as a complex interaction of factors that induce individuals to leave the labour market. They outline how people's preferences for leaving work may be induced by both 'push' and 'pull' factors. People may be attracted to leave the labour market by factors outside the workplace such as wanting to travel or enjoy a more leisured life or pushed to retire by ill-health or difficulties at work. Hirsch (2003) also outlines how the decision to leave the labour market is not always voluntary. People may leave the labour market because they are instigated to do so by their employers, family situation or their health condition among other issues. Meanwhile Barnes et al. (2002) describe how the way participants leave the labour market influences the level of satisfaction of individuals of their retirement. They report how participants who have less choice in their decision to retire early from work because they loose or are forced to leave their job either through redundancy or ill-health, find it more difficult to adjust to their new situation and are less satisfied with their retirement.

3.2 Illustrations

In the following sections I intend to provide a series of examples which portray three main positions along the continuum outlined above namely: (1) participants whose decision was mainly induced by positive factors, (2) participants whose decision involved a combination of the two types of factors and (3) those whose decision was mostly pushed by negative reasons. These examples should in no way serve as generalisations, however they may shed light on those situations which lead men to leave the world of work entirely.

Early retirement mostly induced by positive factors

You grow old, your children are married and don't depend on you anymore. My wife works as well so why continue working? I decided to stop.

Julian, worked at the shipyards for 34 years. When offered an early retirement scheme, Julian accepted the offer. When considering the pros and cons of working, Julian decided that he did not have anymore scope of doing so. His wife worked at the bank and his children were already married. He was neither obliged to work to raise his children nor to provide for his wife and himself since she had a stable job. Their financial stability was not going to suffer with his decision to retire early from work. Moreover Julian had positive comments about his work experience and did not mention any difficulties or bad conditions which pushed him to leave his job. Julian thus felt satisfied with his decision to retire and had no regrets of doing so.

The case of Julian is similar to that of other study participants who also decided to leave work for similar reasons. Participants in this position had a certain amount of choice when deciding to leave work. They were in good health, did not have any family obligations while their financial situation was going to be relatively good upon retiring. Alfred and Maurice described such situations. Alfred used to own a shop and was in business for about 15 years while Maurice worked as messenger with a bank for almost 30 years. Both were happy at work, however after considering their financial situation and the fact that they did not have any family obligations lead them to leave work entirely. Alfred decided to hire his business to others while Maurice availed himself of an early retirement scheme offered by the bank. Maurice's wife had also opted to apply for an early retirement scheme. She worked as clerk with the same bank. On the other hand Alfred stated that the amount he was earning from rent was similar to the amount he used to earn when running the business. Both Alfred and Maurice's children were married or were going to marry soon when they decided to leave work. They felt less the obligation to help their children settle down than other respondents whose children still lived with them or were passing through certain difficulties. Maurice explained his decision to leave work.

There was this scheme and I reasoned out that instead of working, the bank gave me my full pay and instead of staying at the bank, even though I was very happy, it's not worth it to spend the last three years there. And you still receive your wage. Instead of Lm500 a month or so, I took a lump sum. Others did the same thing.

And when you decided to leave work, what did your wife and children say?
My children told me that I did the right thing. My wife did not complain.

Your children were already married?

Yes, yes. Otherwise I wouldn't have taken this decision. If my children were still young I wouldn't have taken such a decision. But my children had already left home and so I said 'with what I already have and what I will receive we will have enough to live and go out'.

And your wife? Did she agree?

She agreed. She agreed. She had her own pay as well. She has her pension [referring to early retirement scheme].

Early retirement mostly induced by a combination of positive and negative factors

Other participants described how a combination of positive and negative factors induced them to retire early from work. Participants would have liked to continue working but certain factors pushed them to leave the labour market entirely while in the meantime a series of other more positive factors attracted them to leave work.

I thought a lot about it [leave work]. But since my wife works and she gets another wage I [decided to leave work]. Otherwise it would have been a lot more difficult for me. My children do not depend on me anymore and so I could take this step. I did not want to integrate back at work because for me it would have been more difficult. When I look back and remember all that I had to pass through it would have been [more difficult] and the doctor told me so. [He told me] that it is not that easy to start anew and to start working in a totally different environment. It was not going to be of help.

Mark used to work as part-time instructor and complained about his working conditions as part-time worker. He managed to find the job after working for several years as self-employed in woodwork and stonework. He decided to leave his business due to problems with his business partner. As a part-time worker he was not entitled for vacation or sick leave even though he worked long hours. Mark also mentioned being asked to do other work apart that of instructor. Although he liked his job, he wished for more recognition by management and better working conditions. After a couple of years, Mark asked to change his employment status to full-time but his employer was not ready to change his position. Mark

thought of leaving his job but became discouraged both because of his age, as he had already turned fifty at that time and at the prospects of finding similar working conditions. As he explained,

I thought of changing my job but it's not easy when you are of a certain age. When you turn forty, and at that time I had already turned fifty, to start anew in a different job especially in the private sector, I think it was going to be very difficult. To start anew in a totally new job I think it's difficult a lot.

Meanwhile Mark started visiting his family doctor to treat mental depression. They discussed with him his situation at work and how it was having negative effects on his health. His doctor advised him to think seriously about changing his situation otherwise he was not going to get better. The doctor also advised him that due to his health condition he was eligible to apply for invalidity pension. Mark thought over all the factors, including the fact that both his wife and his children had stable jobs, and finally decided to stop working completely.

Similarly to Mark, Arthur worked as policeman for 29 years. He was in charge of a section at the police corps and felt he had a lot of pressure at work. His section was short of staff and did not have enough resources to keep up with the amount of work. Moreover he explained how his seniors did not really understand his situation and many times he felt he was just a number. He was also called to do other duties while work at his section continued to pile up. Arthur felt stressed about the matter and thought about work most of the time.

Despite the above Arthur decided to continue working. He loved working at the police corps and wanted to retain his job even though he had the possibility to retire early from work. Until recently policemen were given the possibility to apply for a service pension after working with the corps for 25 years or more. Arthur described how policemen were privileged when compared to other workers since they were provided with a generous service pension and also did not have to continue paying national insurance contributions once retired.

Meanwhile Arthur's wife worked and his children had stable jobs. Arthur explained how he and his wife still helped their children financially since they had not settled down yet, however they had stable jobs and thus were not totally dependent on their incomes. On the other hand Arthur appreciated the fact that his wife worked and had a good salary. The fact that they had another income to turn to and that he was not the sole breadwinner of the family, gave him peace of mind.

After considering his financial situation, his family obligations and the negative effects that work was having on his life, Arthur decided to leave work. Once retired Arthur started registering for a job but eventually was certified as unfit for work and started receiving the invalidity pension. The stress and pressure he experienced at work made him unfit to start working in a totally new job. Other policemen and soldiers participating in this study described similar experiences when recounting their decision to leave work.

Meanwhile Lawrence and Charles depicted different combinations of positive and negative factors which encouraged them to leave the world of work. Lawrence used to work as upholsterer with a manufacturing company for almost 40 years. He was happy at work despite having to change his job from upholsterer to carpenter due to restructuring. Lawrence explained how his company started to import furniture from abroad and as a result wanted to reduce the number of workers. He described how the union was involved in the shedding of workers and that a lump sum payment was offered to all those workers who wanted to terminate their employment. But Lawrence did not want to leave his job even though he started suffering from pain in his joints. His brothers always tried to persuade him to leave work but he persisted and kept on working.

Despite Lawrence's wish to remain working till official retirement age, his employer decided otherwise and wanted to terminate the employment of those workers who had a stipulated number of years remaining to retirement age. Lawrence decided not to contest this decision because he did not want to go to court and get involved in anymore conflict, although he felt very sad and let down.

I had realised that certain people of my age were being removed. And I went upstairs and he told me that I was to have my employment terminated. I argued against the decision, I was a bit sad but then you have to accept [the situation].

When he stopped work Lawrence started registering for work but soon after the medical practitioner advised him to apply for the invalidity benefit due to his health condition. Lawrence followed this medical advice and decided to retire from work. He considered his age as a barrier to employment. Moreover the fact that he was always prudent and careful on how to spend money meant that he was not going to face any financial difficulties when boarded out. Meanwhile Lawrence had no family obligations. He was single and his sister, who lived with him, was healthy and was not dependent on his income.

And then it turned the way it turned out. Then the pain increased and the professor told me that I had to undergo an operation. I did the operation and thanks God I'm alright now. And then I became boarded out because it was going to be difficult for employers to take me on. Even if you're very good for work it's still not worth it for a factory to employ you.

Charles on the other hand described how his working conditions, his health, the constant care required by his old parents and the possibility to obtain a pension from abroad resulted into his decision to leave work. Charles had worked abroad as machine operator for 28 years. He became redundant and since he had separated from his wife and his children had grown up, decided to return back to Malta. Charles started working as labourer in construction as well as waiter and kitchen hand in the leisure industry. The last two occupations required Charles to work night shifts. After some time Charles felt he had to stop working on shifts since when abroad he had suffered from health disorders due to shift work. Moreover Charles had started visiting a psychiatrist on a regular basis to help him overcome depression while his parents were growing old and required constant care.

Eh ... And I came at a stage where I went to sleep and it's daytime, three o'clock in the morning. And I said to myself 'look at what I did to myself? I spent almost twenty years on shift work and now I went again to work on shifts. I will end up where I started'.

