



International Association for the
Study of Insurance Economics

Études et Dossiers

Études et Dossiers No. 330

Silver Workers

**An empirical study of post-retirement activities
Economic and voluntary work of retired staff**

Research Report

August 2007

August 2007

Working Paper Series of
The Geneva Association

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Layout & Distribution: Valéria Kozakova



SILVER WORKERS

**An empirical study of post-retirement activities
Economic and voluntary work of retired staff**

**Research Report
August 2007**

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“The world is full of willing people,
some willing to work, the rest willing to let them.”

Robert Frost (1874 – 1963)

Silver Workers Study – Foreword

Virtually since its foundation in 1973, The Geneva Association has worked on issues related to pensions, retirement systems and the work environment. However, in the mid-1980s, The Geneva Association, conscious of changing demographic and financial trends, became especially concerned with the crucial challenges of the future financing of pensions, which would require not a mere adaptation and gradual evolution of the (then) existing social security systems but a wider and much more comprehensive rethinking. A whole series of activities ensued and the dedicated research programme called “The Four Pillars”, which concentrated its research in this area, was inaugurated. It has been since that time that The Geneva Association’s activities have had an important impact on the research and the policy debates on social security systems, particularly concerning issues of old-age security.

Today, there is a wider awareness that populations in early-industrialized countries will fall over an extended period and that dependency ratios of non-active retirees to the active population are eroding rapidly. This was not always the case. The Geneva Association, through its work on the new service economy (early PROGRES and now ASEC Research Programmes), and with the new variables and paradigms associated with that economy, was able, perhaps before most, to see that the tectonic shifts in demographic development and future financial constraints were occurring in a new economic context where four jobs out of five were in service functions. It was also becoming increasingly recognized that such service activities typically require less physical demands and greater mental abilities, which meant that, in principle, workers could easily remain productive longer. This is especially the case where retirement regulations and conditions are more flexible and adequate continuing training, among other things, is made available. This means that the problems posed by demographics can be turned into opportunities and older workers can be kept working later on a flexible basis.

In 1987, Professor Orio Giarini, Secretary General of The Geneva Association until 2000, and Honorary Member of The Club of Rome, formally launched the “Four Pillars” Research Programme with the aims of studying the key importance in the new service economy of Social Security, Insurance, Savings and Employment. The programme has mainly focused on the future of pensions, welfare and employment.

Some of the key issues for the programme have been the developing complementarity between social security and insurance, the changing perspective of the welfare state, employment and the life-cycle, and, of course, changing demography and its financial impact. The programme has been directed since its first days by Ms Geneviève Reday-Mulvey.

Over the years, The Geneva Association developed the research through activities such as organizing seminars and expert meetings, encouraging research in the areas described above, publishing new findings in newsletters, journals, and monographs, and directly contributing to the research and publications of other organizations in the field. Over the last decade alone, over twenty conferences and seminars on social security issues were organized or co-organized, often with other prominent European and international organizations and networks. Four books, several issues of *The Geneva Papers on Risk and Insurance – Issues and Practice*, numerous working papers and special brochures were produced, and, last but not least, thirty five issues of *The Four Pillars* newsletter were sent to over 4'000 researchers and organizations throughout the world.

In the mid-1990s Geneviève Reday-Mulvey and one of her academic colleagues, Dr Lei Delsen from Nijmegen University, prepared a book entitled *Gradual Retirement – Macro and Micro Issues and Policies*, with the support of the European Commission and the cooperation of experts from seven OECD countries. The book made an important contribution and over the last few years, often under the advice of the European Commission, most governments of EU Member States have adopted important reforms to their pension and social security systems and are in the process of launching a number of employment policies and measures to encourage higher employment for the 55-64 year-olds, and a later and more flexible retirement.

In the late 1990s, The Geneva Association engaged with the Club of Rome to address the growing problems of efficiently organizing work and employment systems, which are the economic and social basis of any modern society. Orio Giarini and I wrote a Report to the Club of Rome entitled *The Employment Dilemma and the Future of Work*, which was translated into eight different languages and became an economic bestseller in some countries. It was prepared with the input of specialists around the world and a dedicated high-level working group of the Club of

Rome comprising some of the most formidable experts, including a former Prime Minister and leaders of important international organizations. Among other topics, the book further developed the ideas of how to efficiently organize work and employment systems so as to assure sustainable solutions for the social security systems in the future.

In 2005, The Geneva Association charged its Research Director Geneviève Reday-Mulvey with writing a new book, which would pull together a lot of the work that The Geneva Association had stimulated: *Working Beyond 60 – Key Policies and Practice in Europe* brought a number of answers to the needed reversing trend of early retirement and shows the path to how these new policies for extending the work life could be implemented in Europe. The author was able to secure the example of a number of best practice companies, which have already benefited from new attitudes, measures and strategies in encouraging later and more flexible retirement.

However, all this was not enough. A lot of research work had been previously carried out through my Club of Rome affiliation and through the research bureau I used to run in Germany in the 1990s. The idea for the present study originally emerged in parallel to the *Working Beyond 60* book (above) after we organized a joint conference with the Club of Rome in Vienna in March 2003, which was widely applauded because of its theme and the positive impact it had on the public debate. As Secretary General of The Geneva Association and Member of the Executive Committee of the Club of Rome I had the honour of leading the organization process on both sides. It was then that we first used the title “Work Beyond 60” for one of our activities, which, however, stayed linked to the central issue of old-age income security, public policy issues, and the theoretical dimension. The wider issue as to how to best involve the elderly in the production systems *within* companies as well as the individual aspects confronting elderly workers and the work environment around them was still lacking a more empirical treatment. It took until 2005 for the Silver Workers Initiative to be born.

We believe that companies and governments (especially when setting the legal and regulatory frameworks) should pay more attention to the challenges arising from the demographic change, in particular where it concerns the production systems. What The Geneva Association needed to shed more light on these complex issues was a

competent partner to carry out the research idea, with enough insights and experience on labour and HR topics. Prof. Deller and his team at Leuphana – University of Lueneburg fit the profile perfectly. The background for Prof. Deller’s work was formed by the various initiatives described above. To test our ideas about a fourth pillar and a flexible, prolonged activity period for the elderly empirically, he and his team studied the reasons, motivation, and ideal conditions for working in old age in one specific country (Germany). This is the first attempt to develop an empirical basis for understanding the real needs and wishes of older employees of retirement age. ‘Work’ in this context is understood in a broad sense, including both paid as well as unpaid, voluntary work. The study combines quantitative and qualitative methodological approaches appropriate to a broad and exploratory research approach. Telephone interviews were conducted with 146 participants and results discussed at intermediate stages with company, HR and public policy experts to ensure that any results would be usable to as wide an audience as possible. The project has been so successful that it has even lead to the formal establishment of a research centre called the “Silver Workers Institute”, based in Switzerland.

We thank especially Prof. Deller and his team, in particular Ms Daniela Huch, Ms Stefanie Kern, and Ms Leena Maxin for their work. The Geneva Association also appreciates the input from the various expert circles (academic as well as professional) and the Hay Group, here especially Dr Konrad Reiher, who have contributed to the preparation of this study.

Patrick M. Liedtke

Secretary General and Managing Director

The Geneva Association

Executive Summary

The 'Silver Workers' study examines retired Germans aged 60 to 85 who continue to pursue one or more activities in retirement (so called 'Silver Workers'). The research intent was to learn more about active retirees in Germany by means of an exploratory and applied approach. The background for this study formed the long lasting research interest of the Geneva Association in the future of pensions, welfare and employment resulting in the "Four Pillar"-model of income of retirees. To test this model empirically, a cooperation with the University of Lueneburg was inaugurated. The aim of this study was to lay a basis for reasons, motivation, and ideal conditions for working in old age. Effective practical impact can be derived when considering the needs and wishes of older employees in retirement age. In this first attempt to develop an empirical basis, 'work' is understood in a broad sense, including both, paid as well as unpaid, voluntary work. The study combines quantitative and qualitative methodological approaches appropriate to a broad and exploratory research approach. Telephone interviews were conducted with 146 participants.

Results show a very high variety in paid and unpaid activities of 'Silver Workers'. Previous professional competencies are partially used in retirement work. Crucial aspects of work reported by the interviewees are flexibility, autonomy, variety in the task, significance of the job, contact with others, perceived appreciation and personal interests. There is a multitude of reasons to engage in post-retirement work. These can be financial, social, or generative reasons, as well as continued personal development. Being appreciated seems to be an all-embracing facet that influences almost every other motivational factor.

Through the loss of regular work individuals lose important determining factors of their everyday life, such as structure and contacts but they gain in freedom and autonomy. Silver Workers seek to retain lost aspects, or regain them, by engaging in post-retirement activity.

Practical implications for organisations and politics are critical changes to make retirement work possible. Integration of older employees into the logic of HR policies is necessary, as is a rethinking of the prevalent social security system (cf. Giarini & Liedtke, 1996). When integrating older employees into the company, the needs of individuals have to be considered without stigmatising them. A selected crucial practical

implication is to create a culture of appreciation and respect, and to promote generativity in terms of exchange between the generations.

Overall, a strong willingness for continuative work on the part of retirees exists. Results of this study support the potential of the Fourth Pillar of pension schemes first proposed in 1987 by the Geneva Association (Reday-Mulvey, 2005) to be realised by flexible employment in retiring age for the sample in focus.

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IV. Abbreviations and statistical symbols

AARP	American Association of Retired People
BDA	Bundesvereinigung der Deutschen Arbeitgeberverbände
BMFSFJ	Bundesministerium für Familie, Senioren, Frauen und Jugend
BMWA	Bundesministerium für Wirtschaft und Arbeit
cf.	Compare
CSE	Certificate of Secondary Education
df	Degrees of freedom
Dipl.	Diploma
EEO	Equal Employment Opportunities
e.g.	For example
et al.	And others
etc.	And so forth
HR	Human Resources
i.e.	That is
I/O	Industrial and Organisational Psychology
M	Mean
Max	Maximum
Mdn	Median
Min	Minimum
n	Number of members in a limited portion of the total sample size
N	Numbers of members in the total sample size
p	Probability of a given event class
p., pp.	Page, pages
PhD	Doctor of Philosophy
SD	Standard Deviation
SHARE	Survey of Health, Ageing and Retirement in Europe
SPSS	Statistical Package for the Social Sciences
t	t-statistic
US	United States of America
VDR	Verband deutscher Rentenversicherungsträger
WAI	Work Ability Index
z	z-statistic

1. Introduction

“Lost and found – retired employees” (Cyr, 1996), “Go back to work – the recipe for happy, retired husbands” (Lang, 1999) or “Saying no to retirement!” (Clifford, 2005): The topic of post-retirement activities has not only found its way into science and business, but is extensively discussed in popular science and magazines, on occasion in a most entertaining way. However, the basic conditions for the increased interest in continuative work are rather important. From a demographic perspective, due to depleted public pension funds on the one hand, and lack of skilled staff on the other hand, it will be unavoidable to employ older employees longer instead of continuing a policy of early retirement as done today. Older employees will have to work longer; already today, even retirees are returning back to work or go on working.

The traditional statutory pension system in Germany is encountering difficulties due to demographic changes. The number of employees paying into the public pension system will decrease within the next decades, but the number of pension receivers will grow. Therefore, the resources for retirees’ pension will decrease. At the same time, the number of retirees will increase, as the ‘baby boomers’ phase into retirement. Hence, the system of state pension is likely to collapse unless changes take place (BMWA, 2005; Sesselmeier, 2006). As the statutory pension scheme loses financial resources, the two other pillars of retirement pension, namely company and private pension schemes will need to fill the gap. Additional support in terms of flexible continuance of work can be an option to escape from this ‘blind alley’. From an insurance perspective, a possible continued employment until, and even after retirement is of great interest, as an independent income would disburden statutory pension schemes. In Germany, funding of pensions is momentarily based on three pillars: first, the compulsory, pay-as-you-go, statutory state pension; second, the supplementary and often capital-funded company pension; and third, individual savings. This study intends to empirically identify the potential of a fourth pillar to be realised by flexible employment in retirement as proposed by the Geneva Association. Already in 1987, the ‘Four Pillars’ research programme was launched by The Geneva Association (Reday-Mulvey, 2005) which is focused mainly on the future of pensions, welfare and employment.

Europe's current retirees still seem to be fairly well supplied by pension systems. This might be one reason why the topic of paid bridge employment is not as apparent in the European Union so far as in the United States, where an additional income supports a living for many retirees. Forecasting the future challenges of pension schemes, as well as an extended healthy life expectancy and well-being of elders, the topic will certainly gain importance in Europe as well. Due to the likely lack of resources, as well as to an extended capability to work longer, the urgency of work in retirement will definitely increase in the future. One of the main social and political challenges for society will be to involve those 60 years and older in the global process of creating and sustaining the wealth of nations (Giarini & Liedtke, 1996).

The topic of an extended working life beyond formal retirement age has been of international research interest in recent years (AARP, 2003; SHARE, 2005; Kim & Feldman, 2000). The theoretical background of this study as well as similar research will be focused in chapter 2.

Early retirement has often been a common practice. The actual retirement age is lower than the official retirement basically everywhere (except for Japan; Hugentobler, 2005). Retaining experienced seniors longer in the workforce, however, has the potential to contribute to solving difficult work-related problems and filling pension fund short falls where qualified staff are needed. As Simonetta (2003, p. 304) points out, business practice until recently was orientated differently: "Businesses have demonstrated a preference for early retirement to make room for younger workers. This preference, though, is a relic from a bygone era of labor surpluses; it will not be sustainable when labor becomes scarce".

A lack of qualified staff is forecasted, especially due to fewer young employees who are adequately educated (Olesch, 2005; Reinberg & Hummel, 2004; Wagner, 2000). This gap might partly be filled by so-called 'Silver Workers', experienced retired employees, who are able and willing to contribute longer to the workforce. Moreover, due to the forecasted lack of qualified staff, it will be of advantage to organisations to actively use experience and knowledge of retirees.

This use of skills and competencies of older workers by organisations has long been neglected. Today, however, a more differentiated view has replaced this practice. As Winkler (2005) points out, resources of older employees are their motivation, their experience, and their learnability. Learnability of older employees is often disregarded, although elders learn well, just in a different way from their younger

colleagues. Consequently, the combination of these three resource components accounts for the high value of older employees. How to use this capacity, which often lies idle (Wise, 2005), will be one of the social and economic challenges of the forthcoming years.

Given this background, the 'Silver Workers' project was launched in 2005 in cooperation with the Geneva Association at University of Lueneburg. The core driver was to understand the situation, motivation and conditions to be met for workers beyond formal retirement age in today's reality. Obtaining a first insight into circumstances of the continuative work stage of retirees is the objective. The 'Silver Workers' study aims to sample reasons for post-retirement work and factors of work motivation, to reflect ideal work conditions for active retirees, and to offer practical implications for business practise.

The target group of this study are German retirees age 60 to 85, who are already retired, but still actively working. In this first attempt to develop an empirical basis, 'work' is regarded from a broad perspective, namely productive activity. On the one hand, this includes paid employment of retirees, such as in consulting or part-time jobs. On the other hand, it embraces volunteering, such as political engagement, helping in non-profit organisations, or other kinds of social commitment individuals are not paid for. It is assumed that any kind of extensive productive activity requires similar living and working conditions, and might even be related to similar motives of continuing work in retirement. The differentiation of this study's understanding of post-retirement work and the well-researched US 'bridge employment' will be illustrated in chapter 2. The study applies quantitative and qualitative methodological approaches appropriate to this exploratory research.

2. Theory

The topic of an enlarged working life beyond the formal retirement age has been of international research interest during the last years (AARP, 2003; SHARE, 2005; Kim & Feldman, 2000). Similar studies approaching retirees are either dealing with retirement from a life-course- and sociological perspective (e.g., Moen, 1996; Weiss, 2005), or focus on the transition period to retirement by analysing older workers who are still fully participating in the workforce (e.g., Taylor & McFarlane-Shore, 1995). The research coming closest to this study seems to be the mainly US-American research stream on bridge employment, defined as continued paid employment after an older worker has officially retired (e.g., Feldman, 1994; Kim & Feldman, 2000; Weckerle & Shultz, 1999). In research on bridge employment, a bridge job might either be a continuance of the former regular job, or a different job (see e.g. Weckerle & Shultz, 1999). Similarly, continuity or changes of careers upon retirement are regarded in this study.

However, the target group in this study comprises not only the officially retired employees who are still working on a paid basis, but also those who extensively volunteer in retirement. Though, the economic context and consequences regarded in studies of bridge employment are closely linked to the intention of this study. As Künemund (2006) points out in this context, the cut between voluntary and paid work is not always easy to define, as e.g. the amount of small expenses people receive in exchange for their effort might not be regarded as an actual payment.

The opportunity of extended volunteering during retirement has gathered increased attention, mainly from a societal perspective (Backes, 2005; Künemund, 2006; Snyder & Clary, 2004). Volunteering, or charity engagement, of the age group 50 plus in the European context is analysed by the SHARE study (2005), where it is defined following Wilson and Musick (1997) as unpaid work provided to parties to whom the worker is not related contractually, friendship- or family-wise. The SHARE study finds around 20% engaging in voluntary work, the highest rate in Scandinavian countries, lowest in Mediterranean countries. However, little is said about the motives. In this study, the focus is both on unpaid volunteer work as well as paid employment, as especially the latter gives the future perspective of disburdening pension schemes.

In research on bridge employment and retirement, organisationally relevant factors are often regarded where employers can intervene to employ and motivate bridge employees or active retirees. Factors influencing the decision to engage in bridge employment are analysed (see e.g., Weckerle & Shultz, 1999), as well as the relationship of such an engagement on health and well-being or satisfaction in retirement (see e.g., Feldman & Kim, 2000; Moen, 1996 Quick & Moen, 1998).

Finding parallels in international research, the design of the interview study of Floyd and colleagues (1992) is quite alike to this study's objective, having used a similar explorative character to assess work, adjustment, leisure, and satisfaction in retirement. However, the target group of retirees is again analysed focussing on well-being and adjustment in retirement as a whole, hardly taking into account the option of continued work, as it is the case in this study.

Paid employment as well as unpaid volunteer work as predictors of life-satisfaction have been examined by Aquino, Russell, Cutrona and Altmaier (1996) among elderly 65 plus. The authors found an direct association of the amount of paid employment with life satisfaction. Additionally, an association of volunteer work with life satisfaction could be identified as well, whereas the relationship was mediated by social support.

Assuming a difference to employees in general, the work related attitudes of bridge employees have been assessed by Dendinger, Adams and Jacobson (2005). Among four reasons for work (social, personal, financial and generative; Mor-Barak, 1995), they identified generativity as a predictor of both job satisfaction and attitudes towards retirement. Among the older agegroup of employees, generativity, or in other words, handing on knowledge and experience collected during a long career to support younger generations is an important motivator (Calo, 2005; Saba & Guerin, 2005).

By taking account of the past, the present, as well as the ideal situation estimated by the working retirees themselves, this study is in line with research needs defined by Dendinger et al. (2005, p. 32) in examining "if social, personal, financial, and generative needs are actually met when an older adult engages in bridge employment". Reasons why people engage in post-retirement work are of interest in this study as well. In the following paragraph, motivational aspects and various research foci will be exemplified.

Examining the European population of an age of 50 plus, the SHARE study (2005) probably is the broadest approach to research the target group with 22.000 subjects included. Besides a sociological perspective of life realities of aging Europeans, one part of the study focuses on work and retirement. The majority of the sample studied in SHARE was retired by the age of 60, and not economically active anymore. Only one in ten of those aged 65 plus reported to be working in the market. As the SHARE data show, older persons' time allocation to market work, helping others, and actively caring for grand children is by no means marginal in an economic sense, but productive for society as a whole. Contrary to the SHARE study, in the 'Silver Worker' study, open-ended questions are used as a first step to gain unbiased statements from the retirees. The mainly descriptive character of the SHARE data, which focused on population development and social consequences, is enlarged here by contributing a psychological and motivational perspective.

The American Association of Retired People (AARP) also engages in assessing older workers' perspectives, as well as retirees' needs and working conditions. In their study "Staying ahead of the curve" (2003), among other things, they analysed working retirees, as well as pre-retirees anticipating work in retirement. The most important job characteristics for working retirees were 'keeps you mentally active' (74%), 'makes you feel useful' (70%), 'is fun or enjoyable' (68%), and 'lets you interact with other people' (61%). The analysis of perceived transition to retirement from a retrospective point of view, current work and employers, can now be supplemented by this first European data set from Germany.

In the AARP study, among those planning to work during retirement, the most important reasons using given answer categories where to stay mentally and physically active, to be productive or useful, and to do something fun. Asked for one factor defining this decision, it was money needed. Among those who actually worked in their retirement, the same reasons where rated as decisive, with a slight change of ranking (be productive or useful rated first, followed by stay mentally active, physically active, need the money). Money was still the outstanding factor, when asked for one single determining factor.

Like one focus of the AARP study, the Bertelsmann Stiftung (2006) asked approximately 1000 regular employees about their anticipated activities during retirement. They found contact to others as the most important factor, followed in

rated importance by mental stimuli, the need for additional income, doing something meaningful, and staying physically active.

This report will show, whether these factors can be confirmed in the 'Silver Worker' sample of actually working retirees with both, open-ended questions (which was neither the case in the AARP study, nor in the SHARE study), as well as given answers, where a scale rating is needed.

2.1 Crossing over to retirement

Focus in research has been put on experiencing the transition period to retirement and retirement itself, as well as on expectations in anticipating retirement. Some important aspects of the transition period and experienced changes are described in the following.

Transition period. Entering retirement can be seen as a major event in life going in hand with social role changes (Calo, 2005). However, the change in life when entering retirement is not as clear as it used to be. Transitions are often blurred, and different early retirement regulations and options for leaving the labour market make transitions even more complex (Beehr, 1986; Feldman, 1994; Riach, 2006; Quinn & Kozy, 1995; Weiss, 2005). Also, retirement must be recognised as "more than just a decision to stop working full-time" (Calo, 2005, p. 310). There is a trend for de-standardisation of life-courses (Hugentobler, 2005; Höpflinger & Hugentobler, 2005). All in all, this makes it more challenging for individuals to find their role as a mature worker, as a working retiree, or full retiree. Image theory can serve as an explanation for the many facets interacting in determining one's role. The three main themes, sustaining a stable self-image, approaching or avoiding conflicts, and keeping control over one's own future are found in research on retirement as well (Atchley, 1989; Feldman, 1994). Analysis of adjustment to retirement has found its way into continuity theory (Atchley, 1989; Robbins, Lee & Wan, 1994), regarding the extent of discontinuities between working life and retirement, and consequences of those. According to Atchley, older workers try to structure their daily lives by participating in the activities they value most highly. These can be either work, or hobbies, or volunteer work that are continued or increasingly pursued. Consequently, those with high work involvement are likely to engage in bridge employment after formal retirement age. The same argument of continuity is true for volunteering, as one of

Weiss' (2005) interviewees points out: "A significant number of elderly volunteers may be volunteers who became elderly" (p. 122).

The transition from working life to retirement, which occurs in many different ways today, has its implications for social role identities of retirees. Being a retiree is not as clearly defined as being well-deserved free of work after a long career. "Retirees have the sweet freedom of nothing special to do, but having nothing special to do likewise makes one socially marginal" (Ekerdt, 2005, p. xi). Those who have found *something special* to do and who have been successful in their systematic seeking for responsibilities (Weiss, 2005) will be subjects of this study. Those, who extensively identified with their role in their former job, and are involved in their job and company, are likely to engage in bridge employment activities (Atchley, 1989).

Gains and losses. According to Weiss (2005) the major gain of retirement is "freedom from the many stresses of work" (p. 70). Experienced losses are absence of structure, community, and loss of membership, as one of Weiss' interviewees points out: "It's not work that I'm leaving behind; it's the people" (p. 63). Thus, it is the social 'people aspect' of working life retirees give up as well. Specific gains of bridge employment can alleviate the losses of retirement experienced otherwise, e.g. by continued activity and daily structure (Atchley, 1989), and less work and job-related stress (Feldman, 1994). The generativity aspect, which supports a sense of self-worth by passing on information and guidance to the next generation, can be another personal benefit (Levinson, 1978, cited by Feldman & Kim, 2000; Saba & Guerin, 2005).

Shift of values and the centrality of work. Work motivation and other attitudinal variables towards work will depend on the centrality of work in relation to other aspects of life. The importance of central aspects of life, such as work, family or health, changes across the lifespan (Lehr, 2003; Schulte, 2005; Staudinger, 1996). A similar change of values is expected to happen for work related factors such as Hackman & Oldham's job characteristics (1980). For instance, the value of having a challenging job might decrease with age, whereas social factors and support needed from others might stay on a high level, or even increase (e.g., Atchley, 1989; Greller & Richtermeyer, 2006; Kim & Feldman, 2000).

Staudinger (1996) showed that life investment (time and effort) of 25 to 34-year-olds into work ranks first, followed by friends, family and independence. Between the age of 55 and 84, family is rated first, followed by health and friends. Maintaining of cognitive ability gains in importance during this period. This shift in central life investments needs to be considered when employing 'Silver Workers'. When work is central in life, again in line with continuity theory, engagement in bridge employment is likely (Soon & Tin, 1997).

2.2 Reasons for a continued working life

Several reasons for post-retirement work have already been mentioned when similar studies were introduced. In this paragraph, motivational research will be described in greater detail. Most research on motivation of older workers ends with formal retirement age. Even those studies regarding motivation from a development perspective restrict their samples and results to formal working life (e.g., Kanfer & Ackerman, 2004; Warr, 2001). The option of continuing work after this point, or just as long as it is possible and individually wanted, usually is not considered in motivational research. In this study, we try to explore the motivation of retirees still active in paid employment or unpaid volunteer work. Similar research has been published on US bridge employment (e.g., Feldman, 1994; Weckerle & Shultz, 1999). Some authors understand "bridge job activity ... [as] an important part of the retirement process" (e.g., Moen, 1996, p. 31). This kind of research seems to be new to Germany or Europe, respectively. Here, bridge employment is not a usual option discussed so far. Different reasons, namely environmental, individual, social, organisational, or rooted in the nature of the job, might have an impact on the decision to continue work after retirement (Feldman, 1994; Saba & Gurein, 2005; Taylor & McFarlane-Shore, 1995). Some of these motives of working retirees are illustrated in the following.

Social reasons. One crucial benefit for elders in engaging in work is "access to companionship and social support..." (Aquino et al., 1996, p. 480) – as it is true in its impact on career decisions and development regardless of age (Greller & Richtermeyer, 2006). Aquino et al. (1996) analysed social support as a mediator for the relationship between paid or unpaid work and life satisfaction in a group aged 65 plus. They found a mediating role of experienced social support for those who

volunteered, but not for those who work on a paid basis. In the latter case, paid working hours correlated with life satisfaction directly, without mediation through social support.

However, as Aquino et al. (1996) point out, causal directions remain unclear. For example, for the relationship between volunteering and social support, “respondents who reported high levels of social support may, perhaps because of their more extensive social network or more outgoing social nature, have been more likely to volunteer and to be more content with their lives” (p. 487). Reasons and consequences of volunteering are therefore still difficult to define.

Among the social variables, family aspects are particularly essential. The decision to accept bridge employment is positively influenced by a working spouse or dependent children, controlling for financial aspects such as current wages, future pension, or the spouse’s income (Feldman, 1994; Kim & Feldman, 2000). Balancing work and family is of critical importance and often source of dissatisfaction and disappointment (Saba & Guerin, 2005).

Continuity theory also points out older persons’ seeking to sustain social contacts, either to former colleagues, or through an increased investment in family, friends, or leisure-related contacts (Atchley, 1989).

Another important aspect is the perceived recognition of the mature workers’ valuable contribution (Saba & Guerin, 2005; AARP, 2005). Generative reasons, the intrinsic drive to transfer knowledge for the good and development of younger generations is not to be neglected (Calo, 2005; Saba & Gurein, 2005).

Personal development. As Warr & Fay (2001) report, older employees show less education initiative than younger employees. Whether this is also true for the group of working retirees will be of interest here. The decreased participation in training and education programs of older workers has often been confirmed (Behrend, 2005; Bertelsmann Stiftung & BDA, 2003, 2005; Birkner, 2004; Buck, Kistler & Mendius, 2002; Waszak, Deller & Gollers, 2005). Reasons for this finding can be manifold: e.g., the investment does not seem to pay off due to a relatively short period of tenure (Leber, 2001; Kordey & Korte, 2005), no need for education ‘anymore’ and having sufficient skills (Schneeberger, 2004; Waszak, Deller & Gollers, 2005), not being used to learning anymore (Buck et al., 2002), which might lead to avoiding competitive situations in groups with younger employees (Delgoulet & Marquié, 2002;

Huber, 2002). One additional personal factor can be the individual work history and career steps or changes made so far (Feldman, 1994; Feldman & Kim, 2000).

In contrast, the opportunity to develop new competencies, even relatively late in working life, can be a driving force of engagement and commitment at work (Saba & Guerin, 2005).

Monetary Reasons. Several studies showed that the probability to engage in bridge employment decreases the higher the former job's salary (e.g., Kim & Feldman, 2000; Saba & Guerin, 2005). For US-American samples, it seems to be the case that bridge employees work because of the need for additional income. However, financial rewards also seem to be an important hygiene factor and essential for experiencing appreciation as Weiss (2005, p. 119) found out: "... quite apart from its potential practical value, being paid mattered because it demonstrated that the work was serious and valuable".

Organisation of work. Flexibility and flexible working hours are among the important conditions for employment in later career or bridge employment. These aspects offer scope for organisations to convince even those who did not think of continuing their activity "to increase their participation if the nature of the work and working conditions offered were sufficiently flexible and attractive" (Herzog et al., 1991, p. 210). However, a pleasant work environment as desired by older workers is often not offered (Saba & Guerin, 2005).

2.3 The need for action

The integration of retirees into the labour market, or into valuable activities requires a paradigm shift in organisations and society in many countries. As the consequences for companies are one focus of this study, research results on HR implications in the context of bridge employment are illustrated in the following.

HR implications. Aspects of change compared to former working life will be regarded in this study. Change in the sense of losses can lead to frustration and depression (Herzog, House & Morgan, 1991; SHARE, 2005). A successful adjustment to the retirement phase can be eased by ongoing or newly started activity. Calo (2005) points out the need for action to support the transition to a new life stage:

Given the critical importance of this major life and career event for both the individual and the organization, a paradigm shift is needed in our traditional understanding of the process of transition from working in an organization to becoming a retiree. Such a shift is clearly in the best interests of the employee, the organization, and the broader society as well. (p. 310)

Engagement in bridge employment is strongly related to both retirement satisfaction and overall life satisfaction (Aquino et al., 1996; Kim & Feldman, 2000). According to Kim and Feldman (2000), adjustment to retirement is in addition facilitated by volunteer work and leisure activity.

Structuring the influencing factors on decisions of retirement or continued employment, Feldman (1994) stated that individual and environmental variables have special impact on exit decisions, whereas opportunity structures and organisational factors have the greatest impact on the decision to engage in bridge employment. This underlines good chances of adequate measures in personnel management to attract and integrate 'Silver Workers'. The attractiveness of specific policies on bridge employees was studied by Rau and Adams (2005). These authors identified flexible working hours, or part-time work, and specific Equal Employment Opportunities (EEO) statements regarding mature workers as positively influencing older workers' attraction to organisations positively. The opportunity to transfer knowledge through training and mentoring others however, had little impact on feeling attracted by a company as a retiree.

Curl and Hokenstad (2006) point out "that many would choose to work longer if they had the choice, and increased flexibility in terms of work and retirement may help boost the number of people that stay active in the workforce" (p. 88). Keeping in mind the increased variety of preferences and capabilities in this age group, it is of greatest interest for society and organisations to win over those who are prepared and happy to contribute. Examples of such active and motivated retirees formed the target group of this study.

3. Method

The applied and explorative ‘Silver Workers’ study covers a wide variety of fields of interests. Therefore, this study combines multiple methodological approaches appropriate to this broad approach. First, there is a theory-based quantitative part. Second, open-ended questions representing the qualitative part gathering unbiased statements from the interviewees. These statements were coded and quantified in a subsequent step. In addition, this study generates hypotheses based on a qualitative approach.

Figure 1 gives an overview of the general procedure of this study. Research question was: What are ‘Silver Workers’ like? What do they do, how do they think and what have they to say?

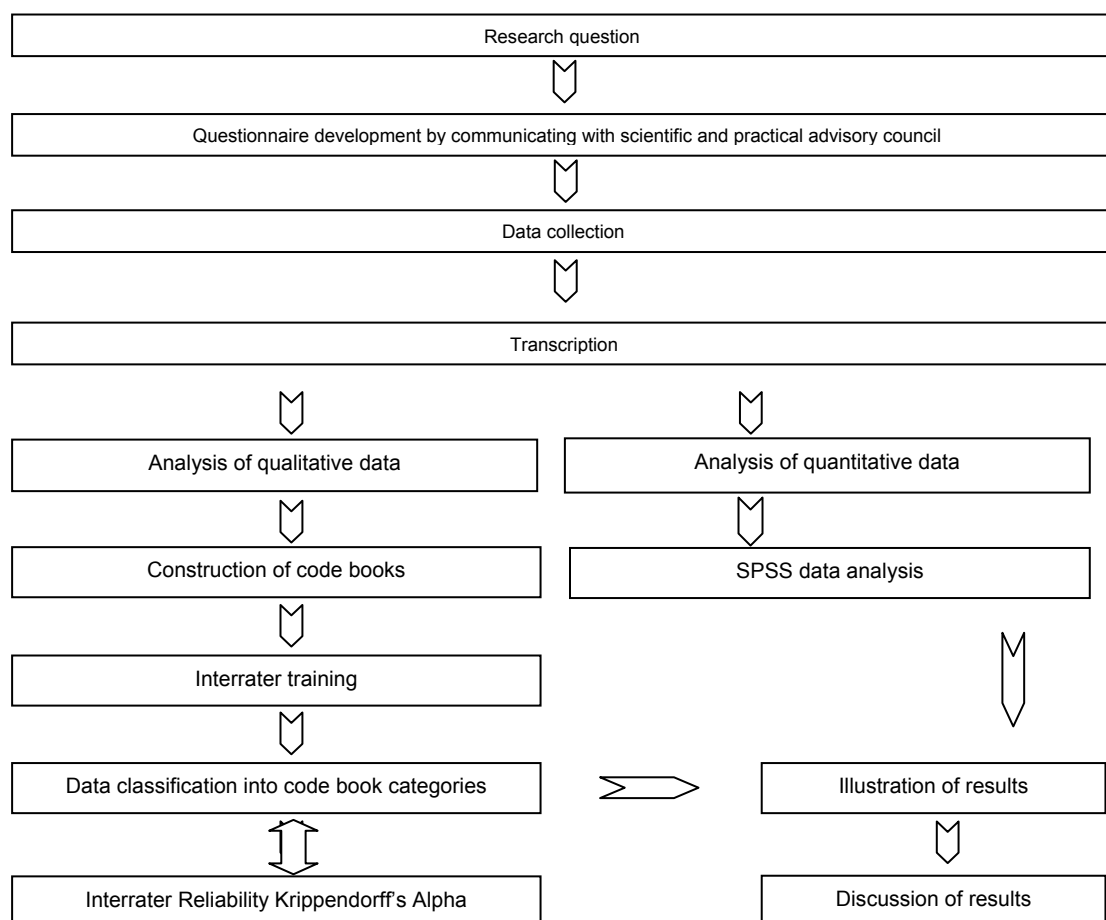


Figure 1: Study overview

Note. Research question: What are ‘Silver Workers’ like? What do they do, how do they think and what have they to say? SPSS 14.0 was used for data analysis.

The development of the interview guideline will be illustrated and data collection will be described. The original interview guideline and the English translation by the authors are presented in appendix B. An overview of the study's quantitative and qualitative research methods will be given. First, there will be a brief outline of the grounded theory approach; second content analysis and techniques for case study analysis will be explained. Finally, the 'Silver Workers' study's analysis will be described.

3.1 Questionnaire development

The aim of the study was to explore the possibility of flexible conditions and the disruption of strict patterns of working life and retirement. It was intended to show that the fourth pillar of pension schemes proposed in the Geneva Association model in 1987 is possible and already a reality today (for a description of the model: Reday-Mulvey, 2005, "Working beyond 60"). Moreover, the conditions conducive to work beyond retirement age should be identified. The research intent was consequently mainly driven by a need from business life and economics.

As a first step, main topics for the guideline for telephone interviews were defined, such as former professional career, motivation for working during retirement, changing profession when entering retirement, and type of work in retirement. A summary of the guideline questions of the research proposal are shown in figure 2.

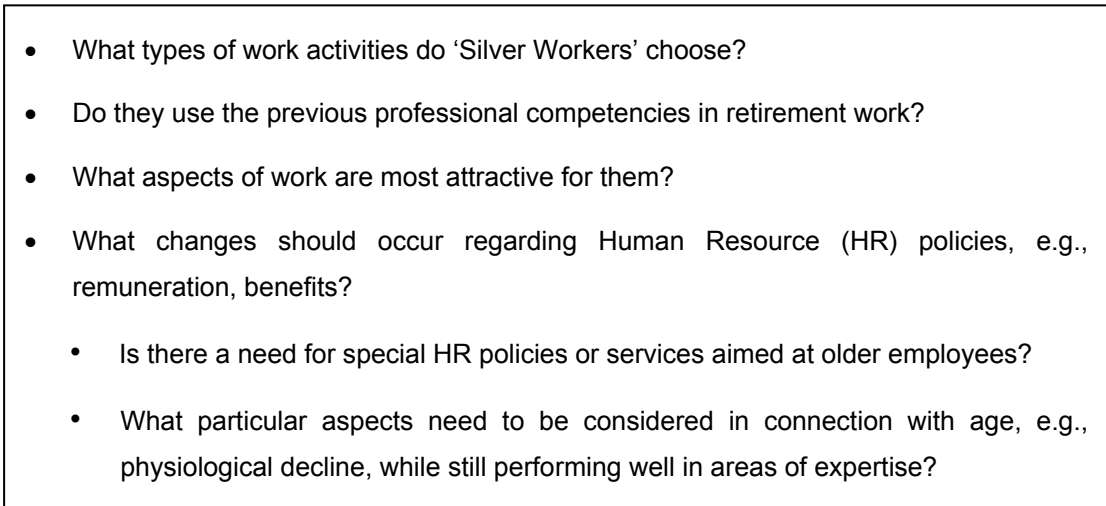
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- What types of work activities do 'Silver Workers' choose?
 - Do they use the previous professional competencies in retirement work?
 - What aspects of work are most attractive for them?
 - What changes should occur regarding Human Resource (HR) policies, e.g., remuneration, benefits?
 - Is there a need for special HR policies or services aimed at older employees?
 - What particular aspects need to be considered in connection with age, e.g., physiological decline, while still performing well in areas of expertise?

Figure 2: Leading questions of the study

Note. Research question: What are 'Silver Workers' like? What do they do, how do they think and what have they to say?

From these considerations, a tripartite structure for the guidelines emerged to assess aspects of the *former* professional life and comparing it to the situation as a 'Silver Worker' *today*. In addition to obtain a picture of the ideal working situation during retirement. The guideline mainly comprises of open-ended questions to attract unfiltered impressions of the 'Silver Workers' descriptions of their circumstances and experiences (the analysis of the qualitative data will be described in chapter 3.4.2). The open and mainly narrative character of the interview was suitable to the telephone interview situation and creates a conversational atmosphere. The qualitative component was complemented by quantitative items in which answers were rated on a percentage scale. In addition, on the basis of a combination of open-ended and quantitative questions, it was intended to develop case study examples.

Furthermore, practitioners from HR management and compensation and benefits departments were involved in the development of the interview guideline to ensure that practical and relevant topics were covered adequately. The study's advisory board comprised managers from DaimlerChrysler AG, Infineon AG, and TUI AG. All in all, the advisory board complemented topics which allowed for the deduction of practical implications, such as transition to retirement, or special services offered to or required by older employees.

The first part of the interview guideline was designed so that a job grading could be applied to the former job by the Hay Group. This allows a rating of previous jobs according to their complexity, and responsibility in the job for people and budgets. Eventually, this made it possible to analyse the sample for any group differences in relation to the former job.

Additionally, aspects of the guideline were theoretically based on I/O psychology and business administration literature. For example, motives of the 'Silver Workers' were one important issue to analyse, therefore Hackman and Oldham's model of work design (1980) was adopted to deliver a theoretical orientation for approaching intrinsic work motivation. Therefore, and concurrent to the comparison of the past, present and ideal conditions, each job characteristic was measured by one item, and adjusted to focus on the former work, the current work, and an ideal situation.

As a framework for relevant aspects of work that might differ in importance for the older worker, a classification by Deters, Stähle and Stirn (1989) served as a basis. According to these authors, relevant issues of work design are time, intensity of

working, compensation, and content of work. These aspects were included in the tripartite structure and were assessed for the previous, the present and the ideal situation. HR policies, such as planning, selection, and placement were considered e.g., asking for the main areas for action in companies when it comes to the employment of 'Silver Workers'.

3.2 Data collection

With regards to the acquisition of participants, large organisations were systematically contacted who supposedly maintained contact with their retirees. Some interviewees could be identified with the help of these organisations. However, most interviewees were acquired using personal contacts known to the research team and/or from interviewees in a 'snow ball' process. Thus, making the study's sample a cumulative sample. Therefore, all reported results are valid for this specific sample alone and represent the interviewees' situation only. Study results are not representative of the retired-population in Germany as a whole. The main focus is on retired individuals from the public sector and from private sector senior management. This study's sample will be described in detail in chapter 4.1. Altogether, 146 telephone interviews were conducted with an average duration of about 60 minutes. The data collection took place at two points in time. The first phase was September to December 2005, the second April to July 2006. For the second phase of data collection, some questions were revised. Primarily, the second phase aimed at enlarging the dataset and sustaining of comparability with the first phase.

3.3 Methodological aspects

Given the study is exploratory research to first investigate the target group, for analysis, both qualitative and quantitative methods have been applied. On the one hand, there are quantitative analyses of subjective ratings using a percentage scale or numerically anchored scales. On the other hand, there are open-ended questions which demand free non-supported statements from the interviewees. This study considers appropriate analyses for these different approaches.

Quantitative data were imported into SPSS and Excel as will be shown in chapter 3.4.1 (Analysis of quantitative data).

As the qualitative part of this study generated a large amount of textual material, certain systematic methodological approaches conducive to its condensation are

referred to. Interpretation of open-ended questions is based on grounded theory (Glaser & Strauss, 1998). It mainly refers to both quantitative and qualitative content analysis methods according to Mayring (2004) and Neuendorf (2002), combined with techniques for case study analysis (Ghauri, 2004) having a more applied background.

3.3.1 Grounded Theory Approach

Grounded theory is a general research method first developed by the sociologists Glaser and Strauss in 1967. Overall, grounded theory is looking systematically at qualitative data while combining a specific research paradigm with pragmatic action theory and with methodological guidelines to generate hypotheses (Glaser & Strauss, 1998). Important concepts of grounded theory are categories and codes. Data sampling, data analysis and theory development are seen as different steps in grounded theory. They have to be repeated until the researcher can describe and explain the phenomenon or the action that is to be researched. "A grounded theory is one that is inductively derived from the study of the phenomenon it represents. That is, it is discovered, developed, and provisionally verified through systematic data collection and analysis of data pertaining to that phenomenon" (Strauss & Corbin, 1990, p. 23).

Hence, the idea of grounded theory can be seen as a background of individual procedure for empirical research with the objective of theory building. Grounded theory is designed "as a way of generating theory through research data rather than testing ideas formulated in advance of data collection and analysis" (Dey, 2004, p. 80). As this study analyses empirical data, it proceeds according to the basic principles of grounded theory. The design of this study requires an open approach as the research area is mainly unknown. However, due to the large number of interviews, it does not strictly follow the methods of memoing, sorting and writing which are defined by Glaser and Strauss (1998) in detail.

3.3.2 Content Analysis

Content analysis is a method mainly used in the social sciences to analyse textual information. It can be used both in quantitative and qualitative analyses.

Neuendorf (2002) places emphasis on the summarising task of quantitative analysis of information. Content analysis is not limited to the context in which the information

is generated. Therefore, this method aims at a numerically based aggregation of a defined data set.