Charles thus decided to stop working and apply for the unemployment benefit. The authorities told Charles that he was not entitled for any type of benefit since he did not have any national contributions paid by his employers whilst working in Malta. Consequently he applied for the invalidity benefit in the country he used to work in when abroad. Charles' application was accepted and he started receiving a pension from abroad. He described his financial situation as good although he mentioned having to buy expensive medicines on a regular basis. On the other hand his health condition coupled with the constant care required by his sick father and the long distance from his family made Charles feel less satisfied with the way he was living his life.

Early retirement mostly induced by negative factors

While describing their decision to leave the labour market entirely, a number of participants held mostly negative views about retirement. They described it as a difficult decision and that a number of factors had induced them to leave the labour market against their will. All described how they would have liked to remain working but experienced a number of obstacles that stopped them from doing so. In this section the experiences of three

participants namely, Anthony, Martin and Philip, will be described in detail to portray situations when the decision to retire from work is mostly the result of negative factors.

Anthony, Philip and Martin described how they loved working and how their jobs gave them a lot of satisfaction. Anthony worked as manager in the wholesale and retail trade with the same company for 30 years. His job gave him the opportunity to learn and be able to satisfy the requirements of different clients. He did not mind working long hours and described how work kept him busy most of the time. Philip on the other hand worked as self-employed carpenter with his brother for almost 25 years. He loved his job and did not consider working in other occupations. In fact when he closed down his business, he started to work as carpenter again with other companies. Martin, on the other hand, had changed his job a number of times. He had worked as machine operator abroad, and when in Malta worked as maintenance man, receptionist and telephone operator with different companies. Martin explained how he always worked with enthusiasm and had decided to change his job in order to better his position.

All three participants mentioned the importance of work and how it helped them to assist their families. Anthony, for example, described how his children faced business problems and marriage breakdown. He helped them financially not to end bankrupt. Philip on the other hand described how his children, although they already had stable jobs, decided to continue with their studies. He would have liked to help them pay course fees but since he had to stop work could not assist them financially. Martin described how when he stopped work his children were still studying and had not started working yet. Martin's wife, like the wives' of the other two participants, did not work. Martin, like Anthony, described how his wife suffered from depression and required constant care. All participants stated that earning a wage would have helped them provide for their families.

Despite the above, Anthony, Martin and Philip, described how a number of incidents induced them to leave the labour market entirely. Anthony, for example, explained how his director wanted to replace him with someone else and thus started to make his life difficult. Anthony felt that he could not accept such a situation any longer as this was having bad effects on his health and his life in general.

He used to drive me crazy... I used to tell him "if you're going to continue treating me like this you're going to drive me mad!" Once I took a day sick leave and he sent me the doctor to check on me, I the general manager! Then he started degrading me, telling me that I am no longer good for work, that I am too old. I spent 30 years with the company and I had only one year and a half left [to retire officially] and you do this to me? ... Then he told me that he wanted me to leave because he had somebody else who was much better and I gave him the keys. I didn't reflect on it. And like that I lost a lot of money because I was entitled for a retirement scheme. I lost the lump sum!

Philip on the other hand described how he used to work as self-employed carpenter together with his brother. They spent 25 years running their business but decided to close it down since they started suffering from back pain and pain at their knees. Philip searched for work and even started to register with the Employment and Training Corporation. He used to ask companies which operated in the furniture industry whether they required machine operators. As a result he managed to find work with a company for three years. He agreed with the employer to do light work that would not affect his health. Philip described how despite this agreement the employer still asked him to do heavier work. Consequently he strained his back and had to spend 20 days at home to recover. Meanwhile the company started experiencing difficulties and had to shed workers. Philip became redundant and had to register for work again. He searched for work again but could not find a company that was ready to take him on board. Philip felt very depressed without work and was afraid that he was not going to find employment. Meanwhile his physician suggested to him to apply for the invalidity pension since his health condition was not going to change.

I was always thinking about my situation. I used to tell to myself 'I'm not going to find [a job], I'm not going to find [a job]'. They told me that since my health was the way it was I could consider leaving work as boarded out.

Anthony described a similar situation. After terminating his employment Anthony started registering for work with the ETC. He described the difficulties he had to face while searching for work. He complained how the ETC did not provide him with any assistance even though he had worked all his life. The ETC had placed Anthony under Part 2 of the unemployment register instead of Part 1 since he had left work out of his own free will. Like all other persons registering on Part 2 Anthony was not entitled for any employment and training services unless he decided to contest his case at the National Employment Authority. Meanwhile Anthony searched for work on his own. He described how employers either decided not to reply to his letters of application or they used to tell him that he is too old or overqualified.

I am a bit of a fighter, I spent 6 months going once a month at the ETC to register [for work]. Nobody speaks to you. Nobody sends you anything [referring to submissions to jobs] ... Someone who changes his job left, right and centre I understand it but somebody who spends 30 years [with the same company] and ends without a job you can't imagine the trauma! If I was in a better situation I wouldn't have done so [leave work] but as I told you before once I decided I decided ... I applied for a lot of jobs on my own since I knew a lot of persons personally ... Then I found a lot of jobs from newspapers and the like and then there is this disease of many Maltese directors that don't even reply to you which is wrong. At least send me an acknowledgement! I used to employ people so I know what it is all about. People without work would be suffering let alone not even reply to them! And then others started telling me you're overqualified and others you're too old. Once I told him 'why are you saying that I am overqualified? If you give me a job I could be an asset for your company. I can teach a lot of people here!'

Anthony felt very depressed and even started visiting a psychiatrist to help him get better. Moreover his wife was also suffering from depression while his children were facing problems with their families and business. Anthony felt exhausted and while discussing these incidents to his psychiatrist the latter recommended to him to apply for the invalidity pension.

Martin, on the other hand, described how both his health and the way employers viewed him influenced his decision to leave work entirely. Martin lost his eyesight due to diabetes. He had to undergo a number of operations and had to absent himself from work for long periods. Both employers he used to work with gave him the possibility to retain his job by either letting him absent himself from work, introduce work adaptations or shifting him to other sections. Martin's last employer, for example, provided him with a computer screen suitable for blind persons and after his last operation, shifted him temporarily to a mailing room instead of working as telephone operator. Despite these arrangements Martin felt that his eyesight was getting worse and he felt that he was no longer fit for work. Martin felt that he was being pitied by his employer and did not want to be treated differently.

And then I extended my leave till when I left the hospital to get going again. I reported back to work and he [the employer] gave me a temporary job in a mailing room until I got better. And I spent about one year in the mailing room to get better. But I couldn't get better. It was getting worse all the time. Worse all the time, the eyesight. And I am a man of means and I have my own beliefs and I don't like pen handling 'poor fellow, poor fellow'. I told him no [the director], even though we were on very good terms, I told him 'no I'm not good for work. To be pitied, no. I'm not good for work.'

Consequently Martin decided to apply for the disability pension. He felt that he was no longer able to give a full day's work. Although he wished to work, he was afraid of not being able to meet deadlines set or harms himself due to excessive strain.

I'm turning 59. I want to take up work. Yes I want to. But I don't want to start working because there is work and work. You need to work to get paid but to tire myself for eight hours it's one thing and to work for example four hours, and I think I can handle them, and I don't strain myself, it's another. Some tell me 'why don't you go and work part-time?' If I decide to start working I want to give a full day's work [like everyone else]. I'm going to bind myself for eight hours, I want to give eight hours work. And then if something happens to me during those eight hours? Is it worth it? Should I strain myself in order to go out working? It's not worth it at the end of the day. I would be losing.

Martin also described the difficulties that a person with disability might face while searching for work. He mentioned how employers may be limiting work opportunities for persons with disability by requesting high qualifications. He stated that persons with disability, even though they might lack certain qualifications, would still be able to do certain jobs.

3.3 Summary

The early exit from employment of older men is characterised by a series of factors happening in an individual's life. As depicted by men who participated in this study the decision to leave employment cannot be reduced to a single cause but is the result of a multiplicity of factors. Factors can be both positive ones such as good financial assets or lack of care commitments and less positive factors such as a poor health condition, poor working conditions or the lack of working opportunities.

While recounting their decision of leaving work, participants who mentioned mostly positive factors that induced them to retire early tended to be more satisfied with their decision to leave work and eventually more satisfied with their retired life than those participants who explained that their decision was forced by difficult situations.

The following section will depict the life situation of participants after leaving the labour market and how their early retirement from work affected their life and that of their families. It will depict how participants started spending their time and how it was influenced by the amount of preparation they had for retirement as well as other factors such as their family situation and the resources they had at hand.

4. What happened after leaving work?

Once into retirement individuals start to adjust to their new situation. Individuals may view retirement differently. Some may adjust themselves to their new situation easily by taking up new activities and involving themselves in the community while others may view retirement negatively and move into isolation. Individuals' resources, personal circumstances and views about retirement may all influence their way of life after retiring from paid work. This chapter will explore the attitudes of study participants towards early retirement and the impacts it had on their life and the life of other individuals particularly those of their families.