In contrast, Mayring (2004) uses content analysis to interpret qualitative data. But he also stresses the quantifying function of content analysis when analysing qualitative data. The principal idea of a qualitative content analysis is therefore “maintaining the systematic nature of content analysis for the various stages of qualitative analysis, without undertaking over-hasty quantifications” (Mayring, 2004, p. 266). The basic ideas for summarising content analysis are reduction of material, preserving essential contents and producing a controllable smaller text. The flow-chart model (figure 3) illustrates the procedure for qualitative content analysis with the example of inductive category formation. Thus, categories are formed step by step from the given material.

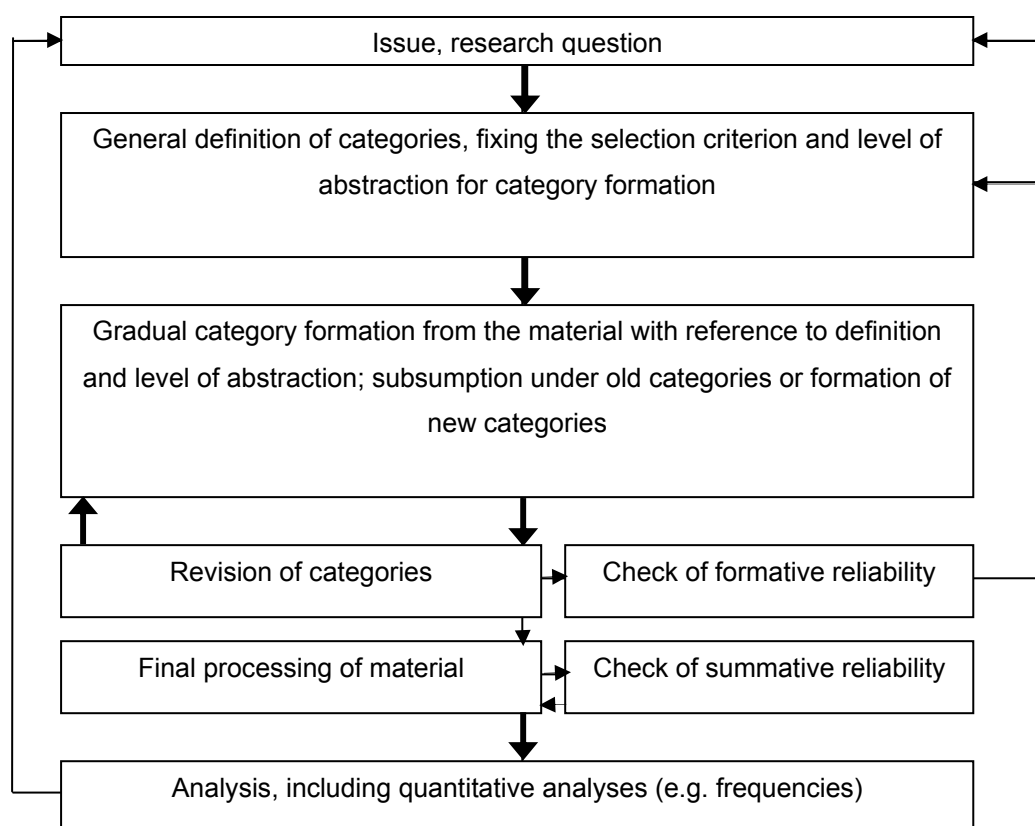


Figure 3: Flow-chart of procedures for qualitative content analysis with the example of inductive category formation

Note. According to Mayring (2003, p. 75).

In terms of a structuring content analysis following Mayring (2003), it is important to formulate exactly definitions and typical text passages which he calls ‘key examples’.

Together with created coding rules, they will result in a coding guide which defines the process of qualitative content analysis.

The system of categories is at the centre of analysis and is adjusted by feedback loops after both formative and summative reliability checks. Thus, the categories are adjusted in a progressive and flexible way. Flexibility in developing categories is further achieved with the possibility to combine different phases of research. Mayring emphasises that “the criterion should in no case be simply methodological feasibility, but the suitability of the method to the material and the research question” (Mayring, 2004, p. 269).

In comparing content analysis to other, exclusively qualitative and much more interpretative methods, there is the requirement to meet the standards of quantitative scientific methods.

This study uses content analysis methods during analysis of qualitative data when evaluating recorded and transcribed interviews. The combination of both content analysis approach following Neuendorf and qualitative content analysis following Mayring informs the procedure this study adopts.

3.3.3 Techniques for case study analysis

This study also applies techniques for case study analysis following Ghauri (2004). These techniques, including coding and clustering, are adequate procedures to analyse unbiased statements. Step by step qualitative data can be analysed by advancing along different levels of abstraction. The first level of analysis is coding and categorising text or interview transcriptions. The second investigates trends and in the third findings are defined.

Ghauri elucidates coding to be a “sifting process” (Ghauri, 2004, p. 118) while rearranging information in conceptual categories to classify and relate data to research questions and given frameworks. Locating different categories, searching for common or conflicting data, and looking for trends are the main coding operating techniques. A further step following Ghauri is categorising cases according to common characteristics called clustering. That is building groups to compare, as well as looking for themes and variables that cut across cases.

In analysing open-ended questions from this study, content analytical categories were used, as well as clustering categories to find an adequate approach to respond to applied explorative research questions.

Ghuri recommends a case study research design if the area of research is less well known, especially in theory-building research. Indeed, the field this research takes place in is less known, and this study is a composition of qualitative (theory-building) and quantitative (hypothesis testing) research. Nevertheless, this study only follows his case study analysis' techniques in the analysis of open-ended questions. As the "main feature is therefore the depth of and focus on the research object, whether it is an individual, group, organisation, culture, incident or situation" (p. 110), this study has a too large number of interviewees to develop case studies. The theory-building character is specified in open-ended questions which represent the qualitative part of this study.

3.4 Data analysis

As mentioned before, the questionnaire contained quantitative probes (percentage scales; anchored rating scales) as well as open-ended questions. Consequently, both have to be analysed in an adequate way. This will be explained in the following chapters.

Following permission from the interviewees, every telephone interview was recorded on tape. The interviewer transcribed the recorded conversation using a transcription master which provided columns for each prompted area.

3.4.1 Analysis of quantitative data

The major part of the interview guideline contains quantitative questions.

3.4.1.1 Numerical data analysis

Quantitative data were imported into SPSS 14.0 and Excel. Frequency analyses for numerical statements and further statistics were performed for the quantitative part of the interview guideline. This includes t-tests for paired samples.

3.4.1.2 Group differences

In order to find similarities and differences among the sample in given answers, statistical group differences were calculated. As both skewness and kurtosis were found in distributions of subjective assessments of questions, a rather conservative method was chosen. Since the data was not normally distributed, a method not requiring normal distribution was applied. A test was chosen that is suitable for ordinal data. The authors took into account that the judgement of a person, even though it is expressed on a percentage scale, might not be considered as metric.

This study uses the Mann-Whitney U test for non-parametric data, which is a rank-sum test that assesses whether the differences in medians between two independent samples are statistically significant (Bortz, 1999; Clauß, Finze, & Partzsch, 1999; Mann & Whitney, 1947).

3.4.2 Analysis of qualitative data

This study's main challenge in generating hypotheses is to analyse open-ended questions and to interpret and present the results. Zalan and Lewis (2004) point out that no standard procedures for analysing qualitative or semi-qualitative interrogations exist: "Part of the problem is that, unlike with quantitative research, there are no strict guidelines on how to structure the methods section in such a way so as to convince the user of the study that the research is, after all, scientific endeavour" (Zalan & Lewis, 2004, p. 507).

This study aims at quantifying the qualitative data gained from open-ended questions. This is not a pure qualitative analysis. The number of participants as well as the number of questions asked exceeds the average number in a typical qualitative study. Therefore, the challenge of this study was to integrate both approaches for data analysis.

An explorative research concern is its complexity, as coding of open-ended questions poses "substantial problems" (Schnell, Hill, and Esser, 2005, p. 429, translated by the authors). For instance, a classification of statements is necessary for any reasonable analysis of open-ended questions. Mostly, in a first approximation, all given answers are listed and frequencies are counted. Then categories are created and numbers assigned. When analysing open-ended questions the effort is high. Therefore Schnell, Hill and Esser (2005) recommend using open-ended questions only in less, exceptional cases, for example when exploring a widely unknown research area.

For analysing open-ended questions and creating categories, codebooks have been developed.

3.4.2.1 Development of codebooks

A codebook provides spaces appropriate for recording the codes for all variables measured (Neuendorf, 2002). In order to prepare for a later calculation of Krippendorff's alpha as a reliability measure, codebooks condense the material. Codebooks subsume individual differences in order to reduce complexity. Transcriptions of all interviews are used as basic raw material.

Figure 4 shows the process of data analysis of open-ended questions (cf. Mayring, 2003, 2004).

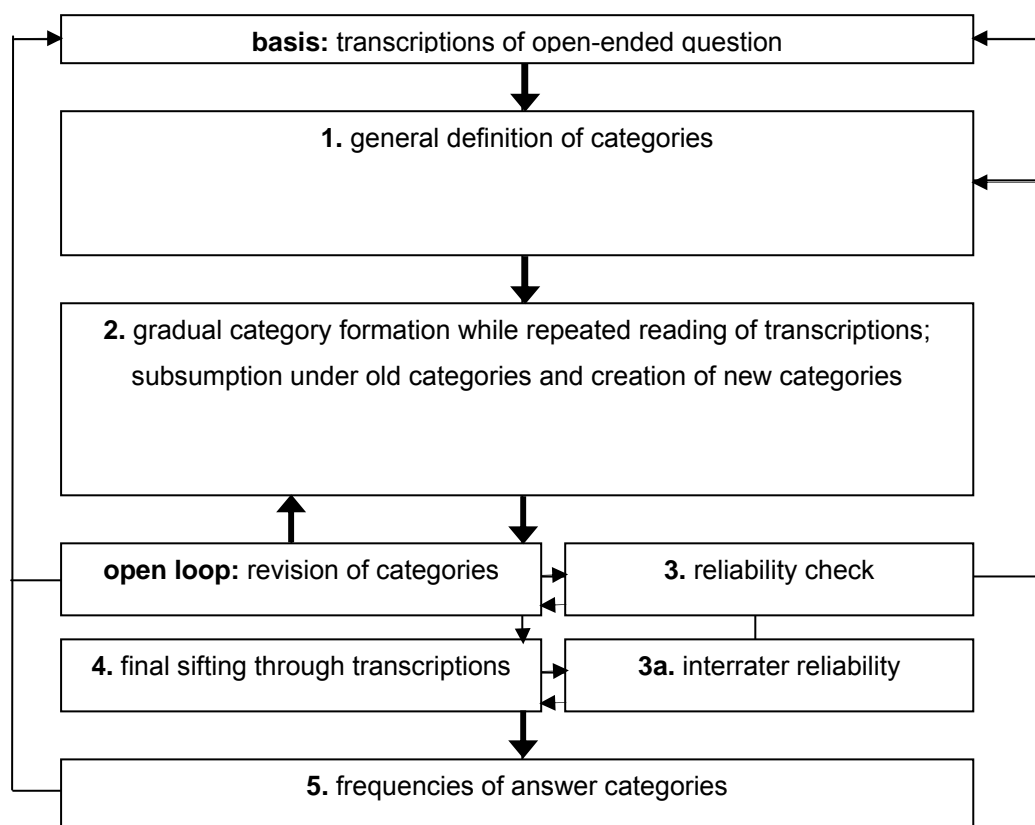


Figure 4: 'Silver Workers' study's procedure scheme for qualitative data analysis

Note. Numeration indicates successive steps in quantifying qualitative data. Scheme according to Mayring (2003).

Figure 4 demonstrates the successive steps in quantifying qualitative data. The explained process below was carried out for open-ended questions. For this purpose, a codebook was created in order to be able to quantify the content of given statements. First (1.), general categories were defined by repeated and accurate word by word reading of interview transcripts. Therefore, each statement was listed for answering the particular open-ended question and frequencies were counted.

In a second step (2.), categories were formed successively by subsuming similar statements into certain categories. Step by step, all statements were tentatively categorised by subsuming categories and forming new categories. In terms of an open loop, a recurrent revision of categories was performed.

Then (3.), in a third step, a reliability check was carried out while categorising transcript passages into formed categories for revision of categories. Classification of text passages into given categories were discussed by research assistants to guarantee reliable and selective categories. Proceeding like this, codebook categories gradually developed towards their improved and final form. Later (3a.), interrater reliability was determined using Krippendorff's alpha (chapter 3.5), thus

showing the quality of codebook categories. Fourth (4.) there was a final review of codebook categories while sifting through transcriptions. Thereafter, the final version of codebooks for analysing open-ended question was completed. That way, it was (5.) possible to analyse frequencies of statements categorised in certain answer categories in a fifth and final step.

Initially, frequency counting showed various amounts of so-called “wild codes” (Schnell et al., 2005) in every analysed question. Wild codes are categorised code numbers which are either a classification of non-existent codes, mistakes in setup (e.g. too many or less codes per case), incorrect symbols in enter boxes (e.g. dots, spaces) or typing errors. Therefore, it was necessary to perform coder training and to go through a data revision including deletion and correction of wild codes.

3.4.2.2 Further analysis of qualitative data

Questions showing the most variety in answers were analysed through codebook development. Open-ended questions that were not analysed using codebooks were quantified in a comparable way. They were sifted through all given answers in order to find similarities in statements. As a result, categories were created. This procedure is adopted only with individual categorisation of open-ended questions which are intended to obtain a general overview of the given answers. Please note, that this procedure is indeed similar to open-ended question analysis (chapter 3.4.2 Analysis of qualitative data), but is not that extensive, and consequently less independent and reliable.

3.5 Psychometric properties

This study is a composition of quantitative and qualitative research. Qualitative questions were quantified (see chapter 3.4.2.1), thus providing a basis for verifying reliability shown below. This is due to the fact that it is difficult to adapt quality criteria for qualitative research, as Steinke (2004) suggests.

The study design is made transparent and comprehensible as possible. As this depends on the accuracy of the description of the procedure, research intention and method are explicitly described. For reviewing data analysis quality, reliability and aspects of validity are analysed for the quantified qualitative data. As analysis of open-ended questions provides a threat to reliability, questions are tested for consistency. Different reliability coefficients can be used to achieve this. Given this

study's methodology of quantifying qualitative data, a special edition of Krippendorff's alpha measure to testify interrater reliability is chosen.

Reliability.

As the goal of content analysis is to identify intersubjective characteristics of messages, testing for reliability is essential (Neuendorf, 2002). The establishment of reliability is the basis for a measure to be considered valid. Krippendorff (2004) defines reliability as "the degree to which members of a designated community agree on the readings, interpretations, responses to, or uses of given tests or data." Different individuals should find similar results while rating qualitative data. To assure this requirement, reliability between coders for several essential questions is calculated. The coefficient used in this study is Krippendorff's alpha. It is considered to be more accurate than a simple percentage of agreement. Neuendorf (2002, p.151) considers Krippendorff's alpha as "a highly attractive coefficient [,] but has rarely been used because of the tedium of its calculation".

Krippendorff's alpha.

Following Krippendorff, coding involves transcribing, recording, categorising and interpreting of "given units of analysis into the terms of a data language so that they can be compared and analyzed" (Krippendorff, 2004, p. 220). This study has high complexity data, which requires a coefficient of agreement that copes with highly diverse data. Krippendorff's alpha is considered to be the most general agreement measure with appropriate reliability interpretations; it is applicable to any number of values (Krippendorff, 2004). Therefore, Krippendorff's alpha is very appropriate for use with several metrics, for data with missing values, and it corrects for agreement by chance.

Craggs and Krippendorff (2004) note that current computer applications are restricted to measuring agreements for single-valued data. As a single value is not sufficient to cover the content of the coding unit, this is a challenge to this study. "[C]oding schemes that allow only one label to be applied to each unit and define many-to-one mappings of units into descriptive categories. [...] this is not sufficient in situations in which coders are asked to describe units of analysis in as many categories as applicable" (Craggs & Krippendorff, 2004, p. 4). As this is the case in this study, an alpha version for multi-valued data suggested by Craggs and Krippendorff (2004) will

be used. Due to the complexity of this calculation the software “mvnAlpha” (Craggs & Krippendorff, 2004) is used to calculate alpha. This software has limitations in terms of number of possible codes. In some cases, this study’s data is based on a very detailed codebook, and was therefore too complex for the program. In these cases, the number of codes referring to the superior level of codes was reduced in order to calculate the agreement between coders.

Table 1 shows the values for alpha that resulted from this study’s calculations.

Table 1: Percentage agreement and Krippendorff’s alpha of qualitative questions

No. of question	Percentage agreement	Krippendorff’s alpha
IV3.1	75.6	.69
V2	89.3	.87
V4.1	83.8	.78
VI1	84.3	not possible*
VI5.2	72.3	.67
VI5.3	87.6	.84
VI6	77.1	.71

Note. Software “mvnAlpha” (Craggs & Krippendorff, 2004) was used to calculate alpha. *In question VI1 it was not possible to reduce the number of codes to a size suitable to the program.

Following Neuendorf, there are several threats to reliability. The most significant ones are a “poorly executed coding scheme”, “inadequate coder training”, “coder fatigue” and the “presence of rogue coder” (Neuendorf, 2002, p. 145). In order to minimise these threats, codebooks were used for analysing qualitative questions, as well as written coder instructions and training. In addition, several coders conduct the appraisal with a maximum of three questions per person to assure attentive and careful work.

Validity.

Although „it is the exception rather than the rule that qualitative research contributions include a discussion of validity issues“ (Andersen & Skaates, 2004, p.464), regarding validity aspects, this study aimed at reaching semantic validity, construct validity and triangulation. Semantic validity means the reconstruction of meaning, corresponds to the definition of categories. It is assured here by using several persons to create categories during the codebook development. Following

Flick (2004), triangulation is a strategy for the validation of the procedures and results of empirical research. Triangulation is found in this study while different methodological approaches found congruent results. Examples where quantitative probes and qualitative data analysis reinforce findings are demonstrated in the interpretation chapter.

4. Results

After a summarising description of the sample, the following chapters show specific results relating to the study's questions. Additional results are presented in appendix A. Numbers in [brackets] in captions refer to the number of question in the interview guideline (appendix B). Because many of the interview transcripts included occasional unanswered or inapplicable questions, analyses were conducted with all available responses to each question. Thus, the ns for the analyses that follow slightly vary.

4.1. Sample

The sample of this study consists of 146 retirees ranging in age from 60 to 85 years. The sample consists of 31% women and 69% men, which largely corresponds with the distribution of sex of employees above 60 years in Germany which is 32% women and 68% men (Statistisches Bundesamt, 2001, p. 49; percentages calculated by the authors).

Almost 60% of the interviewees have an academic degree, which differs from the average level of education of this age group. This above-average distribution is reflected in former full time job levels of complexity. Concerning the former jobs of 'Silver Workers', this study analysed the last fulltime position using the Hay grading system. Twelve complexity levels were applied as explained in chapter 4.1.3. Moreover, the character of 'Silver Workers' former positions allowed a differentiation between "line management", "results" (result-orientated tasks), and "staff" respectively "service" functions respectively. The distribution is shown in figure A 1.

In the following, demographic information and last fulltime positions of 'Silver Workers' are described.

4.1.1 Demographic information

'Silver Workers' participating in this study were born between 1921 and 1946 (figure A 2); interviewees age ranges from 60 to 85. The average age was 67 years (table A 1). The paramount part of the interviewee sample (86.8%) was born between 1935 and 1945. Hence, figure 5 shows that two thirds of the interviewees (65.5%) vary in age between 64 and 69. The mode is 69 (13.1%).

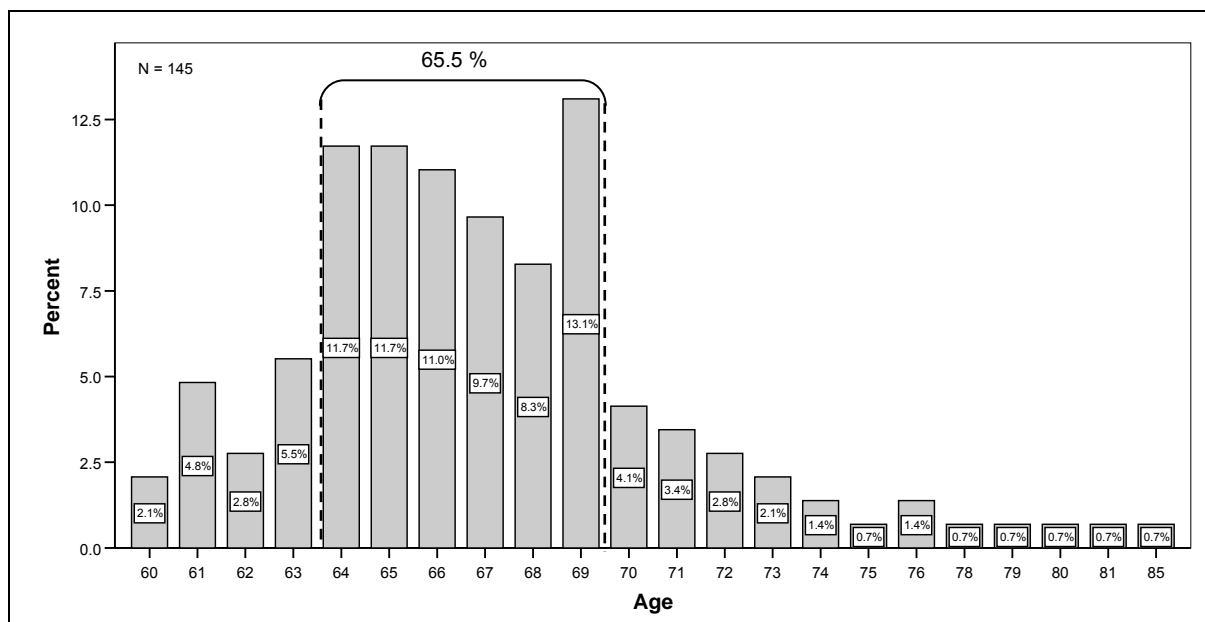


Figure 5: Age of participants

Note. Question: [II 1.1] “Year of birth.” Age of participants calculated by the authors (date of assessment subtracted from year of birth).

The year of entry into retirement of the participants ranged between 1960 and 2005. Figure 6 shows that most of the interviewees retired between 1998 and 2005 (72.5%). The biggest part of the interviewees (15.9%) retired in 2002. The average tenure of retirement to date is six years.

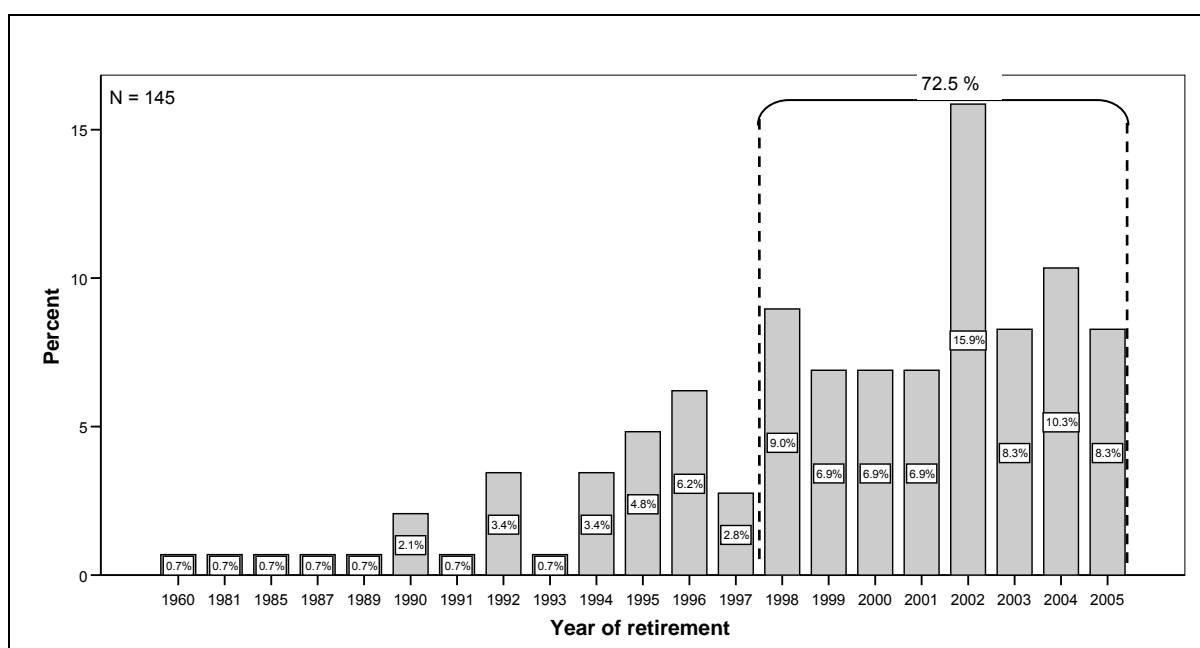


Figure 6: Year of entry into retirement

Note. Question: [II 1.2] “Year of retirement.”

4.1.2 Education or vocational qualification

This study's data collection took place in Germany; hence categories are based on the German education system and labelling. As systems and labels vary in different countries, the British equivalents are chosen in order to translate classifications into English.

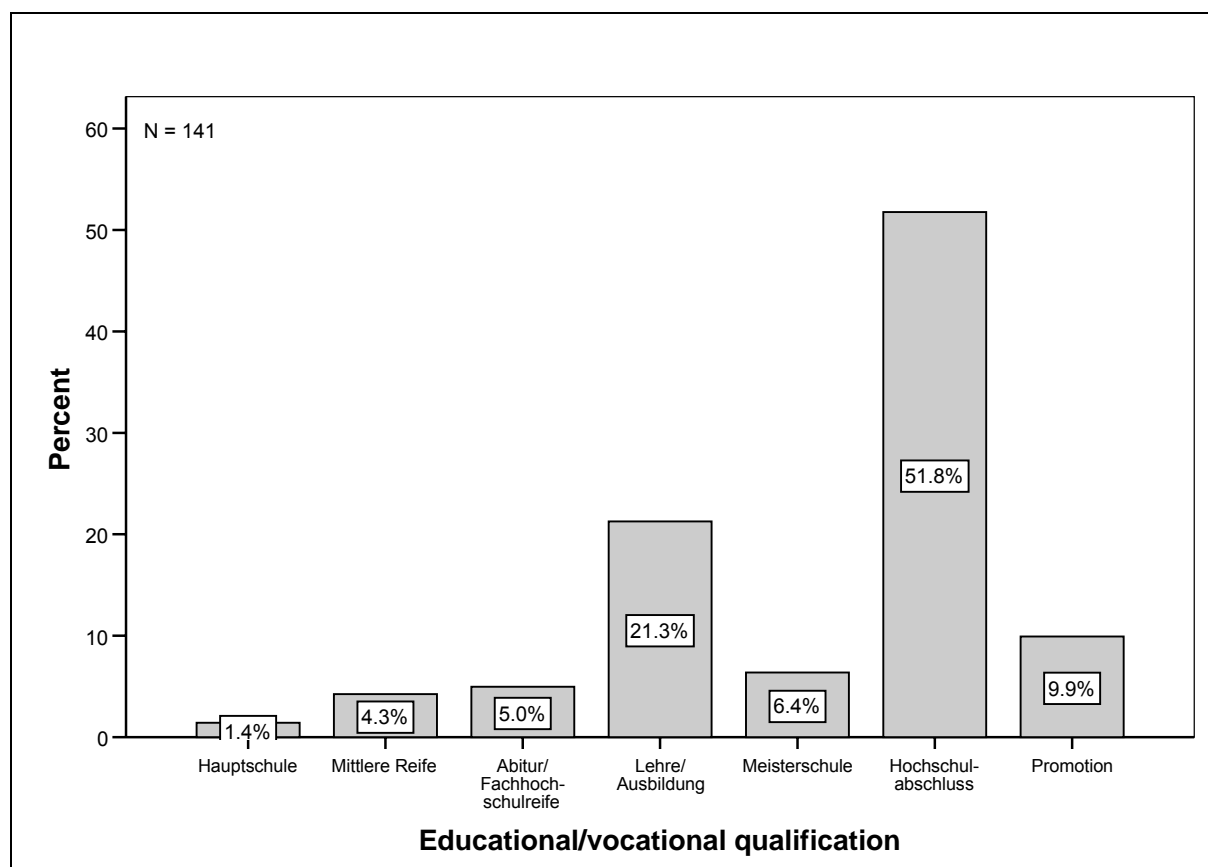


Figure 7: Educational or vocational qualification

Note. Question: [II 3] "What was your highest educational or vocational qualification?" Answer categories: Hauptschule oder Vergleichbares (CSE or comparable); Mittlere Reife oder Vergleichbares (O-level or corporate); Abitur/Fachhochschulreife (A-level); Lehre/Ausbildung (Apprenticeship/vocational education); Meisterschule (Master school); Hochschulabschluss, Universitärer Abschluss: Diplom, Staatsexamen oder Vergleichbares – Dipl., Bachelor, Master (University degree); Promotion (Conferral of doctorate, PhD).

'Silver Workers' were asked to classify their highest educational or vocational qualification. As figure 7 shows, the top three nominations are "university degree" (51.8%), "apprenticeship/ vocational education" (21.3%) and "conferral of doctorate/ PhD" (9.9%). The lowest nominations are "CSE" (1.4%) and "O-level" (4.3%).

4.1.3 Last fulltime position

Applying the Hay system, the former jobs of the interviewees were categorised. This resulted in twelve levels of complexity displayed in table 2; and represent a wide range of jobs requiring different skills and knowledge. Job positions requiring management tasks are represented in levels 1 to 6. Levels characterised by the label “ORG” are top management tasks with superior functions. “LTD/OFK” positions are management tasks as well, but subordinate to “ORG” levels. They require fully developed and specific academic skills. Semi-skilled industrial workers with basic knowledge are represented in levels 8 to 12. Both industrial (T-A) and white-collar (T-L) workers are categorised in those non-management levels. Level 7 is a grey area in between management and non-management positions. When calculating group differences, this level serves as buffer for keeping clear the management from the non-management group.

Table 2: Hay complexity levels and job examples

Complexity levels	Label	Hay points	Job example
1	ORG 3	5061 - 8320	Executive Board (large scale industry), Under-Secretary of State
2	ORG 2	3021 - 5060	
3	ORG 1	1801 - 3020	
4	LTD/OFK 2	1261 - 1800	Federal Armed Force General, Chief Executive Officer Savings Bank, Holder of Department Chair, Director, Division Manager, Pharmacist, Director of Studies
5	LTD/OFK 1	880 - 1260	
6	AT/LTD	614 - 879	
7	AT-S	439 - 613	Director (small scale business), Department Head (medium scale business), Lieutenant Colonel
8	T/AT-S	314 - 438	Pastor, Chief Superintendent, Teacher, Master Baker, Laboratory Assistant, Revenue Officer, Bank Clerk, Administrator, Driver
9	T-L2	228 - 313	
10	T-L1	161 - 227	
11	T-A2	114 - 160	
12	T-A1	85 - 113	

Note. Questions: [II 4.1] “What was your final employment before retirement?” [II 4.2] “How long did you occupy this position (mm/yy)?” [II 4.3] “How many people did the company employ, at the time you last worked there?” [II 5] “Level of complexity/hierarchy of last fulltime job.” [II 5.1] “Please describe the role of your last full time job in the organisation. What was your function (e.g., rather administrative, service/support, line management broad/maximum)?” [II 5.2] “If line management, management: Responsibility for turnover/budget? Please describe in outline the hierarchical structure of your company! On what position were you? Responsible for how many employees?” [III 1] “Please describe your last position! In doing this, please refer to the 2 or 3 most important activities.” System of job complexity levels was derived from these questions by the Hay Group. Numbers represent levels of complexity, 1=highest level, 12=lowest level. Labels stand for German denotations corresponding to the specific job position. Job examples translated by the authors.

The distribution of ‘Silver Workers’ last fulltime positions on complexity levels shown in figure 5 converges towards a bell-shaped curve. One in five former fulltime

positions was categorised into the seventh complexity level, while only 2.8% are categorised in the three highest complexity levels (ORG1-3) and 2.1% in the two lowest levels (T-A1-2). The non-management positions however differ from a bell-shaped curve, as 18% of the interviewees are categorised into complexity level 9.

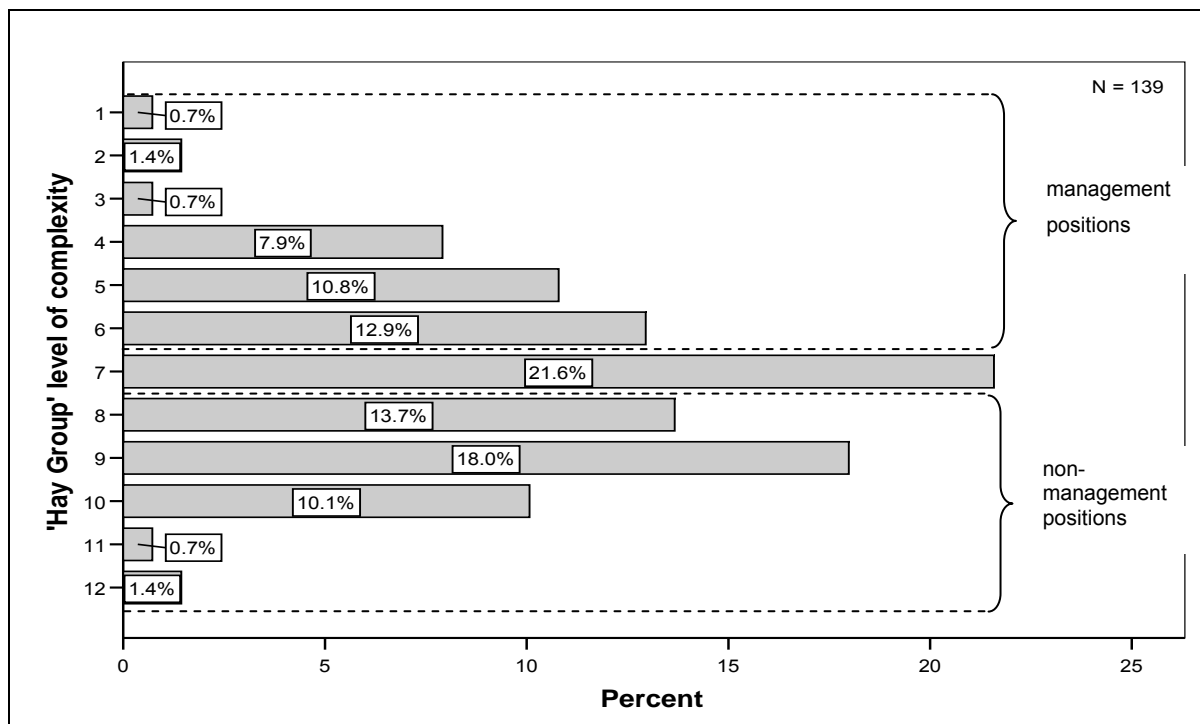


Figure 8: Distribution of last fulltime position on Hay complexity levels

Note. For questions used see table 2. System of job complexity levels was derived from these questions by the Hay Group. Numbers represent levels of complexity, 1=highest level, 12=lowest level.

The focus in this sample is on persons holding jobs with higher complexity. Figure 9 illustrates that job complexity levels when broken down by sex show a similar curve of the distribution. The curve representing women is shifted slightly towards less complex jobs.

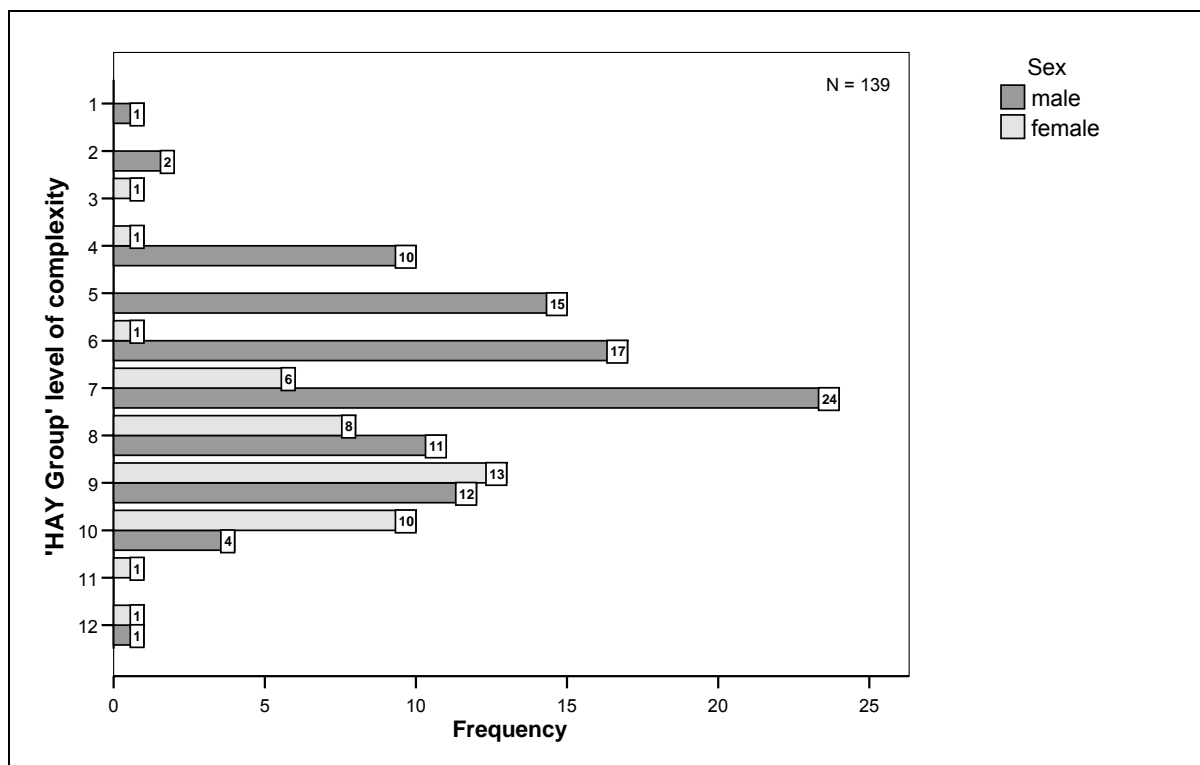


Figure 9: Distribution on Hay complexity levels broken down by sex

Note. Questions: [II 2] “Sex (m/w)”. Further used questions see table 2. System of job complexity levels was derived from these questions by the Hay Group. Numbers represent levels of complexity, 1=highest level, 12=lowest level.

Group differences were found concerning former jobs’ levels of complexity with reference to today’s goal achievement, ideal discretion about length of working hours and today’s working hours. Participants in former management position reported significantly higher levels of occupational goal achievement compared to participants in non-management position (Mann-Whitney U-tests; $z=-3.053$, $p>.05$, two tailed). Likewise, they rated the ideal level of discretion about length of work hours significantly higher than their non-management counterparts (Mann-Whitney U-tests; $z=-3.340$, $p=.001$, two tailed). Furthermore, ‘Silver Workers’ in management positions reported very significant higher working hours per week today (Mann-Whitney U-tests; $z=-3.838$, $p>0.001$, two tailed).

Additionally, Hay categorised the former jobs of the interviewees into line functions and result functions (results-orientated tasks), or staff functions and service functions. While four in ten ‘Silver Workers’ had results-orientated former tasks (40.3 %) in line or result functions, six in ten (59.7%) were in staff or service functions before retirement (cf. figure A 1).

Six in ten (60.4%) former jobs were in the private sector, four out of ten (39.6%) in the public sector (cf. figure A 3). Two thirds of men (66.0%) worked in the private sector, the number of women in private sector (47.6%) and civil service (52.4%) are very similar.

The former jobs of 'Silver Workers' were categorised into main areas of employment by Hay. These are large scale industry, public service, industry, assurance/banks, small businesses and retail.

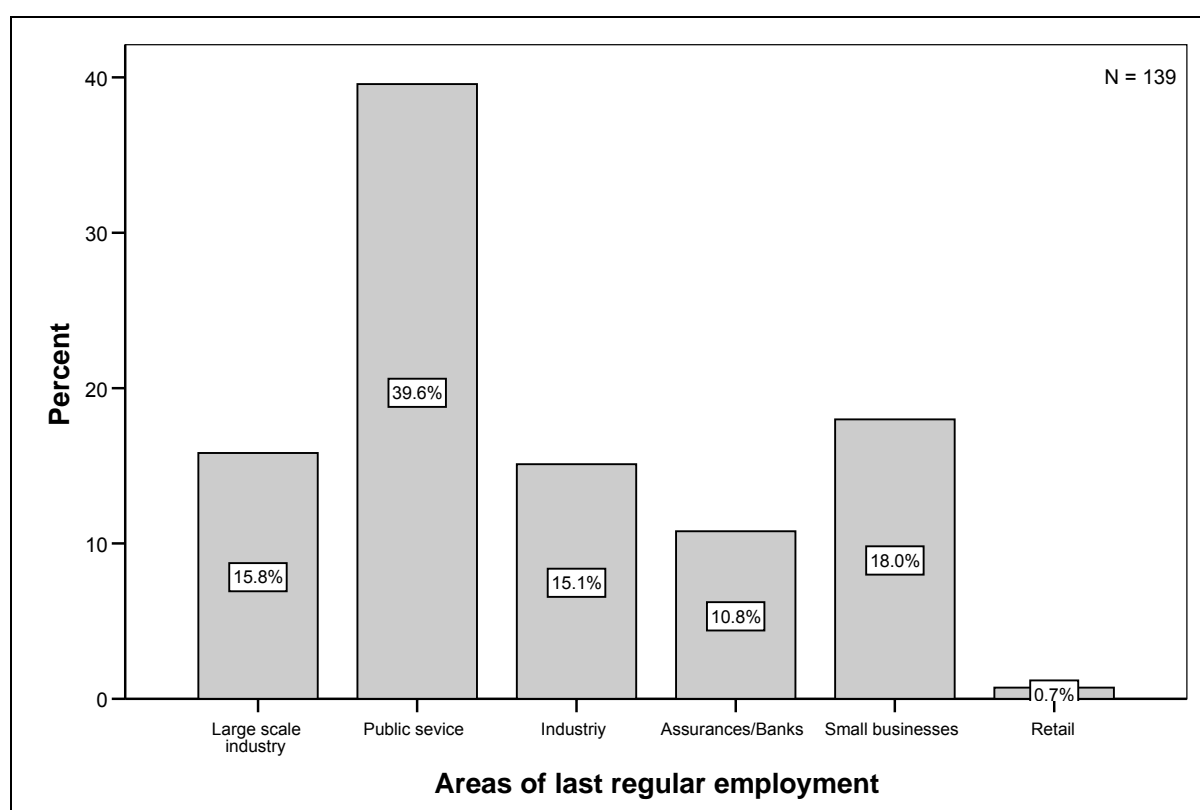


Figure 10: Distribution on Hay areas of last regular employment

Note. Questions used see table 2. Determination of areas were derived from these questions by the Hay Group.

Figure 10 shows that four out of ten (39.6%) worked in public services and nearly two out of 10 (18.0%) were employed in small businesses. 15.8% of the 'Silver Workers' worked in large scale industry and 15.1% in smaller industry. One out of ten (10.8%) interviewees was located in assurance and banking.

4.1.4 Income

'Silver Workers' were asked about their income. Interviewees who were in a management position referred to annual income, others referred to monthly income.

4.1.4.1 Annual income

Figure 11 shows that almost four out of ten (39.6%) earned "100.000 to 250.000 Euros" annually in a former management position. About two out of ten (20.8%) received "50.000 to 100.000 Euros", while "up to 50.000 Euros" and "250.000 to 500.000 Euros" were earned by 14.6% respectively.

Only 2.1% of former managers earned "750.000 to 1.000.000 Euros" a year, whereas 8.3% of managerial 'Silver Workers' stated that they annually had "from 1.000.000 Euros" at their disposal.