4.1 *Feelings about leaving paid work*

Participants held different views about retiring early from work. Some described it as a positive experience and that they did not regret their decision of leaving work entirely. On the other hand other participants held mixed feelings about early retirement while others mentioned mostly feelings of regret. The way participants left paid work could have influenced the way they viewed their retirement. Participants whose experience of leaving work was mainly characterised by positive factors tended to describe more the benefits of retirement and how they soon got used to the new routine. On the other hand participants whose experience of retiring from work was mostly pushed by negative factors were less satisfied with their retirement and their state of inactivity.

Participants such as Alfred and Maurice, described how they had full control over their decision to leave paid work and how they were satisfied with their decision. They had no regrets about leaving paid work. Both Alfred and Maurice decided to leave work since their financial situation was going to be good after retiring and their children had left their parental home. Alfred explained how he had no regrets about retiring.

I didn't think about it much, I may almost say that I took the decision quickly. I wanted to leave the business to my children but after three months my daughter got nervous and she didn't want to continue [with the business]. My son the same he's nervous as well. And then when I rent it and I was earning a good salary with the amount of rent received, fair enough, I decided to stay at home running round the house!

Similarly Maurice stated that he was prepared for early retirement. He had decided to opt for a retirement scheme offered by his employer and since the amount he was going to earn through the retirement scheme was going to be similar to his salary, he decided to opt for the scheme. He had no regrets about his decision to retire early from work.

On the other hand other participants mentioned mixed feelings about leaving work. Participants, who mentioned a series of negative factors that had pushed them to leave work against their will, were more prone to describe a mixture of satisfaction and regret when they first left work. Peter, for example, who used to work as policeman for 33 years, described how he missed his work colleagues but at the same time was glad to leave his place of work since it involved risk-taking and a certain amount of rigidity. He decided to avail himself of the service pension

The first two months I felt a bit ... no sooner at eight you always have to report to work than ... Because we always worked 24 on and 24 off and so 6 months a year we were always together. You feel their absence, we were so close. The first three, four months I felt it a lot but then when you're here seeing your uniform and you're not obliged to phone the police station every evening, that's good. I felt happy, then.

Saviour, on the other hand, described how he had to leave work due to separation. He worked as soldier for 30 years. He missed work and would have liked to continue working but decided to leave it entirely. He started suffering from depression and meanwhile wanted to start visiting his children who were living abroad with their mother on a regular basis. Upon leaving work, Saviour, like all other soldiers and policemen, had the opportunity to avail himself of a service pension since he had already completed 25 years service with the army. As he explained, the sum received through the service pension helped him live a decent life and pay travel expenses.

My first priority is my children ...in November for example I'm leaving again to [country where his children live]. And as regards work that is my regret that I could not continue working ...I loved my job and I had to leave ...I spent years visiting a psychiatrist and he found that I was not fit for work. I get agitated and want to leave [near his children].

Godfrey too explained how he had mixed feelings about leaving the world of work. He had searched for work for a long period but could not find a suitable job. Moreover he was suffering from depression and other physical ailments which made his job search more difficult. On the other hand Godfrey was single and had no family obligations which induced him to find work as other participants who still had children dependent on them.

Godfrey worked as gardener with a nursery for 25 years. He described how he loved working with plants and that work gave him the possibility to earn a salary. Godfrey felt very sad upon his redundancy. The company he worked with decided to close down. Godfrey started registering for work but could not find a job. He wished to work as gardener since that was the only job he knew well and he did not have any qualifications. While searching for work he started suffering from depression and speech impairment. His health condition started deteriorating mainly due to the anguish he felt upon the death of his parents, brothers and sisters and the fact that he could not find a suitable job. After seven years since he left employment, Godfrey was given the possibility to apply for the invalidity pension. While searching for work Godfrey was not entitled for any unemployment benefits and lived on his savings. Godfrey is single and lived with his brother. He explained how he always wished to find work but as things stood preferred applying for the invalidity pension.

[About his depression] *Apart from the fact that I lost my job, my brothers and sisters got sick, I got sick, I got confused ...I can't even speak very well ...*

How did you feel when you were going to become boarded out?

To tell you the truth I always wanted to leave as boarded out. I don't have anyone, we're only my brother and I.

From what you're saying it seems you did not feel any regret.

Yes and no. How can I explain it to you? It's better as boarded out. Where am I going to work? Here I have nobody. I don't have good education. I only know how to read my name because I'm uneducated. At 18 years I went to work with my father in construction and then at [place of work] for 25 years and had to stop.

Other participants mostly described feelings of disappointment when they left work. They described retirement from work as a trauma and that they could not accept the fact that they had to leave work entirely. Participants who mostly expressed feelings of regret were more likely to have been pushed to leave the labour market against their will and that after retiring, their personal circumstances and financial situation had worsened. Participants felt that they had no control over the situation and that they left work against their will. They loved their work and were forced to leave it because of certain circumstances. Such situations were described by Mario, James and Nicholas. Mario and James became redundant after working with the same company for more than 30 years. They used to work as laboratory technician with a manufacturing company and driver with the public sector respectively. Nicholas

owned a business with his family in the leisure industry. His brothers decided to close down their business and Nicholas had no other choice but to accept their decision. All three participants described feelings of betrayal and frustration.

I felt totally demoralised. I couldn't sleep at night. Did you know that at night you start dreaming about the situation? Always thinking about what will happen tomorrow. – Mario

Eh how did I take it? Eh I started ... I got worse ... I wanted to find a job and I used to see my truck parked outside ... I sold it for nothing 'cause who wants it anyway? Nobody wanted it ... my father bought it to me when I was still young and I became fond of it. I had been working with the government for 28 years! And to make things worse after I was dismissed, they gave the rest an indefinite contract. And so why did they stop me? You feel frustrated and at times we would be going out and I tell her 'I don't want to go anywhere. Let's go back.' I used to love my job. My father had bought it to me [the truck] and I had to give it away to someone else to destroy it so I felt frustrated more. – James

You can't imagine the sufferings what I have gone through. If you haven't experienced such a situation ... when you're on a salary ... you're not going to worry ... It's not easy to create a job and I owned a business. I used to create jobs for others and now I don't have one for myself because it happened the way it happened. It's not easy. And then they start kicking you 'because you're old' and the 20,000 other phrases that I heard! I'm old. I'm an elderly person. 'We wanted a young person'. Always like that. So what do you think I should have done? - Nicholas

4.2 Impact on personal circumstances

Early retirement affected participant's way of life in different ways. Retirement affected the way they started spending their time, their living conditions as well their health among other factors.

Most participants mentioned the time factor and how once retired they had more free time. Hayden et al. (1999) describe how retired people consider themselves as 'time-rich' and how having more time is usually associated with enjoyment and pleasure. People start dedicating their time to personal interests and leisure pursuits which they could not partake when at work. Maurice and Carl described such situations.

In the morning I go walking. I come back after one hour and then go straight to the roof near my pigeons. I spend time there till about 10.30 and 11.00 hours till when I feel like it, depends on my mood. Then I go down in the garden. I have a small garden here. I then go out and visit my mother. Then after visiting my mother I go to the club [referring to the pigeon's club]. - Maurice

In the morning I go to Church and then go near my friends and play a bit of billiard. And then I do some house chores because I have my sister a bit sick as well and in the evening I spend time practising my hobbies. I restore small statues or paint. I don't do this everyday, when I feel like it, sometimes I do it, sometimes I don't. And then we go out in the evening at times with my nephews and nieces. Because my sister and I are both single and live together. I spend my time mostly like this. - Carl

People who were already involved in activities or had hobbies prior retiring from work seemed to find it easier to adjust to their new situation. They already had activities with which to fill their time and thus felt less bored. Some mentioned spending their mornings working at their field, bird trapping or doing DIY work at their garage. Others mentioned doing voluntary work either at their parish Church or at other organisations such as football clubs, NGOs and political party clubs. Some also described how they spent their time writing books or painting. All these activities gave them a scope in life and thus made them feel more satisfied with the way they were spending their time.

However, some study participants did not always view more time as something enjoyable. Most study participants described how at first they felt confused about how to start spending their time. This was especially the case with those participants who had left work only a few months before the interview. They had not decided yet on the kind of activities they could do. Moreover participants who were forced to leave their job described how they did not have the chance to prepare for their retirement and thus did not think beforehand of how to tackle retirement. Certain participants described how upon retirement they felt time was passing very slowly. When at work they were very active and did not have to worry about what to do during the day. Those participants who were used to doing other activities prior retiring found it easier to decide what kind of activities they could do and in turn wished for more time. Lawrence, for example, explained how once retired he felt he was wasting his time while Matthew described how he felt lost after working for a long number of years. He left work because of health reasons. He started suffering from depression and his company decided he had to leave work. He described how he could not get used to being idle most of the time.