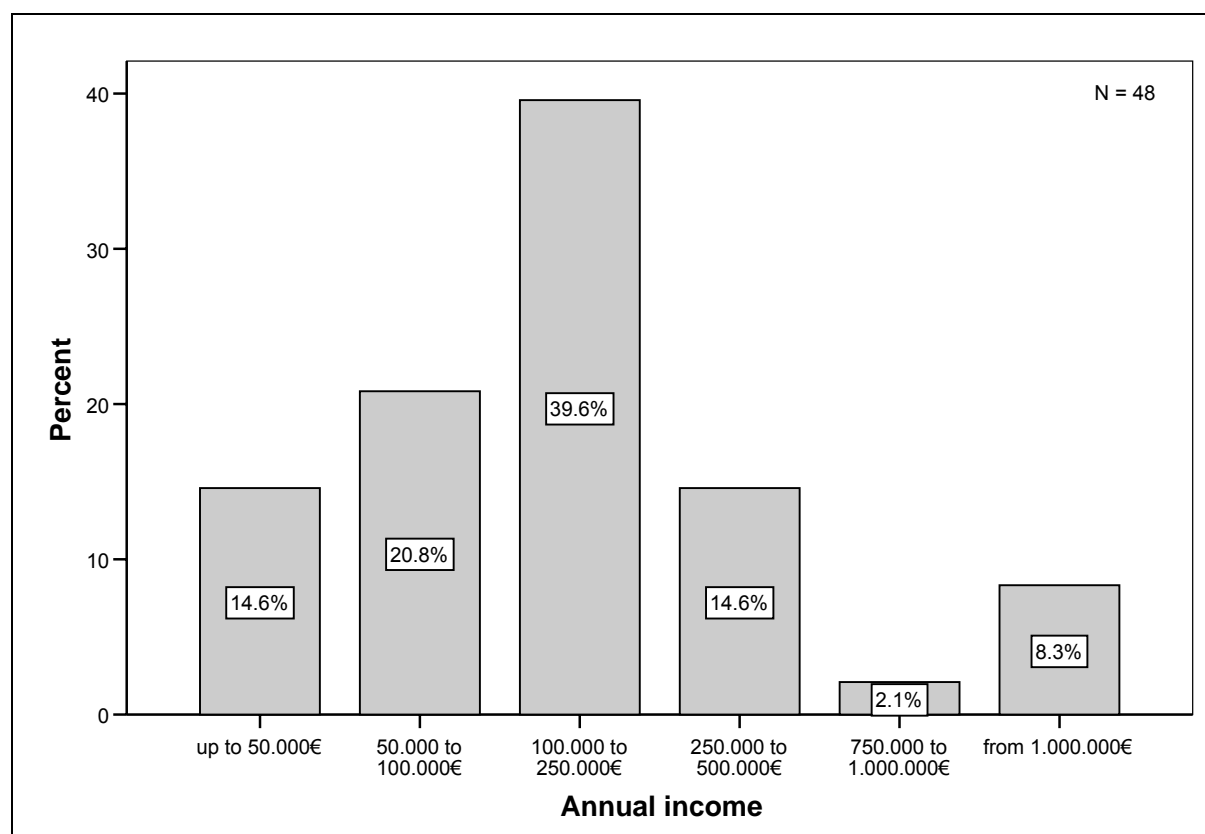


Figure 11: Annual income in management position

Note. Question: [II 5.3] "If line management: annual income?" Answer categories were predetermined.

4.1.4.2 Monthly income

The top three categories of monthly income in non-management position were “1000 to 2500 Euros” (30.8%), “2500 to 3500 Euros” (24.4%) and “up to 1000 Euros” (15.4%), as figure 12 shows. The lowest categories were “5000 to 7500 Euros” and “7500 to 10.000 Euros” (each 7.7%).

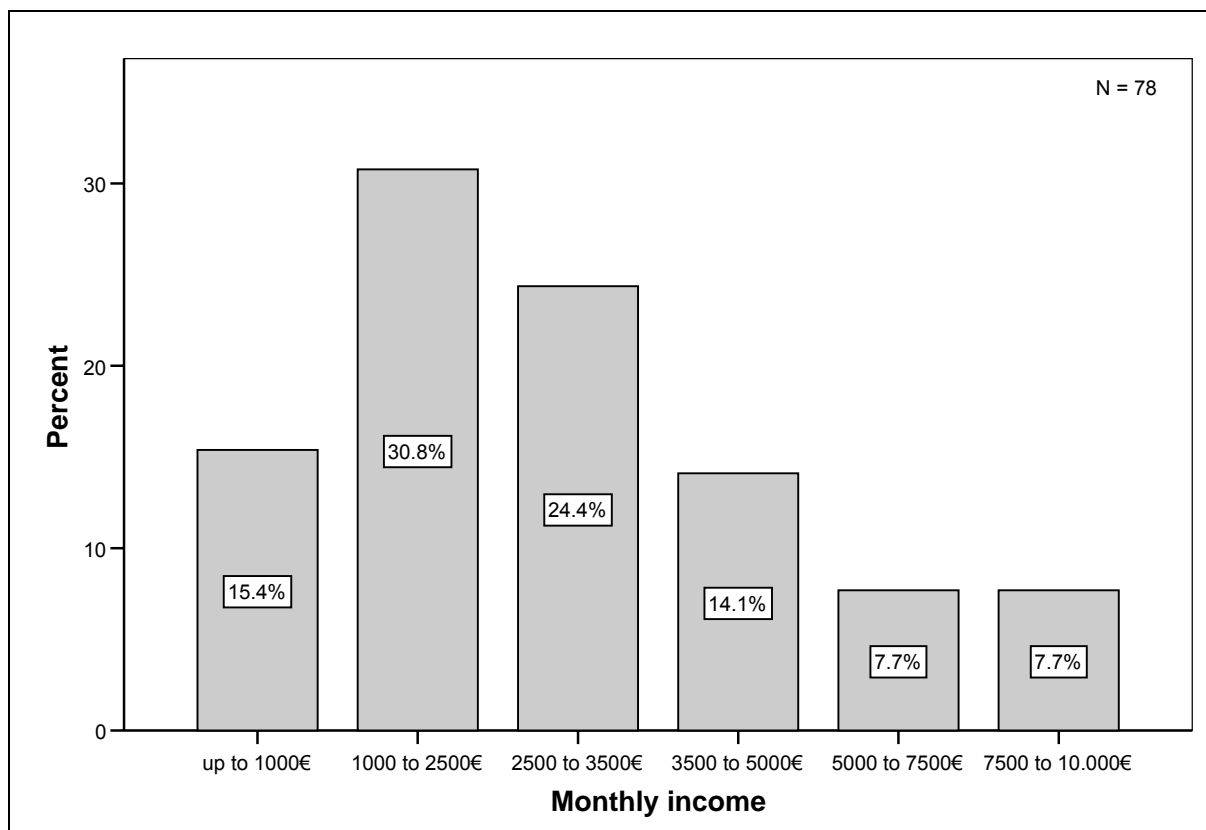


Figure 12: Monthly income

Note. Question: [II 5.4] “If not line management: monthly income?” Answer categories were predetermined.

4.2 Previous work life

4.2.1 Former employer and services

'Silver Workers' were questioned on whether there was any provision made on the part of their employer which aimed at seniors. Figure 13 shows that seven out of ten interviewees (70.4%) stated that there had been provision of services on the part of the employer, nearly a quarter said there were not any, and 5.2% stated they did not know.

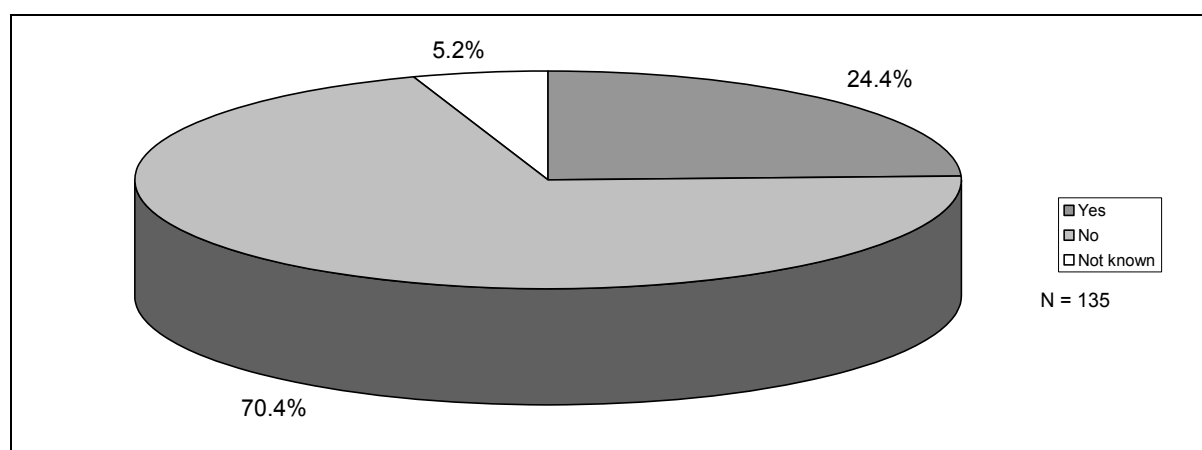


Figure 13: Services for older employees

Note. Open-ended question: [III 3.1] "Was there any provision made on the part of your employer, aimed at senior and pre-retirement staff, e.g. health care or other services? Which of these were especially popular with seniors?"

Being asked if there were some, and which in particular they used, 19 participants cited an example. More than one third (36.8%) named health check-ups, as well as 36.3% mentioned sport facilities, other services were facilities for further training (21.1%) and partial retirement (21.1%). Multiple answers were allowed. Subsequently, interviewees were asked what reasons they had for not using other services. For 'Silver Workers' who gave an answer to this second question (N=27), the most important reason for not using any services was a "lack of time" (37.0%). They stated as well that there was "no need for it" (14.8%) or that they had "other reasons" (48.1%).

4.2.2 Achievement of occupational goals

Interviewees were asked if they had achieved their occupational goals in a general review. The given anchors were '0-no goal achieved', '50-partly achieved' and '100-completely achieved'. Participants could use anchors from '0' to '150'. Three quarters of 'Silver Workers' (77.1%) stated that they completely achieved their occupational goals or excelled them. Mean level of subjective goal achievement was 108.4 (SD=27.4) (cf. table A 2). About every fourth participant (22.9%) rated their goal achievement with less than '100-completely achieved'. Four out of ten (41.4%) expressed that they completely achieved their occupational goals while rating with '100-completely achieved'. More than a third (35.7%) excelled their occupational goals. Group differences regarding this aspect were found between participants in line/result positions respectively staff/service positions. 'Silver Workers' in staff or service positions reported a significantly higher level of occupational goal achievement (Mann-Whitney U-test; $z=-2.177$, $p>.05$, two tailed). For more details concerning goal achievement see table A 2 and figure A 5.

In a subsequent step, 'Silver Workers' were asked if there would have been possibilities for further career advancement if they had remained employed. For the majority (85.1%), there would not have been any possibilities. One in six (14.9%) stated there would have been possibilities for career advancement (cf. figure A 6).

4.2.3 Conditions for staying on with the company

Interviewees were questioned under what conditions or circumstances they would have stayed on with their company, by means of an open-ended question. Clustering these answers for which multiple entries were allowed resulted in 13 areas, as figure 14 points out. More than half of the 'Silver Workers' (58.2%; $n=64$) expressed that they were willing to stay on in case of given appropriate conditions. In contrast, more than one third (36.4%; $n=40$) could not think of any circumstances motivating them to continue work with their former employer. This number may include individuals who actually did not have another option than to retire. Other circumstances that would have convinced 'Silver Workers' to stay on with their company were "if there had not been company reasons" (11.8%; $n=13$), "other regulation regarding retirement" (10.0%; $n=11$) and "other health conditions" (9.1%; $n=10$).

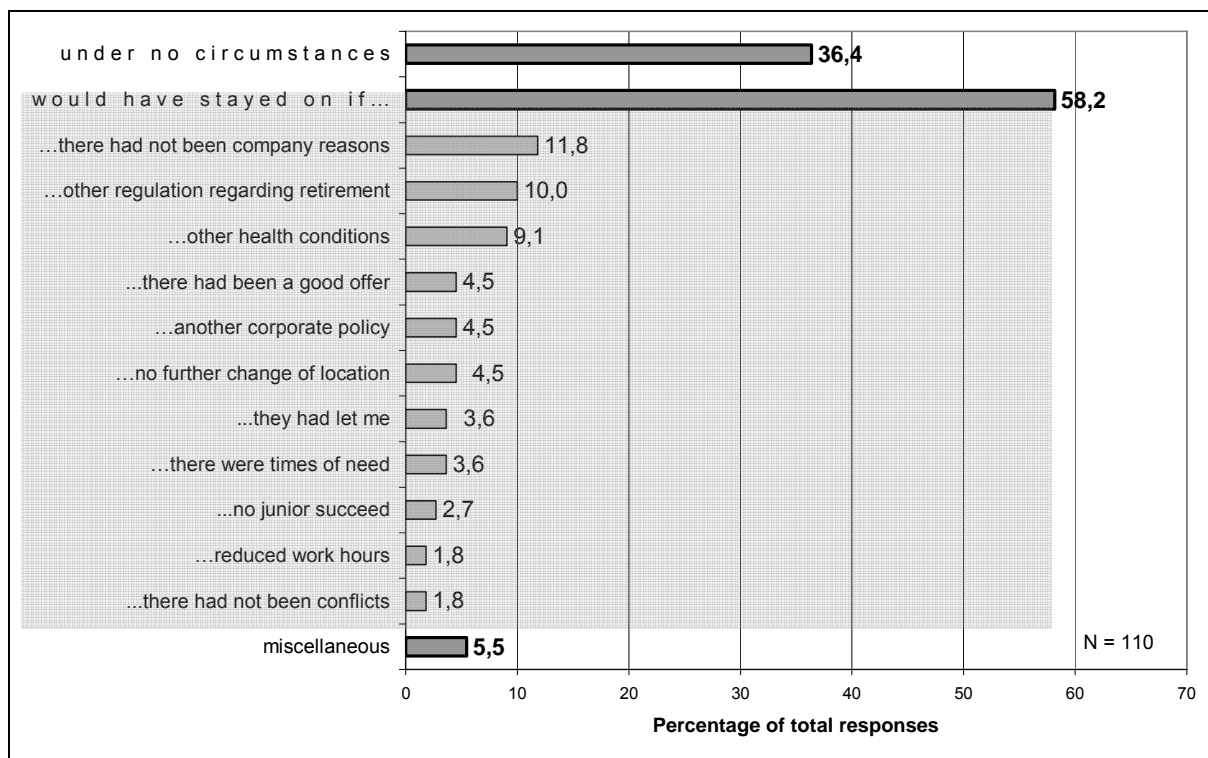


Figure 14: Conditions for staying on with the company

Note. Open-ended question: [III 4.3] “Under what conditions/circumstances would you have stayed on with your company?”

4.2.4 Constraints at work

‘Silver Workers’ were asked by means of an open-ended question to what extent they felt constrained in their former work. Answers were clustered using a codebook, whereas multiple entries were allowed. Figure 15 shows the ten resulting areas. More than half of the interviewees (57.6%; n=76) articulated that they did not feel any constrictions in their former work, only one in ten (10.6%; n=14) mentioned a few constrictions. For those who felt constrained, the reasons were structure or bureaucracy (8.3%; n=11), operational conditions (7.6%; n=10), hierarchy (6.1%; n=8), or by lack of time (6.1%; n=8).

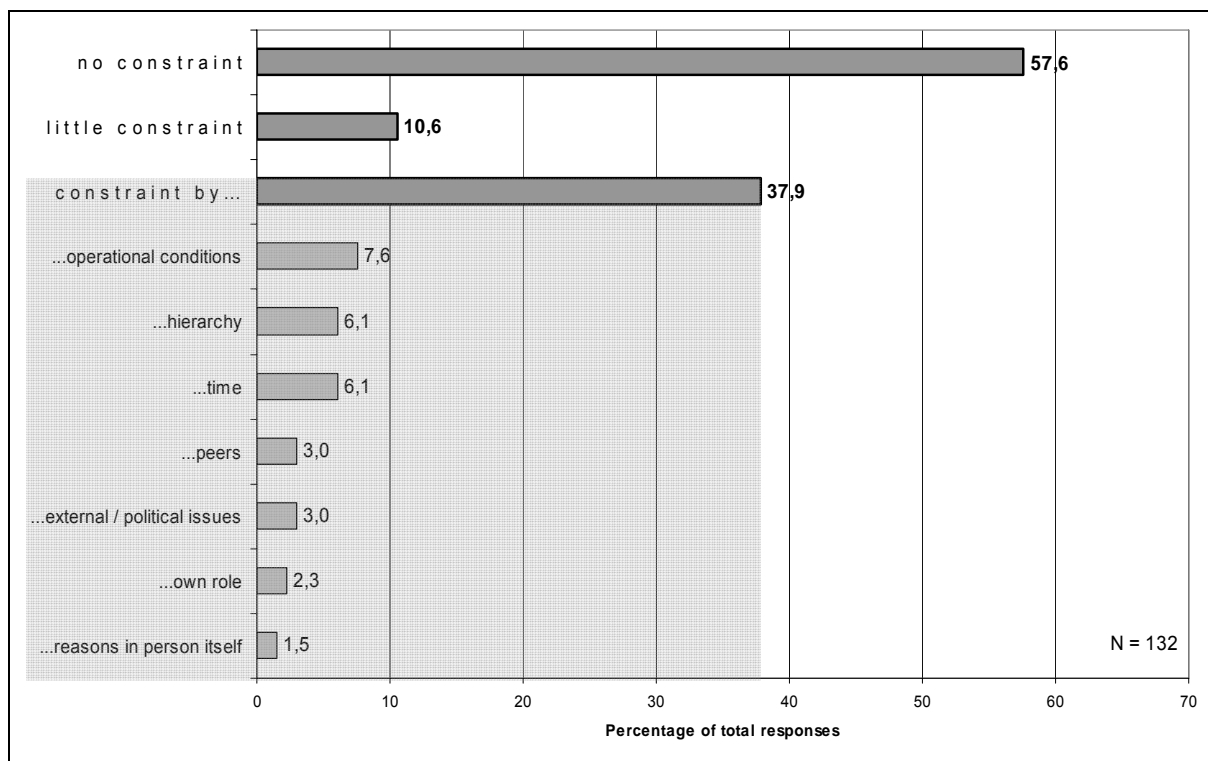


Figure 15: Constraints at work

Note. Open-ended question: [III 4.4] “To what extent did you feel constrained in your work?” Codebook. Multiple answers were allowed.

4.3 Transition to retirement

4.3.1 Expectations of retirement

Interviewees were asked about their feelings about the prospect of facing retirement by means of an open-ended question. Statements were analysed using a codebook resulting in three main categories. The majority of 'Silver Workers' (52.2%) stated that they had "positive feelings" while facing retirement. Only one in eight (11.8%) had "negative feelings", whereas more than a third (36.0%) mentioned "neutral feelings" (cf. figure A 7).

The large majority of 'Silver Workers' (93.2%) affirmed that their expectations of retirement have been fulfilled.

Figure A 8 shows that only nine interviewees (6.8%) answered in the negative when have been asked if any expectations they may have had of retirement have been fulfilled

4.3.2 Reasons for retirement

When being asked about the reasons for retirement at that time using an open-ended question, nearly four out of ten (38.0%; n=54) 'Silver Workers' expressed that it was due to "regulations" referring to retirement. Only one in eight (12.7%; n=18) said that the entry into retirement was caused by "health reasons". More than one quarter of the participants (26.8%; n=38) went into retirement due to "reasons within the company" as insolvency, reduction of staff, etc. Almost three in ten (28.2%; n=40) stated that it was their free choice to retire, thereof 23.2% (n=33) expressed positive or neutral feelings and 14.0% (n=7) negative feelings. Interviewees were asked by an open-ended question; seven categories were derived from codebooks and are demonstrated in figure 16.

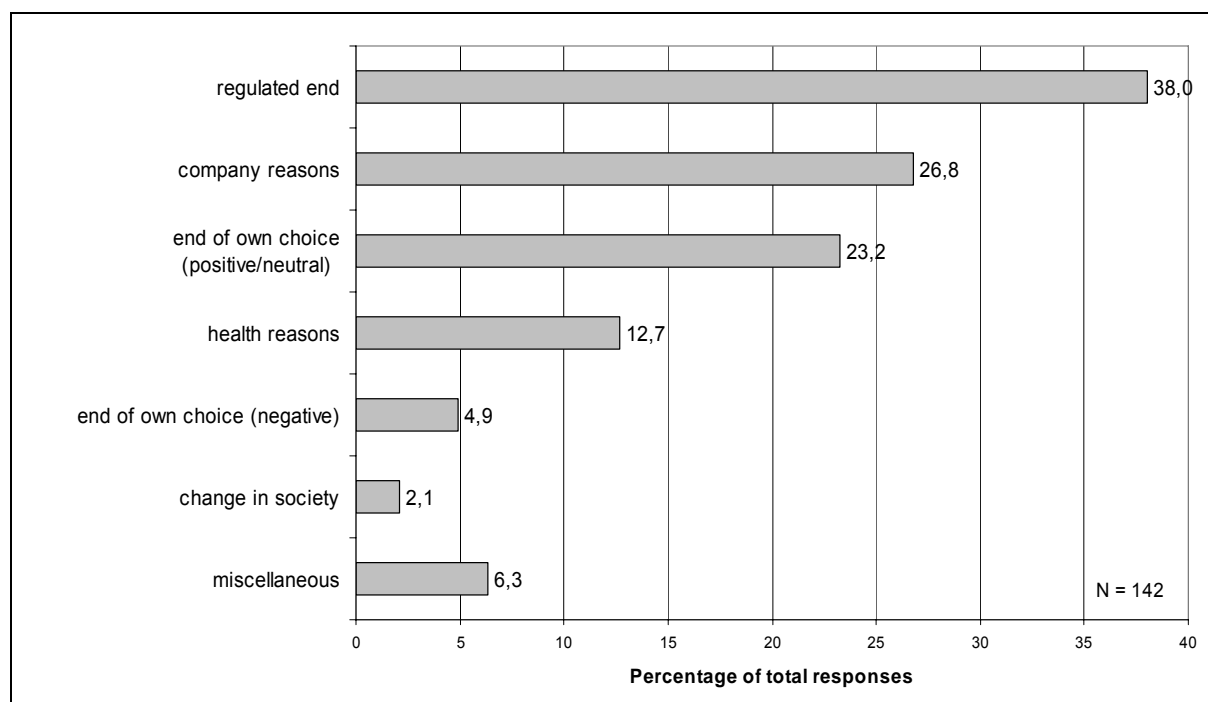


Figure 16: Reasons for retirement

Note. Open-ended question: [IV 2.1] “What were the reasons for retirement (at that time)?”