To tell you the truth, I got used to the situation but it's like you're wasting your time. If I, for example, I had a shop or a room where I kept myself busy and you earn something. But to do nothing, nothing it's like you're wasting your time and when you waste your time you lose everything. - Lawrence

I don't like going out. I am always here [at home]. I don't go out. I don't go out ... I spend my time watching television and cook something ... I don't go shopping or to clubs. I don't like those things. When I go out, I go out with my wife, my daughter and her husband. We go out Saturday evening. Otherwise I don't go anywhere ... I felt very sad [referring to when he left work]. I was not used to staying at home. I always left for work. I used to work two jobs. I used to arrive at four, take a shower, by quarter past five I would leave again and by nine, quarter past nine I used to be back [home]. I spent a long time like that ... I took it a bit badly because I was working all that work and then I ended up doing nothing. I took it a bit badly because I started wondering about how I was going to spend my time. I used to stay here. I am not used to staying here and so I had to accept [the situation] and had to remain like this. - Matthew

Other studies confirm that the personal fulfilment of individuals after retirement varies widely (Hirsch 2003; Barnes et al. 2002). Some individuals find it easier to adjust to retirement than others. Some view retirement as an opportunity to rest and involve themselves in leisure or voluntary activities while others experience retirement as a time of difficulty especially if retirement coincides with unexpected events such as redundancy, ill-health or bereavement. Apart from the context in which retirement occurs, the earlier life experiences of individuals and their background also tend to influence the way they view their retirement (Kloep and Hendry 2006). Participants who before retirement held other interests apart from work are more prone to experience a smooth adjustment to retirement and feel satisfied with their new situation than other individuals who considered work as their sole interest in life.

Meanwhile participants also described how they started valuing flexibility and that once retired their life became less rigid. For some retirement gave them more freedom to decide how to spend their time and the kind of activities they could do. They tended to compare the flexibility they had gained upon retirement with the rigidity that they experienced while still at work. Others described the need for flexibility in terms of their health condition or care commitments such as taking care of elderly parents or sick relatives. Some felt that they could not take up activities such as voluntary work or part-time work since they considered themselves as not fit for work or that they were too old to take up any activities at all. Mario described how he wished for a less stressful life.

From time to time I do some maintenance at home. Little by little, depends on my mood. I take it easy. Not like when I was employed. I go to my son's house and help him to plaster and paint. Or do some woodwork because I like it at my son's garage.

Participants also described how retirement affected relationships with other individuals. For some retirement meant isolating themselves from others. Work gave them the opportunity to meet others and demonstrate their skills. Once retired they lost most of the social contact that they enjoyed while at work. Most participants described how they valued their family and spent most of their time with their wife and children. Certain participants even described how they slowly started to stop from participating in other activities. Once retired participants started seeking tranquillity in their lives and did not want to involve themselves in new initiatives. Mark explained how upon retirement he started spending a lot of time on his own.

And I have a field and I spend some time there. I stay there till about noon. I started staying a lot on my own. I hardly have any company.

Isolation and loneliness after retirement from work was also reported by other studies (Ranzijn et al. 2006; Kloep and Hendry 2006; Hayden et al. 1999). Studies confirm that once retired, individuals tend to describe the loss of social contacts and companionship they used to enjoy while at work. Once retired older people tend less to develop new friendships and instead prefer deepening already existing ones. Some also fear isolation since they neither have friends nor family they can rely on for sociability and support.

Although a significant number of participants described a sense of isolation upon retirement, others stated that retirement did not reduce their contacts with other individuals. Some described how they still kept contact with work colleagues or friends. They mentioned meeting their colleagues on a regular basis or spending more time with their friends. Carl explained how he started spending more time with his friends. Carl had worked as foreman with the same company for 37 years. He decided to leave his job because he was finding it difficult to adjust to new practices introduced by management. In fact he started suffering from depression because of the tight deadlines and stress. After leaving his job Carl had to slowly recuperate from his illness. After two years he started to lead a normal life. He now feels that he can practice the activities that he likes to do:

In the morning I go to Church and then I go near my friends to play a bit of billiard ... I get on well with my friends. At the moment I have my sister who is sick so ... but usually we travel with them once a year or every two or three years. This year we didn't go for a holiday but we love going out with them or go for holidays. We get on well with our friends.

On the other hand other participants wished for more activities in their retirement. They wanted to feel more useful. They felt they had a lot to contribute to society and that they had a lot of experience and skills which they could share with the rest of the community. This desire to contribute is consistent with the findings of other studies that describe the importance older people place on the need to contribute and feel useful in their retirement (Ranzijn et al. 2006; Hayden et al. 1999; Barnes et al. 2002). Older people may feel their talents being wasted once retired and that they are not fully participating in society. Despite their wish to involve themselves in voluntary work or in organisations some participants questioned whether they could do so especially since they were receiving the invalidity pension. They were afraid of being deemed as abusing the social security system if they were caught doing any activities. Some participants were of the opinion that even though they were not fit for work, they should be allowed to assist voluntary organisations or other groups without losing the invalidity pension. Mario explained such a situation.

I for example wish to start helping charity institutes. But I have to be careful because I'm afraid they would tell me 'how come? You're boarded out' but I like helping others. The state should consider giving people who are boarded out the chance to do something without losing their status as boarded out.

This situation has been reported in other studies (Hirsch 2003) where it is claimed that individuals who are better off may be in a better position to involve themselves in activities

than other people on benefits. The latter may at times feel 'trapped' in a situation where they cannot do a bit of work because it can compromise their entitlement to benefits.

Participants' health condition also influenced their level of activity. Other studies confirm how health is a major issue influencing the participation of older workers in employment as well as their well-being in retired life. The incidence of health problems and disabilities among early retired people tends to be particularly high when compared to that of older people who remain at work (Humphrey et al. 2003). Health could present serious limitations to the individuals' well-being during retired life.

People interviewed by this study who enjoyed good health tended to have a more positive view of life than those who suffered from physical ailments. Some respondents mentioned health problems such as back pain, heart problems, diabetes, arthritis, physical disabilities such as speech impairment or loss of eyesight as well as mental health conditions such as depression. Some also mentioned suffering from multiple health problems. They described how their health restricted the kinds of activities they could do. Martin, for example, described the trauma he had to face when he lost his eyesight and how he had to adapt to his new situation.

That nearly ended my life eh. [Started crying] It was the hardest, the biggest decision that I had to stop. I couldn't. I couldn't. I couldn't continue. [Cried] I couldn't handle it. I was going to turn mad. I spent three months locked inside during Christmas time ... I couldn't see anything. I told my children that as much as I was active, now I was the opposite. [Pause] But then I said to myself that I was not going to let it win over me. I started a strict diet and started to treat the other eye and touch wood all passed, everything. Now I'm active again and am very happy. - Martin

Certain participants described how retirement itself had bad effects upon their health. Some felt useless or betrayed by their employers for the way they were made redundant. They described how they slowly started suffering from depression because they couldn't accept their state of inactivity. Kloep and Hendry (2006) report similar findings particularly among those individuals whose life totally revolved around work and could not find other worthwhile activities to replace it. For these individuals work is a life-style, a life-orientation and they cannot envisage any other alternative. These individuals tend to find it particularly difficult to adjust themselves to retirement even after a long number of years. Some participants explained how once out of work they started feeling weaker and suffering from various ailments. Simon, who worked as technician in the communications sector, described how he started visiting a psychiatrist after leaving work and how he could not accept his redundancy.

I don't want to remember. I still suffer. They tell you to sign that you are the one who wants to leave work when actually it's them who are kicking you out. Then you have to wait two hours until they tell you that you are going to be laid off. I stopped work in [month] and they eventually made me go to a psychiatrist. - Simon

Some participants also described how once out of employment, they sought help and assistance to tackle their situation. They mentioned requiring both material and moral support. Some mentioned how their relatives including their children helped them in respect of maintaining the home or even financially. Others mentioned the support received from their friends either in trying to seek work, to overcome the problems related to their health situation or help with the house chores. Some also described their wish to share their experiences with someone. They needed someone who could understand their situation and perhaps assist them in overcoming their problems. Participants who had negative experiences such as separation, widowhood, had family-related problems or had left work against their will were more prone to mention seeking such help than other participants. Some mentioned how they shared their problems with their family members especially their wife or partner. Others approached voluntary groups such as widow groups or received assistance from social workers. On the other hand some described how they either did not know where to find such

help or when they sought assistance from organisations, such as government departments or Church institutions, they were not satisfied with the service. George, a widower, described how the loss of his wife changed his life entirely. He felt very lonely and started frequenting a group to meet other people that could understand his situation.

At the moment I clean the house because I have to do everything myself ... then twice a week I visit an aunt who resides at an old people's home, to pass a bit the time. In the afternoon I come back and do nothing. Around four o'clock I leave for coaching. I have some kids at the nursery and give them some training ... Every Saturday for example I go to a widows' group we go out together. However, I spend the day like this. In the mornings I don't stay here because if I stay here all the time I get bored. I miss my wife a lot. We were very close. I am not the type that goes to pubs and then at eleven o'clock goes back home. I used to come back from work then I go for training. I even used to play football before. By seven, quarter past seven, I return home and join my family. And so now at times I feel lonely.

4.3 Impact on financial situation

Participants commented about how their decision to retire early from work affected their financial situation. Most described how they felt the difference between receiving a good salary and having to depend on other sources of income such as personal assets or benefits. Receiving a good salary meant financial stability for most participants. As aptly described by Maurice,

My only regret is that you're slowly drawing on your savings and you're earning nothing. And when you consume your resources you will surely end up stranded! Ghax thott minghajr ma trodd jghidu is-swar thott. [Maltese proverb]

Despite these comments, participants held different views about their financial situation. There were participants who felt prepared for such a change and that retirement had not affected their financial situation drastically. On the other hand other participants commented that renouncing a regular salary affected their way of living and that of their families. As described by Hirsch (2003) early retirement from work does not always lead to low standards of living. It cannot be assumed that everyone who leaves work early will suffer low living standards. Analysis of incomes of retired people show that persons who retire early from work live on good incomes as other people who retire as soon as they reach retirement age.