Flashing back, the large majority of ‘Silver Workers’ (93.2%) would have made the same decision concerning going into retirement at the time they did. Only eight participants (6.8%) stated they would not have made the same decision from today’s point of view (cf. figure A 9).

‘Silver Workers’ were questioned how their current activity has come about by an open-ended question. Multiple nominations were allowed due to analysis method using a codebook (Krippendorff’s $\alpha = .69$). Figure 17 shows that three quarters of interviewees (75.4%; $n=107$) expressed that the current activity has passively come about or derived from old contacts; thereof 34.5% ($n=49$) “from old employment or business contacts”, 33.8% ($n=48$) “passive external request”, 3.5% ($n=5$) “same former activities but different extent” and 3.5% ($n=5$) “activity was predefined during working life”. Only 28.2% ($n=40$) of the ‘Silver Workers’ were ‘active squared’: interviewees articulated that their activity has come about by own initiative during active searching for an occupation. Thus, in terms of initiative towards current activities, it was either an external request that led them into the activity, or in contrast, it was their own initiative or an active search for it. One in ten (10.6%; $n=15$) showed that personal contacts and networks developed from former employment were channels for getting into activity. For almost one quarter (22.5%; $n=32$) the

current activity was a “continuation or intensification of activities or hobbies” they already had pursued for some time.

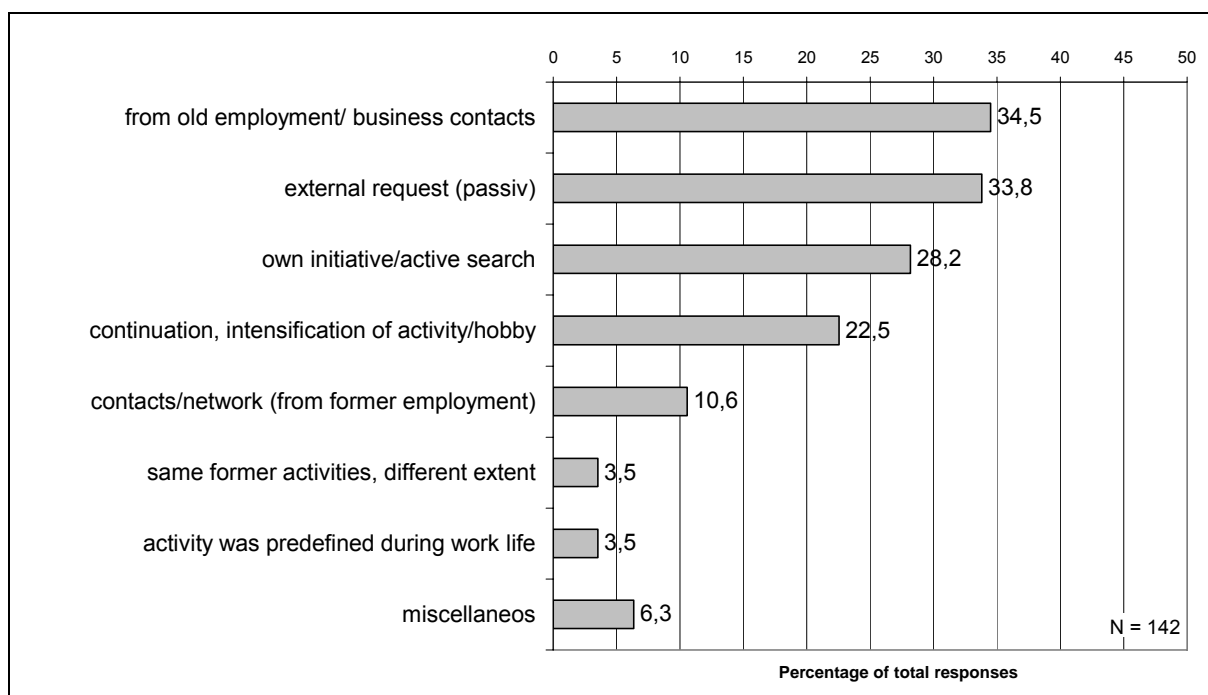


Figure 17: Development of current activity

Note. Open-ended question: [IV 3.1] “How did your current activity come about?” Multiple answers were allowed. Codebook. Krippendorff’s alpha=0.69.

4.4 Activity today

'Silver Workers' take part in a wide range of activities. They are either active on a paid or voluntary basis, and are engaged in different types of organisations.

4.4.1 Description of today's activity

Interviewees were questioned on what type of activity they are engaged in (e.g., unsalaried, occupation, etc.) using an open-ended question. They were asked to describe the main activity they would like to refer to. Clustering the answers using a codebook resulted in three main areas as figure 18 shows: type of activity, employer, and job content. Answering this question, 113 responses referred to the type of activity. The majority (51.3%; n=58) were doing "voluntary work", nearly one third (31.0%; n=35) "other paid employment", while only one in eight (12.4%; n=14) specified they are running their "own business". 140 responses referred to their employer whilst answering this question about the activity they are engaged in. Main answers were commercial business (22.1%; n=31), welfare organisations (12.1%; n=17), followed by artistic and cultural (10.0%; n=14) or political (9.3%; n=13) organisations. Answers affecting the job content are indicated by 133 responses, where social engagement was the most frequent (22.6%; n=30).

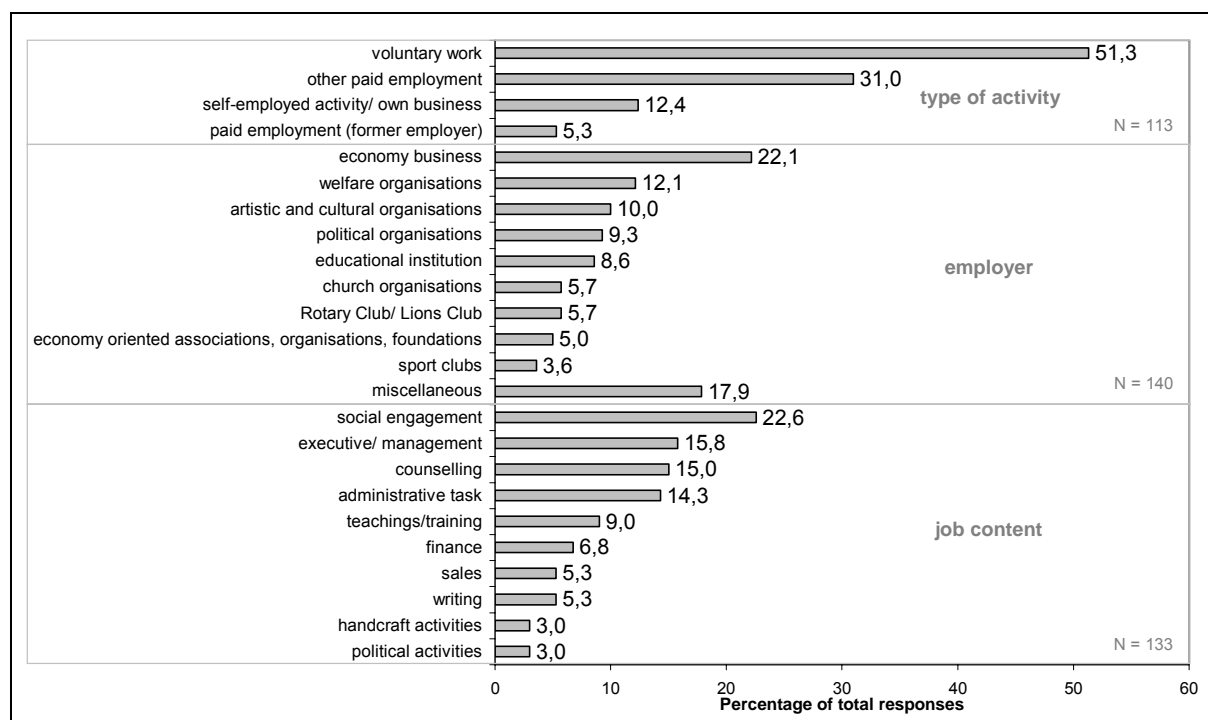


Figure 18: Activities of 'Silver Workers'

Note. Open-ended question: [V 1.1a] "What activity are you engaged in (e.g., unsalaried, occupation, etc...)? Please describe the main activity you would like to refer to." Codebook. Multiple answers were allowed.

From this question it was derived whether the activities the participants are engaged in are paid, unsalaried or both. Interviewees were categorised into the category "paid", if they stated that they got money for the activity. They were categorised as being "unpaid", if they stated that they did not get money for the activity. Four out of ten 'Silver Workers' (40.2%) are paid for the work they do, whereas almost half of them (46.4%) are unpaid, and 13.4% do both kinds of activities (cf. figure A 10).

4.4.1.1 Project and task obtainment

'Silver Workers' were asked how they obtained their projects or tasks, using an open-ended question where multiple answers were allowed. Figure 19 shows that one third of the interviewees (33.1%; n=45) expressed that they obtained their projects or tasks by a "consultant, a membership in several clubs or activities in politics". One in five (20.6%; n=28) 'Silver Workers' indicated that they used "contacts", while 16.2% (n=22) said that they took their "own initiative". By contrast, 14.0% (n=19) stated that they were obtaining their work from "external requests" and 11.8% (n=16) "from former activities". Finally, 8.1% (n=11) of participants stated that their tasks were not

obtained by a given procedure, but determined by “certain regulations” (3.7%; n=5) and by the “arising work” (4.4%; n=6).

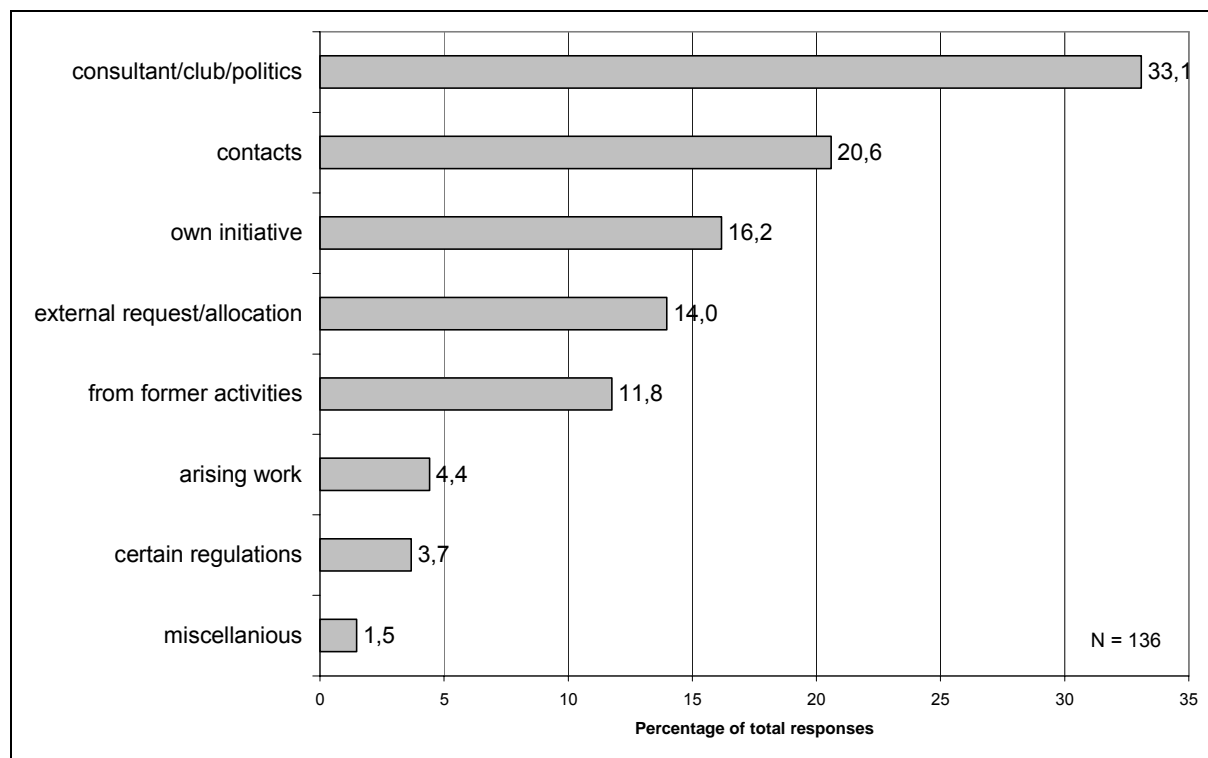


Figure 19: Projects and task obtainment

Note. Open-ended question: [V 1.2] “How do you obtain your projects/tasks?”

4.4.1.2 Current employer

Interviewees were asked how many employers they work for. This could include employers in terms of principals of an organisation, as well as projects they were working on. On average, a ‘Silver Worker’ works for four employers. The announced number of employers ranged from one to 55 (N = 113), whereas both principals and project initiators are included.

Subsequently, ‘Silver Workers’ were asked if this included their former employer. Three out of ten (29.2%; n=40) are still working for their former employer, whereas seven out of ten (70.8%; n=97) are not. Those interviewees who are still working for their former employer spend on average more than half (56%) of their work time for this employer. Figure 20 shows that more than one third (36.8%) of the ‘Silver Workers’ who are still working for their former employers do this exclusively for those. Almost one quarter (42.1%) of them stated that less than half of their current work is for their former employer.

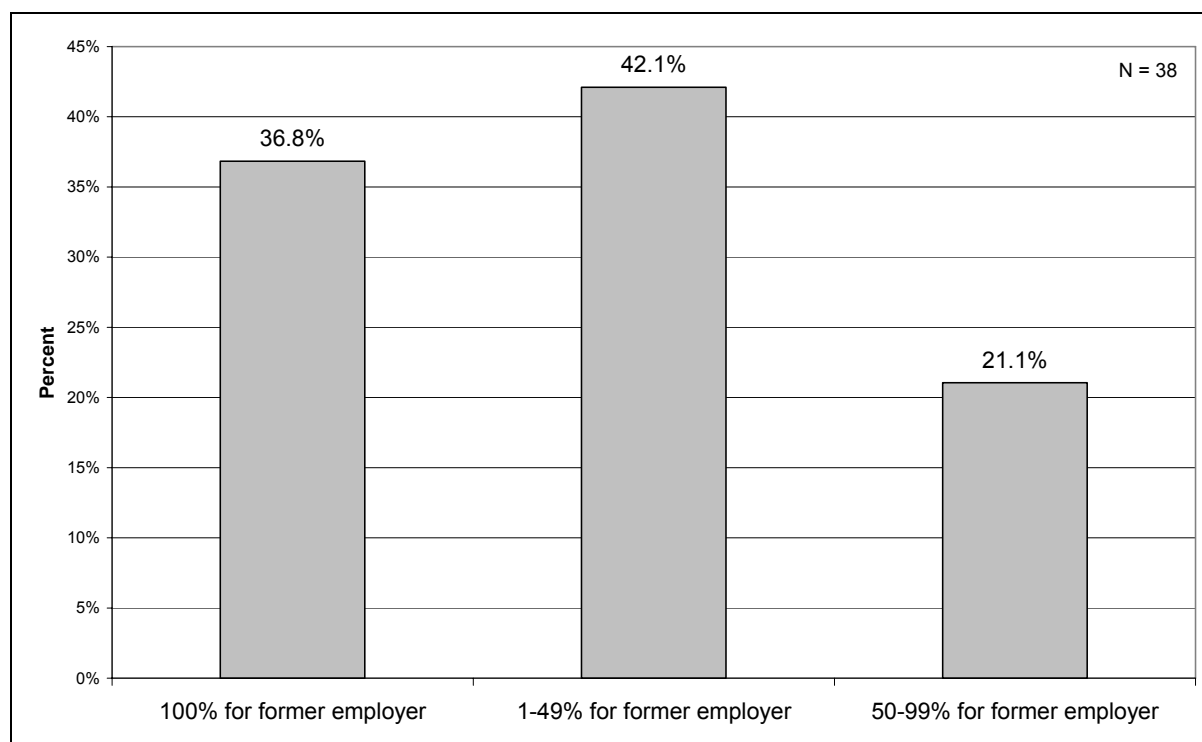


Figure 20: Percentage of time accounting for former employer

Note. Question: [V 1.4] “Does this include your former employer? If it is so, what percentage of time account for them?”

4.4.1.3 Typical routine of a week

‘Silver Workers’ were asked to describe their typical routine of a week. This question sought to generate an overview and used mainly to encourage the interviewee’s recall by thinking back into their everyday life in order to support their reflection. Instead of numerical data, individual and various assortments of statements were obtained. That way, an idea of how ‘Silver Workers’ are living and working could be derived. A statistical analysis would not be adequate to categorise these spontaneous snap-shots. In the following, are examples of typical responses are given (translation by the authors):

- „At least once a week I seek out my firm, look after everything and give support, I sit together with both executives and exchange views, e.g. about quality management, indeed everything’s without responsibility. Otherwise I am at home and from there, I carry out important negotiations, or go on business trips.” [„Wenigstens einmal in der Woche suche ich meine eigene Firma auf, sehe nach dem Rechten und gebe Unterstützung, setze mich mit den beiden Geschäftsführen zusammen und tausche mich zum Beispiel über

Qualitätsmanagement aus, allerdings alles ohne Verantwortung. Ansonsten bin ich zu Hause und führe von dort aus wichtige Verhandlungen oder Dienstreisen durch.“]

- “First of all, I get up a little bit later. So I am not at breakfast before half past eight, I do not make any appointments before 10 am. That’s it. It can get late therefore. That is to say that I am away twice a week, otherwise I am at home. Go in for something together with my wife, or with the grandchildren.” [„Ich stehe erstens mal etwas später auf. Also vor halb neun bin ich nicht am Frühstück, ich mach’ prinzipiell keine Termine vor 10 Uhr. So. Das kann also auch spät werden. Das heißt, ich bin zweimal die Woche weg, und sonst bin ich zuhaus. Unternehme etwas mit meiner Frau, oder mit den Enkelkindern.“]

4.4.2 Reasons for today’s activity

4.4.2.1 Priorities in work

‘Silver Workers’ were asked what was important for them in work, using an open-ended question. Unbiased statements were clustered using a codebook (Krippendorff’s alpha = .87). Multiple nominations were possible. As figure 21 shows, the most important issue was “helping, doing something meaningful and promoting society” expressed by one third (33.3%; n=47) of the interviewees. Almost one quarter (24.1%; n=34) articulated “contacts” to others as an important aspect of work. About one in six (14.9%; n=21) told that “staying active and development” was important for them in work. The same number of ‘Silver Workers’ (14.9%; n=21) referred to the importance of work quality and their own demand. “Appreciation, recognition and valuation” was mentioned by 14.2% (n=20) of the interviewees. In addition, the activity should enhance “self-fulfilment and well-being” for some of them (12.8%; n=18). For many ‘Silver Workers’ it seems to be important to do something meaningful. For example, one in ten (10.6%; n=15) stated that they wanted to “hand on knowledge and experience” to others.

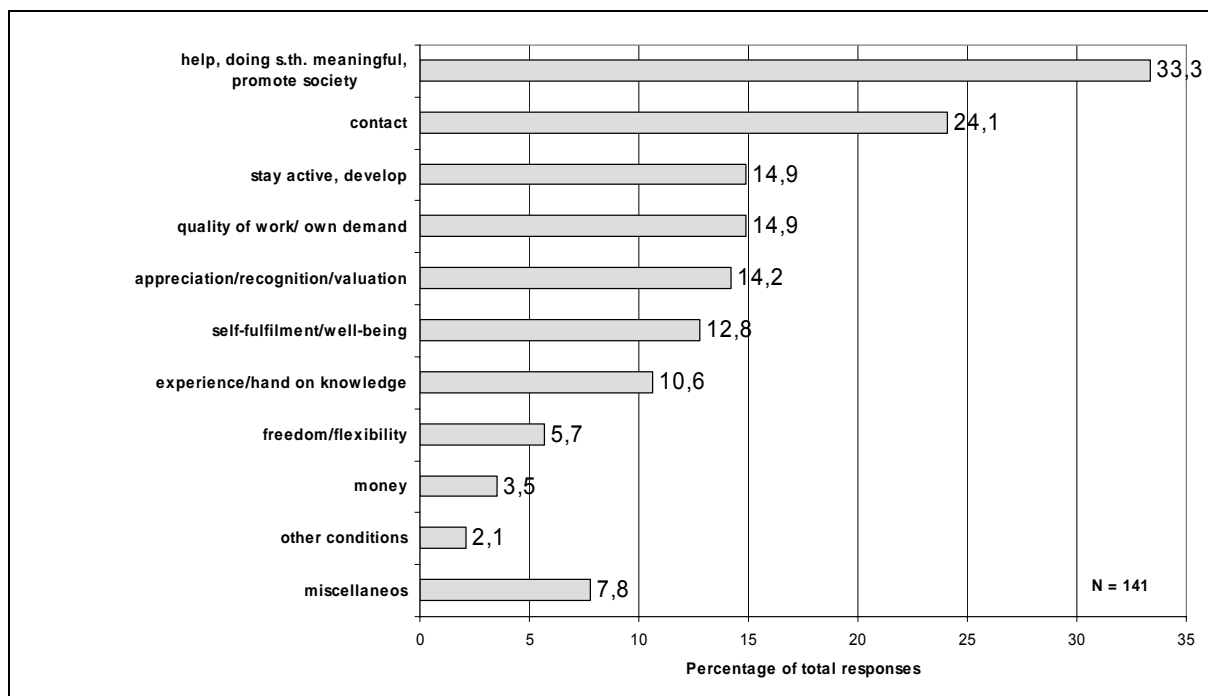


Figure 21: Priorities in work

Note. Open-ended question: [V 2] “What is important for you in work?” Multiple answers were allowed. Codebook. Krippendorff’s alpha=0.87.

Additionally, interviewees were asked to assess the importance they placed on the image or reputation of their employer on a scale of ‘0-not important at all’ to ‘100-essential, very important’. On average, ‘Silver Workers’ think that the employer’s image is important (M=79.7; SD=31.1; cf. table A 3). More than half of the interviewees (53.4%) estimated that the image is essential, using the highest score (Mdn=100). Figure 22 demonstrates that a large variety is found in the range from ‘0 to 99’ with four main nominations at ‘80-highly important’ (9.9%), ‘0-not important at all’ (9.2%), ‘50-mid important’ (7.6%) and ‘90-very important’ (5.3%).

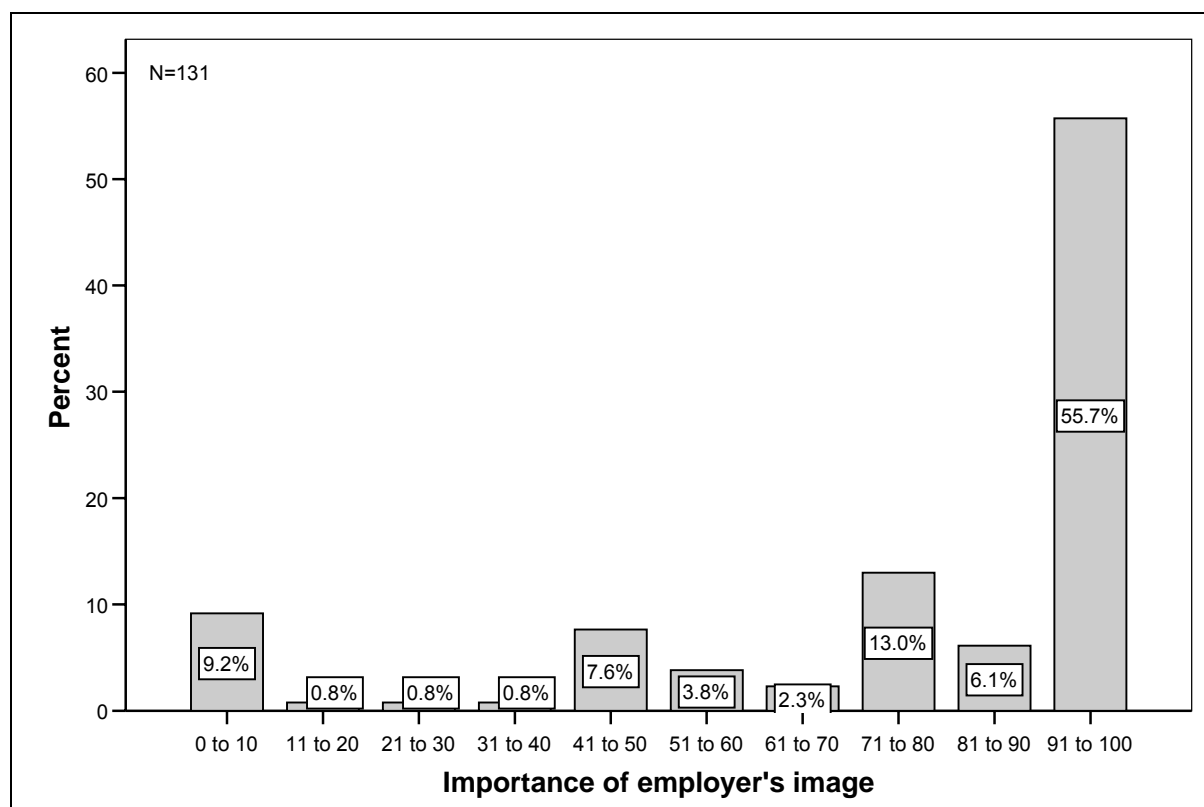


Figure 22: Importance of employer's image

Note. Question: [V 3] "How important is the image/reputation of the employer to you?" Anchors: 0-not important at all; 100-essential, very important.

4.4.2.2 Reasons for post-retirement activities

First, 'Silver Workers' were questioned as to the reasons they engaged in post-retirement activity using an open-ended question. Categories were derived from a codebook (Krippendorff's alpha = .78), where multiple nominations were possible. Figure 23 shows that almost two thirds of the interviewees (61.2%; n=85) expressed that the activity itself is the main reason for their post-retirement engagement. Of these, more than one third (36.7%; n=51) articulated the main reason being the "willingness to be occupied or to have something to do"; one quarter (24.5%; n=34) stated that "staying fit and personal development" are reasons for their current work. Almost three in ten (28.1%; n=39) stated that "joy, fun and interest" in the activity are why they are working during retirement. One in five (20.1%; n=28) said that "social responsibility, to help and to hand on knowledge" were main reasons. But also "appreciation, fulfilment, being valued" were named as reasons for post-retirement activities (15.8%; n=22), as well as "contacts" (12.9%; n=18). "Financial reasons" were only expressed by one in ten (10.8%; n=15) 'Silver Workers'.

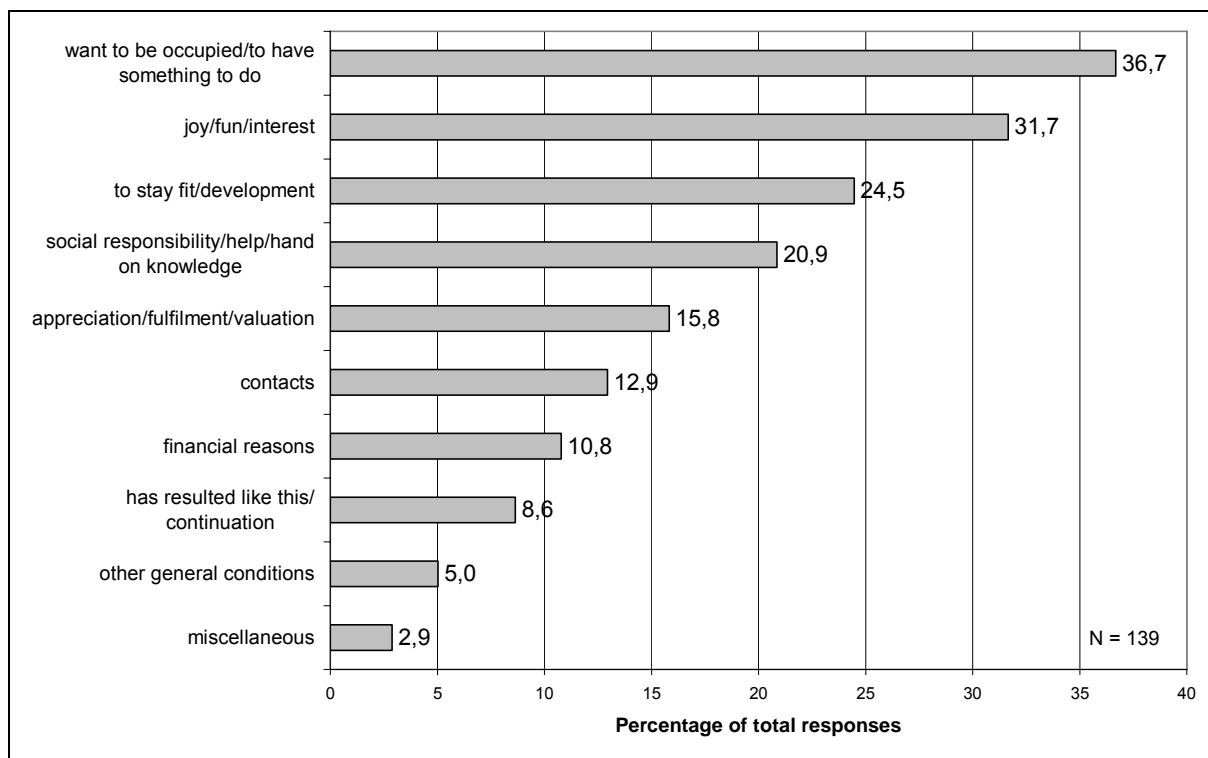


Figure 23: Reasons for post-retirement activity

Note. Open-ended question: [V 4.1] “For what reasons do you engage in activity in retirement?” Multiple answers were allowed. Codebook. Krippendorff’s alpha=0.78.

Second, interviewees were asked to assess the importance of given reasons for post-retirement activities. The reasons given were “not sufficient financial resources”, “additional income”, “work is interesting”, “stay active”, “contribution is valued”, “flexibility”, “contact with others”, and “personal development”. Anchors from ‘0-not important at all’, ‘50-important, but not crucial’ until ‘100-essential, very important’ were used.

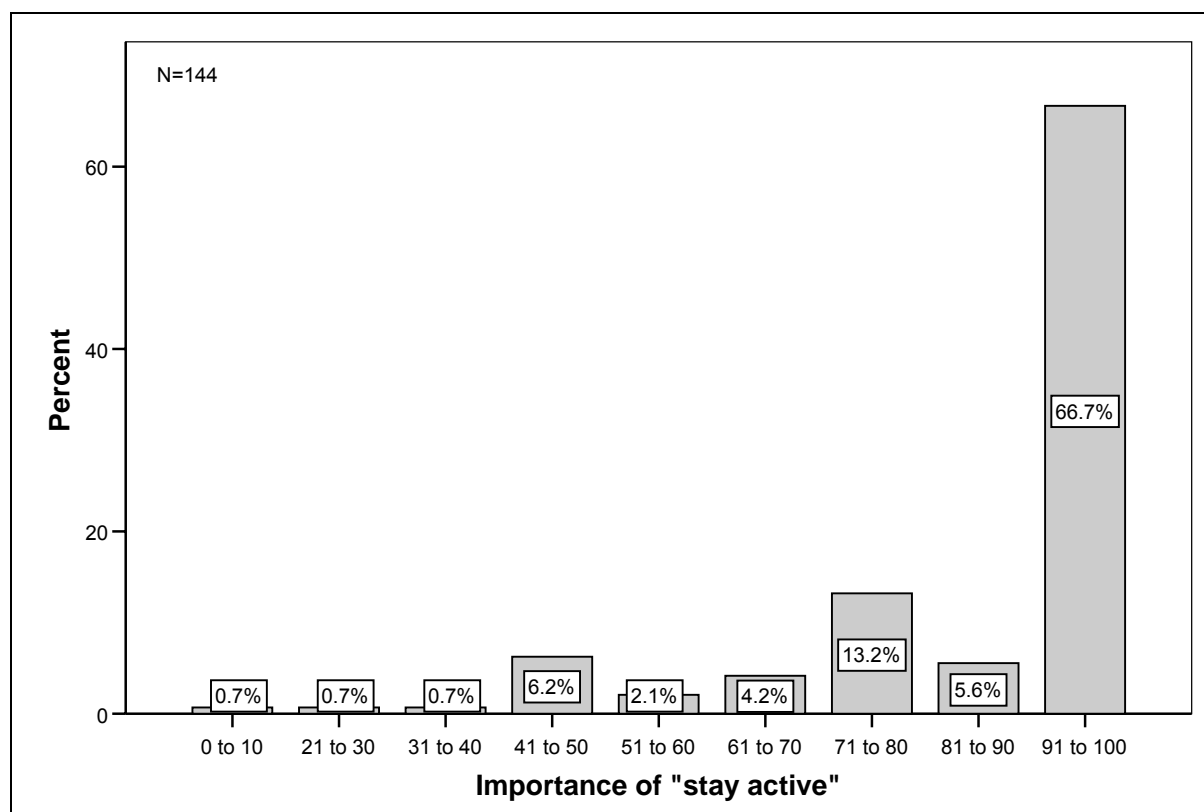


Figure 24: Stay active as a reason for post-retirement activity

Note. Question: [V 4.2d] "How important is the following reason for you personally: I want to stay active?" Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

"Staying active" emerged as the most important reason for post-retirement work ($M=89.8$; $SD=17.5$). Two thirds of the 'Silver Workers' (65.3%) who assessed '100-essential, very important' the category "I want to stay active". Figure 24 demonstrates that the distribution of ratings is strongly shifted to high importance; the lower bound ($Min=10$) is above the defined anchor of 'not important at all' (see table A 4).

Figure 25 shows that "interesting work" ($M=85.5$; $SD=18.8$), "contact with others" ($M=83.3$; $SD=22.1$), "valued contribution" ($M=85.3$; $SD=18.7$) and "flexibility" ($M=84.1$; $SD=20.3$) are very important reasons for post-retirement activities. No significant differences between the means for these reasons were found. Highly significant differences between means were found between "task is interesting" and "stay active" (t-test for paired samples; $t=-2.639$, $df=141$, $p<0.05$), as well as between "contact with others" and "personal development" ($t=7.203$, $df=143$, $p<0.001$). "Personal development" ($M=63.3$; $SD=34.3$) is still seen as important by definition, but significantly scores less than the other given reasons.

There are three different indicators in the distributions of ratings: First, the rating distributions of “stay active” (figure 24), “work is interesting”, “contribution is valued”, “flexibility”, and “contact with others” score all very high at the extreme ‘100-essential, very important’ and have a similar pattern.

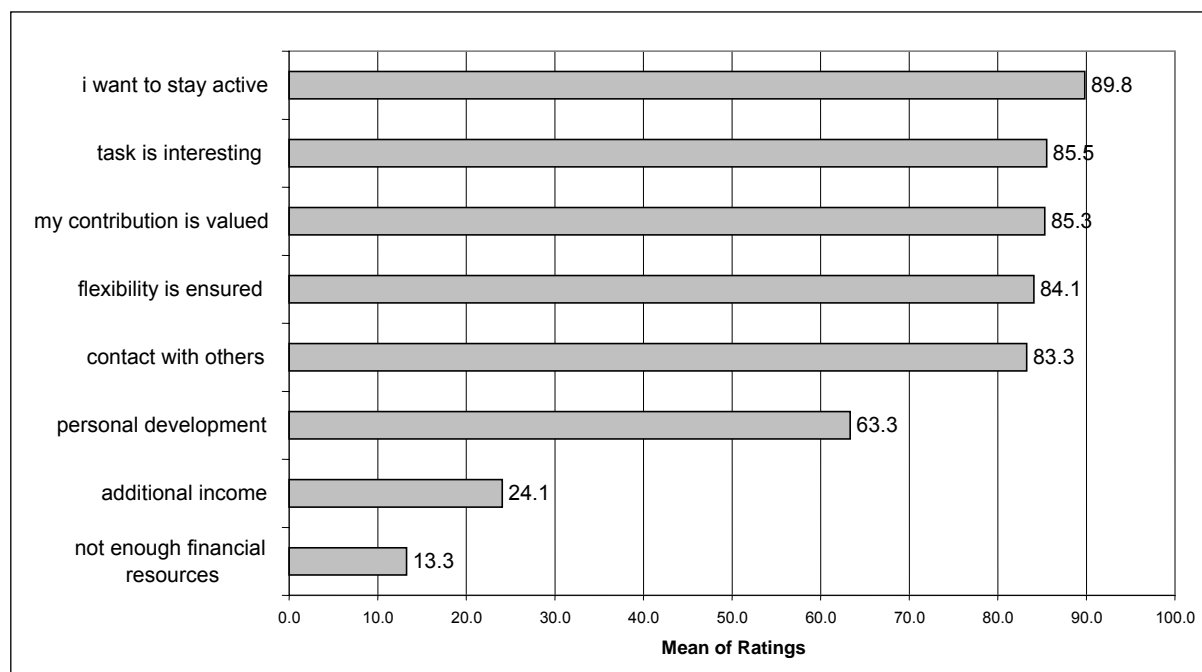


Figure 25: Importance of given reasons for post-retirement activity

Note. Question: [V 4.2] “How important are the following reasons for you personally?” Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

Second, the rating distributions of the financial aspects “not sufficient financial resources” and “additional income” both score high at the extreme ‘0-not important at all’ and as well have a similar distribution as figure 26 shows.

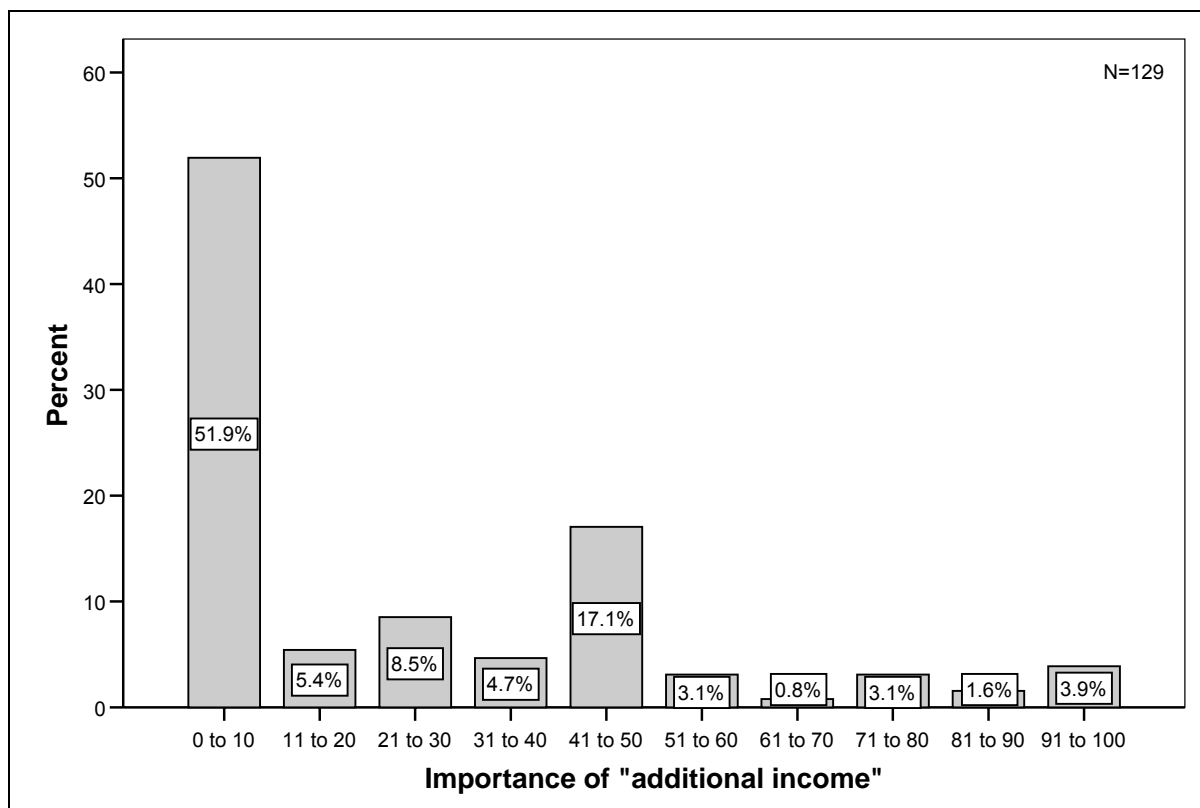


Figure 26: Additional income as a reason for post-retirement activity

Note. Question: [V 4.2b] “How important is the following reason for you personally: Additional income?” Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

Third, the rating distribution of “personal development” is more evenly distributed than the other distributions, as displayed in figure 27.

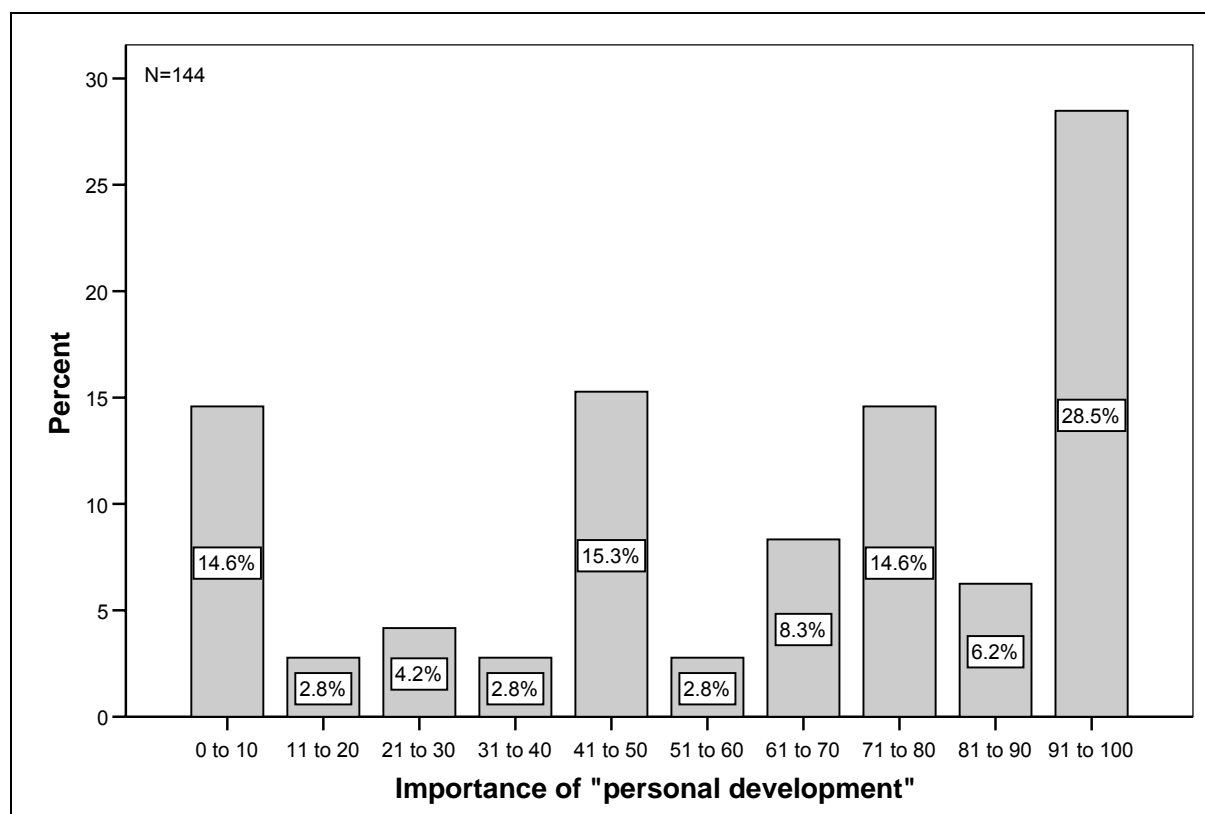


Figure 27: Personal development as a reason for post-retirement activity

Note. Question: [V 4.2h] "How important is the following reason for you personally: Personal development?" Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

For more details concerning the ratings for interesting work, valued contribution, flexibility and contact as reasons for post-retirement work see appendix A (figures A 11 - A 14).