Most participants who had the possibility to consider their financial situation prior to retiring from work, described their financial circumstances as positive. They described how they had planned beforehand the amount of money available during retirement. They felt that retiring from work was not going to have negative affects on their standard of living and thus decided to leave the labour market. Participants described how retirement did not affect the kind of activities they liked doing such as travelling or other favourite hobbies. As described by the participants themselves access to funds, such as generous service pensions or other personal assets, made their life easier. Arthur and Peter, for example, worked as policemen. After 25 years service policemen could opt to retire from work and avail themselves of a service pension. Both Arthur and Peter described how they felt privileged when compared to other workers since the service pension offered to policemen was quite generous. Moreover participants who did not have any care commitments such as dependent children or whose wife was employed, tended to describe their financial situation more positively than other participants.

On the other hand other study participants described how they had to reduce certain expenditure. They described how they had limited their spending and had to cut expenses related to leisure or house maintenance. Other qualitative studies (Hayden et al. 1999) report similar findings. They describe how older people tend to show concern about their finances.

Pre-retired individuals are concerned about having to cut back on expenditure because of restricted income and the impact this may have on their everyday life. Some people participating in this study described how they started choosing leisure activities that did not involve any expenses such as walking or going to promenades nearby to avoid transport costs. Others preferred not to spend money on house maintenance such as painting the walls or fixing appliances in order to leave money aside for other more important things such as medicine or food supplies. Some described how banks refused to provide them with certain services due to their inactivity and the fact that they did not receive a regular income. John, for example, mentioned how he could not afford renting a flat or suitable accommodation while Mario described how when he left work he had to stop certain leisure activities because of financial limitations.

I don't own this place in order to spare money for these [his children] ... And to go out it's not possible because you have to take care of the children. You get the money and spend it immediately. You need to buy things and they are not enough ... buy this and that, electricity and water bills and I have to pay for my expenses and of three other people and it's very expensive. It's a lot of costs. - John

We used to go ballroom dancing and it's expensive. You end up paying five rounds and have one drink ... When you can't cope [financially] you need to turn to your savings. I have two years more [until he starts receiving retirement pension] and I'll see how I'll cope. I'll hold back. You won't go out on Saturday or Sunday. Even if you want to give a present [you have to hold back]. Two years will pass and I'll start receiving the pension. - Mario

Others claimed that their wife started to work upon their retirement since the amount received from the invalidity benefit was too low. Difficulties such as bad health condition, having to take care of a sick wife or child, and separation increased participants' financial expenses. Some described how they asked their children or relatives to help them in sorting out such problems. Others felt sorry for not being able to help their children financially in settling down in their new homes or helping their relatives as they used to before retiring. In view of the above some participants regretted that they left early from paid work. If still at work they would have lead a better life. Robert explained how he preferred not to spend money on home maintenance and save it for other more important costs such as food supplies and medicinals.

Financially I would like to have a bit more of assistance ... For example I have the bathroom which will cost me around Lm300 to Lm400. I'll try to stay with the one I have now. You'll notice the broken chair... at times you can't do otherwise. I'm not complaining but with the money you have available you can't do certain things. If you spend Lm500 at one go you think twice and prefer to save them for other more important things. Take myself I go at the professor and he tells me I have to visit him again next month. You have to go and pay and then the medical treatment and then the stomach. For the stomach ache I spent around Lm30. At least the last medicine he gave me I managed to get it for free. But last time I had to spend Lm30 for my stomach ailments. And Lm30 from your pension are a lot.

Participants described their main sources of income upon retirement. They cited personal assets, lump sums or pensions received as part of early retirement schemes, invalidity or disability pensions as well as their wife's salary or personal assets or other financial assistance received from their children or relatives. There were those who cited only one source of income such as the invalidity pension while others mentioned more than one source. Some participants whose sole income was the invalidity benefit described how the amount of benefits received was not enough to live an adequate life and they had to top it with other sources. A similar situation was described by some participants who had availed themselves of an early retirement scheme. Participants described how the lump sum was not enough to provide for their daily needs. Indeed some decided to register for work and eventually apply for the invalidity benefit.

Meanwhile other participants preferred not to apply for the invalidity benefit and depend on other means such as the money they managed to save while working abroad or personal assets. Participants commented that they did not want to abuse the social security system and preferred paying the national insurance contributions to be eligible for a retirement pension. Alfred who decided to rent his business and retire from work explained such a situation.

I continued to pay national insurance contributions. When I stopped work I started putting money aside for tax and contributions. I did not want to get into trouble. So I made sure to pay contributions and tax.

In fact some participants described how they opted to apply for the invalidity benefit since their prospects of them finding a job were too low and that if eventually they managed to find one they were not going to be paid good salaries as they used to earn when still at work. Ranzjin et al. (2006) describe similar findings in their study of older unemployed individuals. They describe how individuals who become unemployed later in life give up seeking work because they believe that they will not find work even if they reduce their expectations. Researchers highlight the fact that this phenomenon of 'pegging-down' one's expectations can be typical of older workers and should be given attention in order to avoid the incidence of 'discouraged workers' who abandon job searching. Indeed Beatty and Fothergill (1999) term this situation as hidden unemployment suggesting that in different labour market circumstances a certain number of benefit claimants could be in employment. Indeed a number of study participants described how if they had to start working they would have to start from scratch as their experience was not going to be valued by employers. Some also mentioned being afraid of having to work in bad working conditions such as those they had to endure while still in employment. Moreover, as described by some participants, by registering for work and applying for the invalidity benefit individuals were not obliged to pay national insurance contributions until age 61 to be entitled for a retirement pension. Mario and Sebastian described some of the reasons why they decided to apply for the invalidity benefit.

And I think some people apply for the invalidity pension because it's better financially. Going for work it's not worth it. You start with the minimum wage and when you start working it's the same. They start exploiting you. Part-time work is not encouraging since when you apply there are a lot of youngsters and they won't choose you. If you don't have somebody that does you a favour you're stuck. They [youth] know the computer. I stopped using computer about a year and a half ago ... And if there's competition and you don't have the chance to be chosen why search for a job, to get sadder?
- Mario

[Name of employer where he used to work] considered me as a sick person since I used to go to hospital while at work, and it's true, and so they wanted me to leave work as boarded out. Although they didn't force me to do so, they left me no other alternative but to sign the papers and leave ... I had checked with Labour Office the amount of contributions I had paid while at work. They told me I had paid more contributions than required [to be entitled for a retirement pension]. I reasoned out that I had already paid my due to the state ... I am not stealing anything from the state. I am not working illegally like some others do while other innocent people get the blame. - Sebastian

4.4 Impact on relationships

Retirement from work influenced participants' relationship with other individuals. Participants mentioned their wife or partner, children, relatives and other acquaintances and how they reacted towards their retirement.

Most study participants were either married or living with a partner. Those participants whose wife did not work described how she could not get used to them at home. Their wife had her own timetable of activities, such as doing house chores, and that they were disturbing her daily plans. Some mentioned how their wives complained about their situation and the

fact that they were idle most of the day. They wanted them to spend more time with the family especially their children or doing activities such as painting and plastering the house. Barnes et al. (2002) report similar situations where the wives of early retired men found it difficult to get used to their presence at home. They were used to regarding the home as their space and found it difficult when their spouse retired and imposed his own expectations on the home. Alfred, for example, described how at the beginning his wife could not get used to him at home.

At first she did not agree with my decision, for example, she would be cleaning the floors and I could not go inside the house! But as a whole we started getting used to each other and now we don't have anything to complain about. - Alfred

Other participants, who left work unwillingly, such as those who became redundant or had problems at work with management, described how their wife got very worried. Some described how she got worried to the extent of getting sick. Other participants described how their wives complained about their financial situation and that they could not afford buying certain items or services as they used to before. Some started working after their husband's retirement for financial reasons. As a result participants started doing the house chores and tending to their children's requirements. Luke, for example, explained how when he left the army his wife wanted to help the family financially and so decided to open a shop. He spends most of the time at home doing house chores, watching television or practising his hobbies.

I wake up at around five or six and go to Mass. I have a dog and take it for a walk. I go walking since I had a stroke. I spend about three quarters of an hour exercising then I come back have breakfast. Nothing special some tea and do some activities here at home. My wife works because it's impossible [financially] that I am unemployed and she stays here as well. Then I start cleaning or read a bit. I like painting as well. Then I eat, in the afternoon I rest for an hour and in the evening the same. I stay awake till about 8.30 if there is no football and if there's football I stay watching television and if there's no football till 8.30 there's the news and close down that's it. - Luke

Retirement from work also meant being able to spend more time with one's family. There were participants who remarked how their wives supported their decision to leave work and that they did not complain about their retirement. Some described how their wives had themselves retired early from work and thus could dedicate more time to the activities they liked most or go out together. Similarly Barnes et al (2002) report how retirement could in turn improve relationships between couples who had chosen to retire at the same time and planned to spend most of their time in each others company. Other participants described how when still at work they worked long hours and thus did not have the chance to meet their family. Once retired they started to spend more time with their wife and wanted to help their children in all they required. Mark, for example, described how he wanted to dedicate most of his time to his family and children since when still at work he used to work long hours. Alfred mentioned how once retired he started helping his children to furnish their homes. He described how their perception of his situation was that he had plenty of time on his hands and thus they could always count on him.

For me the most important thing is the family. I like spending my time with the family and see to their requirements. I will now give them all that they need because when I used to work 14 hours per day [cried] I didn't have enough time and today I feel sorry [cried] I used to do all that work and find my children asleep. I didn't have a chance to see them growing up but I couldn't do otherwise. - Mark

My children were already married when I left work. Actually my daughter was going to marry. In fact when I left work I spent one month putting her house right. Plastering here and there and that kind of stuff ... they [children] were happy that I stopped working. When they have errands they tell me 'dad do this errand for me and do this'. They think that I've got plenty of time. And I did not bother

because I worked a lot in my daughter's house. In my son's house the same. I didn't have anything else to do. - Alfred

Apart from spending more time with their family including their children, participants also described how when they retired from work they still had to provide assistance to their children who required their help. Their children were either unemployed, sick, facing problems such as marital breakdown or too young to start working. Some also explained how their income limited the amount of money they could dedicate to their children's needs. Anthony, for example, described the troubles he had to go through and how this affected his health. He had to help his children financially in order not to end bankrupt and be able to continue with their business. He had to help another child go through separation and annulment. Anthony also described how his wife suffered from depression and required assistance. Multiple problems made Anthony feel helpless whilst limiting his time and energy to get involved in other activities. Sebastian, on the other hand, a participant who went through marriage separation, described how his children required ongoing help and assistance even though they were grown-ups. One of his children could not find work while the other suffered from mental depression. Sebastian thinks twice before involving himself in voluntary work or other activities in order not to leave his sick child on his own for long periods.

At the moment I am board0ed out because I was made redundant. Now I am taking care of my children. For example I have the youngest son who came to live with me when we separated and the other son is handicapped he is 30 years old. At times he starts throwing things at us or decides to leave and so I have to take care of him.

Meanwhile there were participants who commented how they wanted to help their children financially but once retired they could not assist them as before. They described how in turn their children started helping them financially since the amount received from benefits was not enough to pay all the bills and live a decent life. Participants who were sick also stated that their children starting taking care of them.

Besides helping them financially or otherwise, there were participants who mentioned how, similar to their wife, their children got worried when they became redundant or had to leave their job against their will. One participant described how his health condition and his eventual retirement had affected his son negatively to the extent that he started taking drugs and had to go for rehabilitation. Eventually participants were concerned about their children having to suffer hardship because of their retirement. Simon for example described how his wife and children got worried when he became redundant.

My wife grew very worried about me. [His wife mentioned she got sick when he left work because of his redundancy.] Even my children. We are very close. We raised our children in such a way that we open ourselves to each other and share each others experiences. There are no secrets between us. So when they used to see me very sad they were concerned. We are not a family where everybody minds his own business. They share my troubles.

On the other hand not all participants mentioned retirement as having negative effects on their partner or children. Most participants whose children had left home already or who were already in employment, stated that their decision to retire early from work did not have adverse affects on them. Some stated how they supported their decision to leave work entirely. Their children were not dependent on them anymore and thus their retirement did not have an effect on them.

Apart from describing the impact early retirement had on their partner and children some participants also described how their retirement had effects on their relationship with other relatives. Participants mentioned receiving help from their relatives both in financial terms as well as in other forms such as help with house maintenance or giving their children some

pocket money. They described how their relatives got worried about their retirement and were grateful for their help. Some remarked how their brothers too had left work unexpectedly and thus supported each other by recounting their incidents. Others described how they could not help their relatives financially wise as before. On the other hand not all participants found support from their relatives upon their retirement. One participant mentioned specifically how his relatives did not want him to continue with the family business and had to close it down against his will. Other participants described how their relatives were not affected in any way by their early retirement.

For some early retirement also meant having to take care of their sick parents, relatives and partner. Charles for example described how when he returned to Malta from abroad he started looking after his parents who were very old and sick.

House cleaning, washing I do all by myself, peel [vegetables] that's what I do. Since the death of my mother two years ago the helper didn't want to come here anymore. I said to my father until I can catch up with the work I'll do it myself and then when I am no longer capable we'll bring somebody to give us a helping hand. So my day? I'm occupied here always at home housewife how can I explain it? I don't go anywhere. I was active before but since I got sick these past two years the sun makes me sick, my stomach. I have other pills which I have to take. I have to go to hospital. Dehydration problem ... I cannot leave dad by himself. He either leaves the gas open when we're going to cook for example ... I cannot go anywhere ... The only chance I have is to go to the square in the evening to have a chat and return home at about 10 o'clock.

Peter described how he spent the morning at his and his wife's parents. Both parents were frail and suffered from serious illnesses. Peter felt it his duty to see to them while his wife is at work.

Today I'm a pensioner so at 7.45 I take my wife at work and then I visit her mother because she lives alone and then near my mother and father because he suffered from a stroke. Then I come back cook something and at 11.45 I go back for my wife. Then we eat, have a rest and then go out a bit and sleep again. That's how I spend the day ... My father's condition ... at times I spent a month and a half sleeping at his house. He wakes up at night and needs to go to the toilet. Her mother, the same situation. At the moment I'm sleeping at her house as well since she can't hear. My mother suffers from Parkinson's disease and so you can imagine my father, he hardly can walk.

Finally some participants described how once retired they started spending more time with their friends or at groups or clubs. Friends tended to have similar pastimes or frequented the same clubs or groups. At times interviewees and their wives had friends in common and went out together. Some participants described the importance of having friends in order to have someone to talk to and fill one's time. Christopher, who worked as mason with a number of construction companies, described such a situation. Friends helped him to distract himself both from his son's loss and the fact that he had plenty of time available once out of work. He left work due to health reasons and bad working conditions.

I love working. When a person does not work he's like a mad man. If it were not for bird trapping or in the morning I spend two hours chatting with my friends who are also fond of bird trapping, time goes by very slowly. Unfortunately I can't work.

On the other hand, as outlined previously, other participants stated that once retired they preferred staying on their own. They started reducing the amount of time they used to dedicate to their pastimes or in meeting friends. Participants mentioned various reasons for such an attitude. Some mentioned financial reasons and that they could not afford to go out for meals or drinks or to go to clubs. Others preferred staying alone or with their family either because they were seeking for more tranquillity in their retirement or because of certain incidents they had gone through such as separation or widowhood.

This section provided an insight of the feelings men experience as soon as they retire early from work. Those men who had a certain degree of choice when deciding to retire, did not have difficulties such as health related problems, were already involved in activities prior retiring or had access to an adequate amount of financial resources, felt more satisfied than other men who were less well-off. Indeed their were participants who described the hardships they were facing and how they either did not have enough financial resources to live an adequate life or were not happy with their situation due to their health or other factors such as family-related problems. Findings also highlighted how early retirement does not only have an impact on the lives of individuals who retire early but how it also affects the life of their family members and relatives. The following section will describe participants' views about the future and whether they had any plans which they wished to accomplish during their retired life.

5. Any plans for the future?

The extent to which older people think about their future is very much shaped by their circumstances as well as their stage in the life-cycle. Older people may feel they have accomplished most of their plans and thus prefer not think about engaging themselves in new activities on the other hand other individuals think differently and plan to do other activities in the future. Certain circumstances such as ill-health, financial resources and family responsibilities may shape and at times limit the amount and kind of plans older people can make. This chapter will describe participants' views about the future and what are the factors that have influenced their plans. They also describe their views about retirement pension and whether it will influence their way of living.

5.1 Views about the future

When asked whether they have any plans for the future, most participants answered that they did not have any plans on how to spend their retirement in the future. They described how they will continue to spend their time the same way. Only a few participants mentioned a number of activities such as hobbies, attending groups or meeting friends while others described how they will continue spending most of their time at home doing house chores, watching television or doing some house maintenance.

Only a few participants mentioned wanting to take up new activities during retirement. Some mentioned doing voluntary work or doing other activities such as travelling, drawing or publishing books. Participants who already had activities other than work prior to retirement seemed to find it easier to decide what activities to take up during retirement. Those participants who mentioned voluntary work expressed their need to feel useful, being able to share their experience with others and help others who are in need. One participant mentioned how he still wanted to find suitable work. He had left work unwillingly since his relatives wanted to close down the family business and thus ended without a job. Similarly another participant wished to return to the country where he had emigrated before returning to Malta. He argued that in Malta there is a lack of work opportunities and thus wanted to assist his son in finding a job and avoid having to go through his own experience. He had searched for work when returning from abroad but could not find a job. Paul described how he wanted to take up voluntary activities in order to fill his time and at the same time to feel more useful.

I want to start doing something on a regular basis that is worth it and useful for others, not creating pictures and leave them there. I tried to seek groups and offered to design magazines for free just to have something to do. I don't exclude taking up a job but believe me it's difficult. Far from stopping at 61, I want to create work to do.

Most participants described how they were seeking tranquillity during retirement and did not want to involve themselves in new activities. They wanted to rest and live a simple life. Some described how their children had left their parental home or had stable jobs. They felt they had everything accomplished and too old to think of new activities. Other participants who had experienced separation, widowhood or death of children described how these incidents had reduced their motivation to plan ahead or involve themselves in activities. They also described how in their retirement they valued flexibility. They did not want to commit themselves and have pressure in their lives. They wanted to decide themselves on what activities to take up and the amount of time they would dedicate to such activities. Lawrence described how he did not make any plans for the future and that he did not want to involve himself in groups as he used to before. Lawrence described himself as a fervent follower of football and used to be involved in football clubs when still at work.

I never thought of making any plans for the future. I am expecting [month] in order to see the results of an X ray. That's the only thing I'm looking forward to. I'm no longer interested to involve myself in groups. As I told you before, there are a lot of people with different ideas that would get you into trouble. Certain people ... trouble trouble it's better that you don't involve yourself at all. I'm sure I won't get involved even if they offer me the pay I used to earn before!

On the other hand there were participants who claimed that they were still unsure about what to do during their retirement. They claimed that it was either too soon for them to think about how to start spending their retirement since they had only retired a few months back or that they did not have a chance to plan their retirement. The latter described how they either became redundant or had to leave their job against their will because of other reasons such as bad working conditions. They explained how they could have thought about their retirement better if they were prepared beforehand.

5.2 Factors influencing plans for the future

Certain participants described how certain factors were shaping their plans for the future. Their views of how they intended to spend their time were influenced by their health condition, their financial situation as well as their concern for their family among other factors.

Participants' health condition and age factor was mentioned by a number of participants as influencing their plans for the future. They described how their health limited the amount and kind of activities they could do. Some described how at times they hardly felt capable of going out with their wife and children while others stated that they did not feel strong enough to do voluntary work or similar activities. Robert, for example, who got injured at the place of work, described how his health condition hindered him from taking up voluntary activities.

I don't have anything in mind. I will continue living my life the way I am doing today. If God grants me a long life I will continue enjoying the company of my children and family ... I was thinking to help persons with disability but I feel too weak.

Hayden et al. (1999) report similar findings. The health situation of older people together with that of their partner limits severely the plans they can make for their future. Many start thinking only in terms of days, months of even a few years. They feel it is better not to plan rather than having their plans shattered due to change in circumstances.

Meanwhile other participants described how they could not afford taking up new activities. The amount received from benefits was too low. On the other hand they preferred to leave their savings for emergencies such as health related expenses or other family incidents. They preferred living their life day by day and spend money mostly on daily needs such as foodstuffs, medicine and other bills. Joseph described how his health and financial expenses influenced his plans for the future.

I don't have any plans. Firstly I cannot plan. I can't take my wife and tell her let's go and enjoy ourselves somewhere. Benefits are too low. I don't have any plans. And even if I could make plans who is going to accept you [for work]? And sometimes I start feeling dizzy and they would soon tell me to go back home! Who's going to accept you? And then at my age, I'm 55. So I don't have plans.

Some participants also described how their concern for their family influenced their plans for the future. Some still had children dependent on them while others were taking care of their old parents or sick relatives. Participants wished to dedicate much of their time to the family and helping their children in their studies or settling down in their new homes. Other participants described how they had to spend most of their time with their sick relatives, children or partner because they required constant care. Sebastian for example described how

he had to dedicate most of his time to his children. One of his sons suffered from depression while the other one was unemployed and seeking a job. Sebastian felt it his duty to help his children especially since he was the only parent who was ready to assist his children in their requirements. Sebastian was separated and his children opted to continue living with him.

5.3 Views about retirement pension

When asked whether they had thought about retirement pension and how this would affect their way of living, participants held different views about the pension. Some had not thought about pension details while others mentioned going to the relevant government department to check the amount they were entitled to. Some participants mentioned how they were not entitled to a full retirement pension as they had missing national insurance contributions to be eligible for a full pension. Others decided to apply for a retirement pension from abroad since they had worked for a long period in a foreign country. Most participants described how they were provided with assistance when seeking information at the social security department while others were not given information on pension details since they still had a number of years left to start receiving a retirement pension.

Certain participants showed concern about their entitlement to a retirement pension and that the state 'owed' them the amount of national insurance contributions paid while still at work. Some were afraid of not reaching age 61 while others were concerned about the current reforms being introduced to the pension system. They were (mistakenly) afraid that they would have to wait until age 65 to be eligible for a retirement pension. Similar findings were reported by Hayden et al. (1999) in their study on the aspirations of older people. They describe how older people felt it was their right to benefit from a state pension based on their national insurance contributions. Moreover older people wished for more information about pension rights in order to better plan their financial situation once on retirement pension.

Most participants described how they were looking forward to the retirement pension as their financial situation was going to be better than at present. Some described how they could start relying on another source of income apart from their savings. Others stated that the amount received when on retirement pension will be better than the benefits or retirement schemes received upon early retirement. As regards their way of living some participants stated that despite the increase in income they would still be careful on the way they would spend their money especially due to cost of living increases. They described how they would still continue leading the same way of life. Paul described his views about the retirement pension and how it is going to affect his life.

When I will be 61, or at least that's how things stand at the moment. I hope they haven't changed the arrangements [referring to pension reforms]! As far as I know when I will be 61 I will get the two thirds pension. Best three years of the last ten years of where I worked last. And I will be a bit better than I am now. At least I will start receiving some of the amount I had contributed while still at work.

As highlighted by the findings of this study one's personal circumstances as well as the stage an individual has reached in the life-cycle tend to influence one's future plans. Most of the participants in this study did not feel the need to make any plans for their future. They felt that they were either too old or that they already had accomplished most of the activities they wished to do. They were mostly seeking for tranquillity and the possibility to choose the kind and amount of activities they wished to do. Indeed some, especially those who had retired recently, were still unsure about how to start spending their time. Participants who were involved in activities other than work prior retirement were more prone to mention various activities they wish to take up in the future. Moreover participants also mentioned factors such as their health condition, financial assets and family situation which were influencing their plans for the future. The following section apart from summarising the main findings of

this study will present a number of policy recommendations that could assist the various stakeholders when faced with situations concerning early retirement.

6. Conclusion

This study has highlighted various issues tied to the early retirement of older men from paid work. Following are some of the conclusions and policy implications of the findings of the study.

One major finding relates to the diversity existing among early retired individuals and the reasons that have influenced them to leave paid work. Participants mentioned a combination of both positive and negative factors including retirement schemes, benefits, no care commitments and good financial assets on the one hand and poor health condition, redundancy, and bad working conditions on the other. Participants lay on a continuum depending on the amount of positive and negative factors present in their decision to leave work. The more positive factors mentioned for leaving work, the more satisfied participants tended to be with their decision to leave the labour market entirely.

Indeed not all participants viewed their retirement from work the same way. Some held more positive views about their retirement. They described how they were prepared for such a decision and also had the opportunity to work out the financial repercussions their decision was going to have on their life situation. On the other hand there were other participants who described how they were forced to leave work due to certain circumstances. They described how they would have liked to continue working but incidents such as ill-health, redundancy, marital breakdown or lack of employment opportunities forced them to leave the labour market against their will.

Once out of work, participants described how early retirement impacted on their life situation and that of their families. Some described how they soon adjusted to their new situation and how their families supported their decision to stop working. They described how they started involving themselves in activities and adjusted easily to their new situation. On the other hand other individuals held more negative views about their retirement and described how it meant reduced financial resources, ill-health, family problems such as sickness among family members and low morale among other issues. Some described how they searched for support from their relatives or other organisations to overcome such difficulties.

Most participants did not have any specific plans for the future. Most described how they were going to continue living their lives the same way while other participants mentioned that they were still unsure about what to do during their retirement. Some participants mentioned how certain factors impeded them from making any plans for the future. Factors included their health condition and the age factor, their financial situation as well as the needs of their family such as having to take care of a sick child or partner. As regards the retirement pension most were expecting a retirement pension based on the National Insurance Contributions they had paid for while still at work.

The results of the study may suggest a number of policy considerations. First any policy targeted at early retired men has to take into account the diversity among the group. As described above the reasons for deciding to leave the labour market and the effects such a decision has on the individual and his family are different. There are individuals who decide to retire early from the labour market because they are financially stable, enjoy good health and do not have any particular care commitments once out of the labour market while other individuals end up in a vulnerable situation once they leave work and require both financial and emotional support. As a result policies need to take into account the diverse circumstances of early retired men and target assistance towards those who need it most.

Second a number of policies need to target life at work. Although they associated work with a number of benefits, participants described how a number of factors happening at work had induced them to leave the labour market entirely. Certain policies, for example, need to target the health and safety of individuals in order to prevent accidents at work and promote their general well-being. The provision of different and adaptable working conditions for workers going through health related problems could avoid their eventual early retirement. Employers could provide ergonomic measures at the workplace to help older workers adapt to the needs of the work environment without losing their expertise and experience. Human resources managers and supervisors need to be updated with the latest information on how to improve good human relations at work and reduce stress, which, as described by some of the participants of this study, pushes individuals to leave work entirely. Managers could provide workers suffering from stress with the services of professionals on the job or other stress relieving measures. Job rotation and retraining on the job could also reduce boredom and burn out, increase motivation while making better use of the available human experiences and resources. Certain measures could also take into account the workload of older workers and their working hours and adapt them according to their health and life situation. As suggested by the European Foundation (2004), policies should aim at protecting employees' physical and psychological capacities to avoid them deteriorating with age.

Policies could also target the work-life balance of individuals. Some participants participating in this study described how certain circumstances such as having to take care of a sick partner or child, marital breakdown or ill-health pushed them to absent themselves from work and slowly come to leave their job. Policies need to be sensitive to the circumstances of workers and help them achieve a work-life balance, which prevents them from leaving the labour market. Such measures could include flexible hours of working, partial reduction of the weekly working hours for older workers through the use of a time-credit policy, work re-organisation, early medical intervention and emotional support such as counselling among others.

Flexible work arrangements must be accompanied by decent working conditions. As outlined by some participants in the study, part-time work arrangements were usually associated with bad working conditions such as low pay and no vacation or sick leave. Older workers in general would be reluctant to accept such work arrangements especially if they were used to a good pay and working full-time most of their lives. Policies aiming at encouraging older workers to remain at work need to take into consideration the human capital of older workers and help them maintain their position in the occupational hierarchy (Lissenburgh and Smeaton 2003). As outlined by some of the participants of this study, job satisfaction, personal development and good working conditions influenced their decision to leave work. Participants who were satisfied with their life at work regretted the fact that they had to leave work early.

Third a set of policies needs to target the employability of workers in general. Employability policies may comprise training and education, employment services and employment incentives offered to older workers. Older workers tend to have lower prior levels of education and to engage in less training than younger workers. It is thus important to make training more accessible and attractive to older workers to enhance their skills and competencies. On the other hand one has to be aware of the limitations training courses may have in assisting older individuals to find employment. Studies suggest that in general older unemployed may have a limited interest in training especially if they have limited prior education and training. Although training policies may aim specifically at enhancing the employability of older workers, it is recommended that training should be encouraged among all workers throughout the lifecycle (OECD 2006; Taylor 2002). Individuals who are used to taking up training courses and education initiatives throughout their life would be more motivated and ready to train themselves even at later stages in their working life. In addition training courses targeting adult workers exiting the labour market should take into

consideration the experience and competencies gained from life. Training providers need to be sensitive to the characteristics of older workers and have to recognize that effective participation may depend much on appropriate course design. Studies show that the most successful training courses among older individuals are targeted and have a strong on-the-job element (OECD 2006).

Meanwhile older unemployed individuals need to find adequate support once they are out of work. Studies seem to suggest that employment services offered to older individuals are less comprehensive than those offered to younger workers (OECD 2006). Older unemployed need to find adequate support once out of work and encouraged to seek work actively through better guidance and re-employment incentives. They also require relevant assistance in cash in order to ascertain their financial security until they manage to find a job. The absence of such assistance may discourage older workers from finding employment and lead them to seek to leave the labour market entirely through the provision of disability or invalidity pensions.

The provision of targeted measures which aim to reduce unemployment among older workers may also prove beneficial. Arguments in favour of targeted measures contend that older individuals are more difficult to place and are less represented in labour market programmes. Activation programmes may consist of individualised placement services, in-work benefits, training programmes, training grants and placement incentives for public or private agencies when placing older workers (OECD 2006). Financial incentives to employers, such as the provision of subsidies on wages and national insurance contributions when retaining or hiring older workers, may increase the employment rate of older workers. Similarly a set of incentives can be provided to older employees. Incentives could include tax reductions on earnings, giving a premium on pension or a lump sum payment to individuals who decide to defer retirement after the statutory retirement age, and providing the possibility to older individuals to continue working after pensionable age without either having to pay national insurance contributions or have their pension reduced. Stakeholders may also introduce campaigns that target employers and employees that promote the added value and experience of older workers and the positive values of work and active ageing. Evaluation studies of these programmes across countries show a mix of results and reveal that targeted measures may not always have beneficial results in lowering the unemployment rates of older workers. Indeed some argue that non-age-specific policies are more desirable since older workers may be stigmatised in the process. Taylor (2002) contends that a life-course perspective that takes into consideration the disadvantages faced by particular groups of workers throughout their life is more beneficial. Certain problems faced by older unemployed individuals may be similar to those being faced by younger workers thus the importance of having remedial actions that prevent all workers from becoming unemployed later in life. It is thus advisable that a balance be achieved between offering targeted services that are sensitive to the needs of older unemployed but which do not reinforce age prejudices.

Fourth policies also need to examine the impact of taxes and benefits on the incentive to retire early. The provision of early retirement schemes, benefit systems as well as pension entitlements may all lead to the early retirement of older workers. Studies confirm that incentives to retire early have led in some countries to more workers relying on unemployment benefits and slowly moving out of the labour market instead of being employed in other jobs (Beatty and Fothergill 1999). Older workers were, mistakenly, being seen as a burden to the economy while in fact they may be seen as a lost resource in terms of their skills and experience. Stricter provisions and conditions to be granted invalidity pensions together with regular reviews of the status of invalidity that would be accompanied by assistance in terms of rehabilitation and integration into the world of work, could help reduce the amount of 'hidden unemployment' that may be present among older inactive individuals.

Studies also outline the negative repercussions that restructuring and job insecurity have on individuals and their families. Accornero (2005) describes how job insecurity and eventual retirement can result into problems for the employees' well-being as well as their families. Individuals experiencing job insecurity reported cases of ill-health, marital breakdown and difficulties with children's upbringing among other factors. Gazier (2006) and Accornero (2005) thus emphasise the need of better labour market regulation and more workers' protection in order to avoid such negative repercussions on individuals. Gazier (2006) for example describes how better work practices such as re-allocation of workers, ongoing training and ongoing negotiation between employers, the state and trade unions could reduce the number of workers who are forced into early retirement.

On the other hand while it is generally agreed that the provision of early retirement schemes to older workers should be discouraged, it also has been recognised that pension reforms which extend the working life are not always beneficial to individuals (Taylor 2002). Disadvantaged groups who have difficulties in remaining at work may be forced to remain economically active while the better off will still have the opportunity to retire early from work. By removing early retirement options individuals who may wish or have to leave the labour market early would be at a disadvantage.

In view of the above debate, policies that promote flexibility and which provide individuals with a certain degree of choice, development and health during their working life are generally preferred. Individuals who wish to remain at work should be provided with the right combination of incentives that help them remain at work without having to suffer a downward shift in their standard of living especially if they have to opt for flexible work arrangements such as part-time or temporary work. On the other hand, protection for those in real need remains essential. The social welfare system plays an important role as a safety net to those individuals who wish to work but are forced into unemployment or early retirement due to restructuring, ill-health or lack of work opportunities.

Finally individuals faced with retirement need to make an informed choice about their retirement decision. Individuals need to have as much information as possible about the consequences that such a decision may have on their financial situation, their pension entitlement and their life in general. Individuals' well-being after retirement is influenced by a number of factors including financial resources, personal interests, family situation as well as health condition to name a few. Individuals need to feel prepared for such a new way of life in order to safeguard their well-being and that of their families.

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Appendix A: Topic Guide for the Interviews

Introduction about yourself

- I'd like to start by finding out a bit about who you are as a person, what's important to you, and the main ways you spend your time at the moment. Can you tell me a bit about this?
 - How would you describe your health at the moment?
If health problem mentioned:
 - Does it stop you from doing things, which you'd like to do? In what way?

Home, family and friends

- So I can get a feeling for what is going on in your life at the moment, can you tell me a bit about your family?
 - What sort of things do you do with your family, friends and neighbours (for example social activities, doing odd-jobs, caring for an elderly or disabled partner, relative or friend)?
 - In what ways are your family important to you?
 - In what ways are friends important?

Paid work

- You said before that you are not working in a paid job at the moment.
 - How important has paid work been to you in your life so far?
 - Have you ever been unable to work because of an illness or disability? Can you tell me more how this affected you?
If was in paid work:
 - What jobs were you mainly involved in? Did you enjoy them?
 - How were the relationships at work?*If married/living with a partner:*
 - Is/are your wife/other adult members of household working at the moment? What are they doing? How long have they been doing that?

Exit from paid work

- We've talked about work and what it means for you. I'd like you to describe to me your decision to stop working/not to work at all.
If was in paid work:
 - How did you come to leave work, how long ago?
 - What kind of things influenced your leaving?
 - Thinking back to when you first left work, how did you feel about it?
 - How has that changed over time?
 - Did you require any particular assistance at that time?
 - Have you made use of any services during your 'retirement' process?*If never in paid work:*
 - What has influenced your decision not to do paid work?
 - How do you feel about it?
 - How has that changed over time?
 - Have you ever tried to search for a job? How was your job search experience?
 - Did you require any particular assistance during your job search experience?
 - Did you require any assistance once you decided not to work?

- Once you left paid work or decided not to work at all, how has this decision affected your life situation?
 - In what ways has your decision affected you, your daily activities, the contacts you have with other people, your health situation, opportunity to learn?
 - What has the financial side of leaving work/not to work been like?
 - How has it compared with what you expected?
 - How finances affected your day-to-day life?
 - In what ways has your decision affected your relationship with your wife and/or family?
 - How do you feel about your present situation?
 - Do you require any help or assistance at the moment?

- Have you ever considered returning back to work or to search for work again?
 - Would you like to be working? What sort of thing would you like to be doing/are you willing/able to do?
 - What makes it difficult for you to find paid work?
 - What conditions would have encouraged you to stay longer at work and/or start working?

Plans for the future

- What are your hopes and plans for the next few years?
- How do you intend to tackle retirement later in life?
- Do you have any plans about the kinds of paid work or other activities, which you'd like to be more involved in the future?
- How do you intend to tackle retirement in financial terms? Do you have any plans in this regard?