Almost all given reasons are important for 'Silver Workers' activities, except for an "additional income" ($M=24.1$; $SD=29.5$) and "not sufficient financial resources" ($M=13.3$; $SD=25.1$). The reason "not sufficient financial resources" is not important at all for three quarters (75.2%) of the interviewees. However, for almost every fifth interviewee (17.1%), it is at least important (see figure A 15). The importance of the financial aspect rises regarding the ratings for "additional income" as a reason for post-retirement activities. Figure 26 shows that three in ten (29.6%) judge an "additional income" as an important or stronger reason whereas for one half (50.4%) this aspect is not important at all. Highly significant differences in means of ratings between "not sufficient financial resources" and "additional income" were found (t-test for paired samples; $t=-5.121$, $df=128$, $p<0.001$).

Moreover, participants with paid activities assessed the importance of “additional income” as a reason for activity significantly higher than participants with unpaid activities (Mann-Whitney U-test; $z=-4.558$, $p>.001$, two tailed). They did not appear to differ in their reported level of importance of “financial resources” ($z=-1.646$, $p=.100$, two tailed).

In a third approach, interviewees were asked to think of persons they know in similar situations, and to report what their reasons for post-retirement work would be, again using an open-ended question. Categories were derived from a codebook. Figure 28 shows that the same aspects emerged, but frequencies in giving certain answers changed.

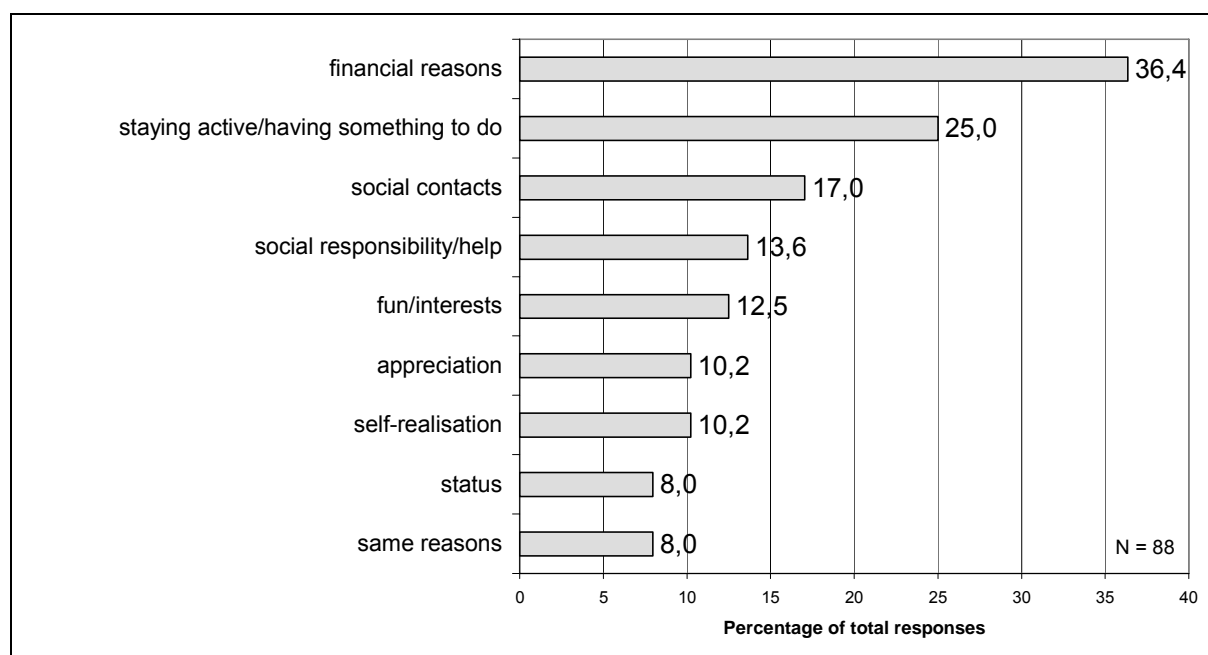


Figure 28: Other persons' reasons for post-retirement activity

Note. Open-ended question: [V 4.3] “When you think of people you know in similar situation, what are their reasons for working?” Codebook. Multiple answers were allowed.

Almost four in ten ‘Silver Workers’ (36.4%; $n=32$) think that for others, “financial reasons” are the main reasons for post-retirement work. Note that the increase of mentions of “financial reasons” might be biased by an order effect emerging due to the inquiry as a given category beforehand. One quarter of the participants (25%, $n=22$) consider “staying active, having something to do” as a reason for others. The need for “social contacts” (17.0%, $n=15$), “social responsibility and desire to help”

(13.6%, n=12) and “fun, interests” (12.5%, n=11) are also named to be other ‘Silver Workers’ reasons.

4.4.2.3 Other reasons for today’s activity

Remuneration

Interviewees who work for money were asked if they would consider working without payment as well. Three quarters (74.8%) of paid ‘Silver Workers’ would also work without remuneration, whereas 22.5% stated that they would not. Three participants (2.7%) said it depends on the circumstances (cf. figure A 16).

Freedom

Four in five (79.7%) ‘Silver Workers’ personally achieved greater freedom after transition to retirement. Only one in five (20.3%) stated they did not (cf. figure A 17). Using given anchors ‘0-not important at all’, ‘50-important, but not crucial’ and ‘100-essential, very important’, three in five (58.2%) ‘Silver Workers’ affirmed that the gain in freedom was ‘essential, very important’ for them. The mean rating of importance is in between the anchors ‘important’ and ‘essential’ (M=88.5, SD=17.6). Lower bound is 30 (Max=100) (cf. table A 5). For further information concerning gain in freedom see figure A 18.

4.4.3 Relevance of work

Trying to estimate the ‘Silver Workers’ understanding of work and leisure time, interviewees were asked to name the first three things that come into their mind when they think of work, or leisure time, respectively, used an open-ended question format. Not every Silver Worker named three aspects in each case. The statements were clustered using a codebook. Making associations with work resulted in four main areas: Fields of activities, motives, personality traits and imposition.

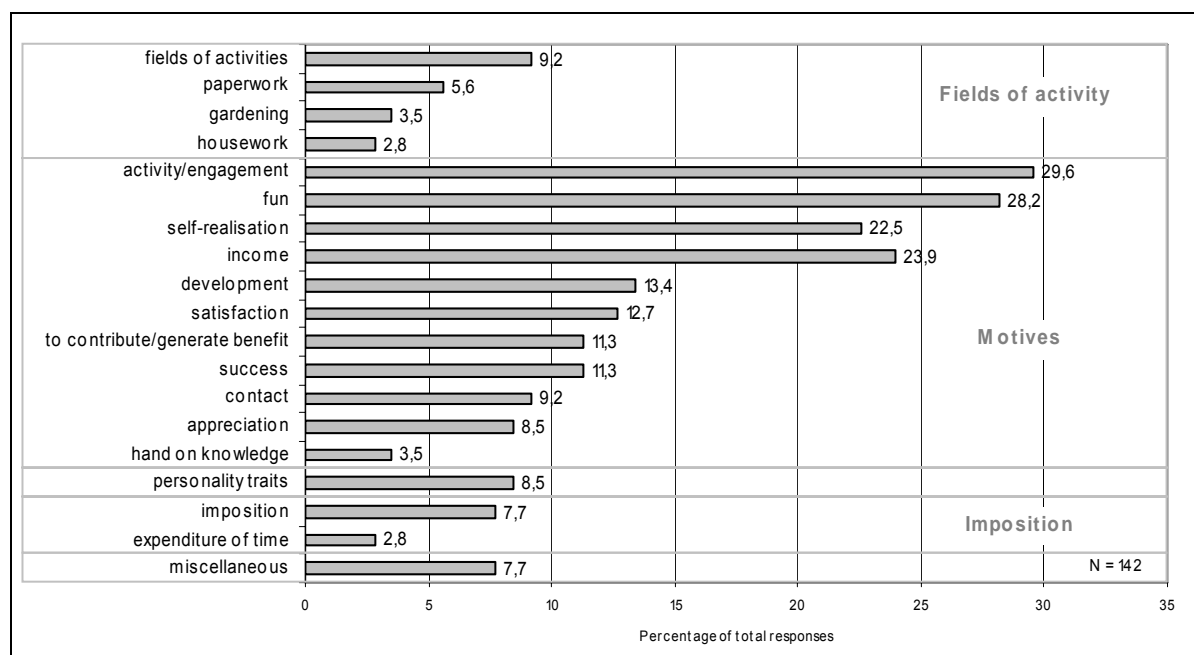


Figure 29: Connotations with work

Note. Open-ended question: [V 7.1a] "What do you associate with work?" Codebook. Multiple answers were allowed.

Figure 29 shows the main answer categories in each area:

- Motives (e.g., self-actualisation, staying active, contact to others): Three in ten (29.6%; n=42) stated that "activity" and "enlargement" are the first things they associate with work
- Field of activity (e.g., paperwork, gardening, housework): Almost one in ten (9.2%; n=13) associated work with their personal field of activity
- Personality traits (e.g., consciousness, sense of duty, concentration) : is associated with work by 8.5% (n=12) interviewees
- Imposition (e.g., strain, stress, inevitable evil): is associated with work by 7.7% (n=11) interviewees

Associating with leisure time resulted in six main areas: Personal interests, relaxation/recuperation, fun/joy, relations, personal freedom, and importance.

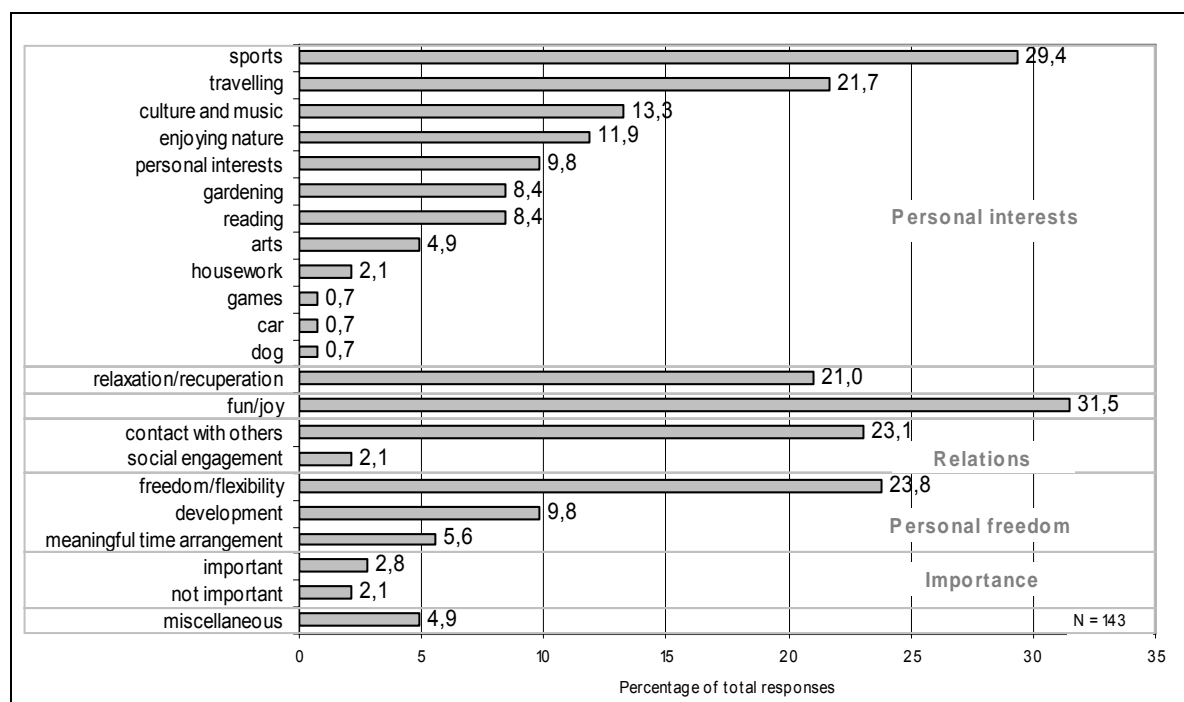


Figure 30: Connotations with leisure time

Note. Open-ended question: [V 7.1b] "What do you associate with leisure time?" Codebook. Multiple answers were allowed.

Figure 30 shows the main answer categories in each area:

- Personal interests: Half of the interviewees (51.0%; n=73) associated personal interests with leisure time; three in ten (29.4% n=42) linked sports, and two in ten (21.7%; n=31) referred to travelling
- Almost one third (31.5%; n=45) associated "fun/joy" with leisure time
- Personal freedom: Almost one quarter (23.8%; n=34) of the interviewees associated freedom and flexibility with leisure time

When associating with leisure time, 'Silver Workers' think of similar matters like they stated as reasons for their post-retirement activities. This indicates that 'Silver Workers' perceive the transition to retirement as a clear cut in life. This can be a sign of a changed role after transition to retirement. They seem to feel that their work today is not that kind of work they did before. In fact 'Silver Workers' feel the post-retirement activity to be close to leisure time, as something they really like to do. Negative connotations were solely mentioned when associating with work: Demanding personality traits (e.g., consciousness, sense of duty, concentration), imposition (e.g., strain, stress, inevitable evil), and expenditure of time.

Second, interviewees were asked to describe the proportion of time between work and leisure today (Question: [V 7.2] "Please describe the proportion between work and leisure time (in % based on a week) today."). On average the proportion of time between work and leisure based on a week is two to three (38.9% work to 61.1% leisure; Min=0; Max=100).

Third, participants were questioned as to what extent work and leisure time intermix (Question: [V 7.3] "To what extent do work and leisure intermix?"). The major part (45.4%) of 'Silver Workers' stated that it was a smooth transition. One third (33.6%) distinguished strictly between work and leisure. One in five (21.0%) did not distinguish between work and leisure time at all.

4.4.4 Future and expectations

Interviewees were questioned for how long they would like to continue working (maximum age). Figure 31 demonstrates that half (51.2%) of the 'Silver Workers' stated they would like continuing work up to 70 years, whereas 14.0% said they would like to work until the age of 75. The median of the reported maximum age is 70 years (Md=70.0). Whereas the majority (30.2%) said they would like to work until the age of 70, 16.3 % state that they would like to stay active at work until they are 80 years old (table A 6).

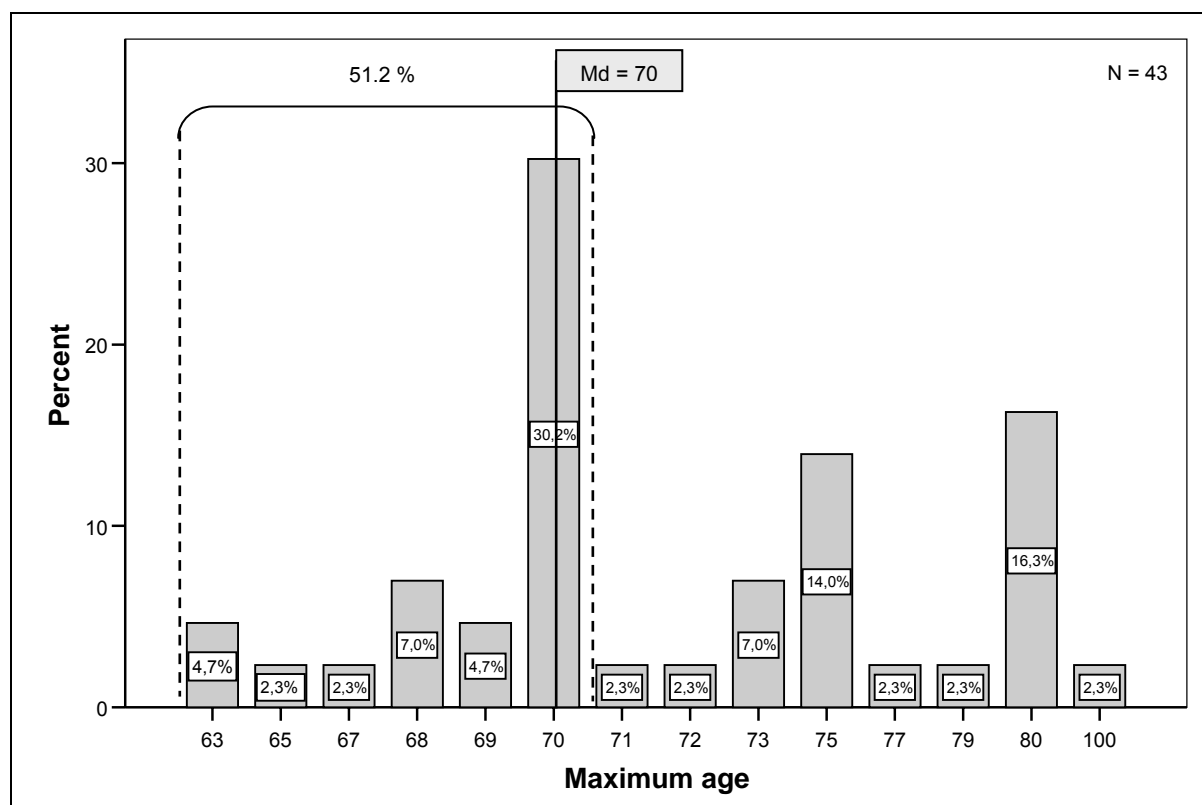


Figure 31: Maximum age for continuing work

Note. Question: [V 8.3] “For how long would you like to continue working (Maximum age)?”

In a subsequent step, ‘Silver Workers’ were openly questioned how they kept themselves physically and mentally in shape (fitness). Answers were aggregated using a codebook. Figure 32 shows that nine in ten (91.0%, n=132) mentioned “sports or walking” as main physical measure. “Gardening” (15.2%, n=22) is as well named to maintain fitness. On the cognitive side, more than half (54.5%, n=79) of the interviewees named “reading”. Other nominated measures for ‘Silver Workers’ mental fitness was the activity itself due to their tasks (18.6%; n=27), “culture, music, art” (14.5%; n=21), as well as “riddles, memory exercises or chess” (13.8%; n=20).

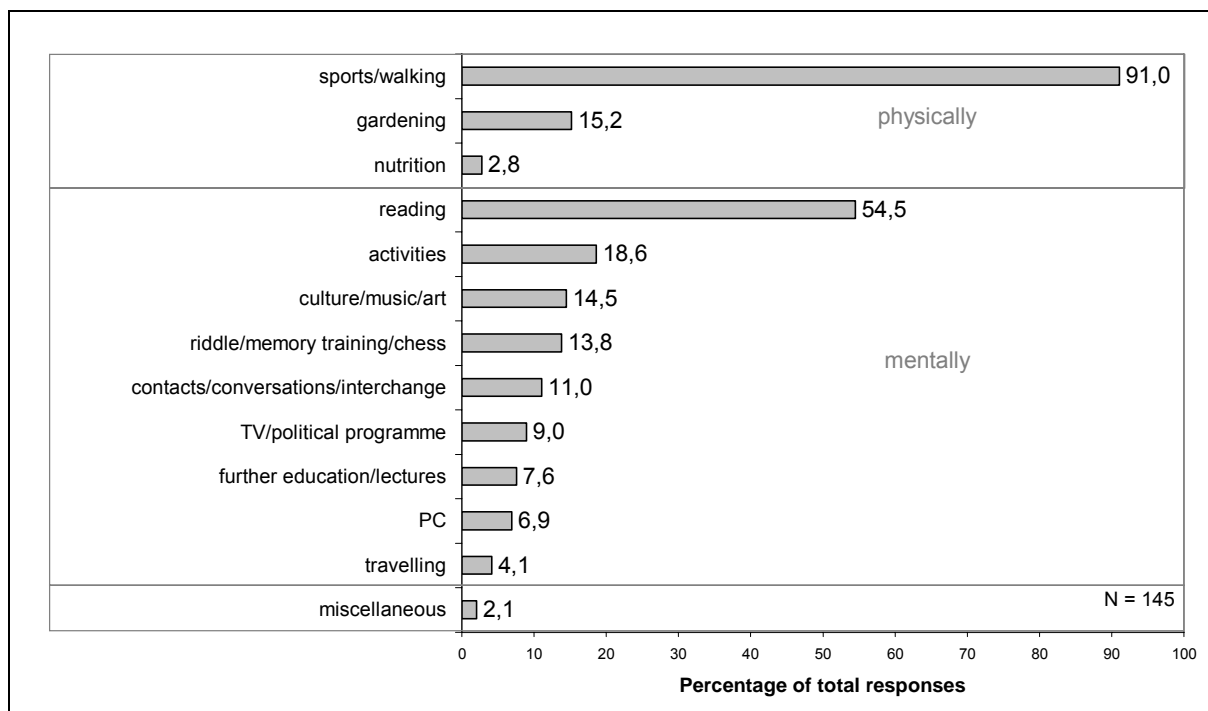


Figure 32: Physical and mental activities

Note. Open-ended question: [V 8.4] “How do you keep yourself in shape (physically and mentally)?” Codebook. Multiple answers were allowed.

4.5 Desires and ideal conditions

4.5.1 Description

'Silver Workers' were asked what the ideal conditions for an occupation during retirement would be. Unbiased statements were clustered using a codebook. Multiple nominations were possible. Flexibility emerged as a decisive aspect concerning ideal conditions for an occupation during retirement: This is indicated by half of the entries (50.7%; n=155) expressing "flexible working hours", as well as "consulting or freelance activities" and "freedom of decision/ self-determination" as ideal conditions for post-retirement work. Figure 33 shows that almost two thirds (63.1%; n=89) of the 'Silver Workers' stated "flexible working hours" as ideal. One quarter of the participants (25.5%; n=36) mentioned "consulting or freelance activities" in this context, whereas one in five (21.3%; n=30) would desire "freedom of decision/ self-determination" Furthermore, four in six entries (15.6%; n=22) represent the demand for "adapted workload and strain" in the context of post-retirement work. In addition, some interviewees ask for "structure" (12.1%; n=17); whereas for others it was important that their work is "meaningful and has an aim" (10.6%; n=15) or it provides a "financial framework" (9.9%; n=14). Further themes mentioned are that work should go along with "self-realisation, fun and interest" (9.2%; n=13) and "social contacts" (9.2%; n=13); other participants are explicitly not interested in "regular employment" (7.8%; n=11) at all.

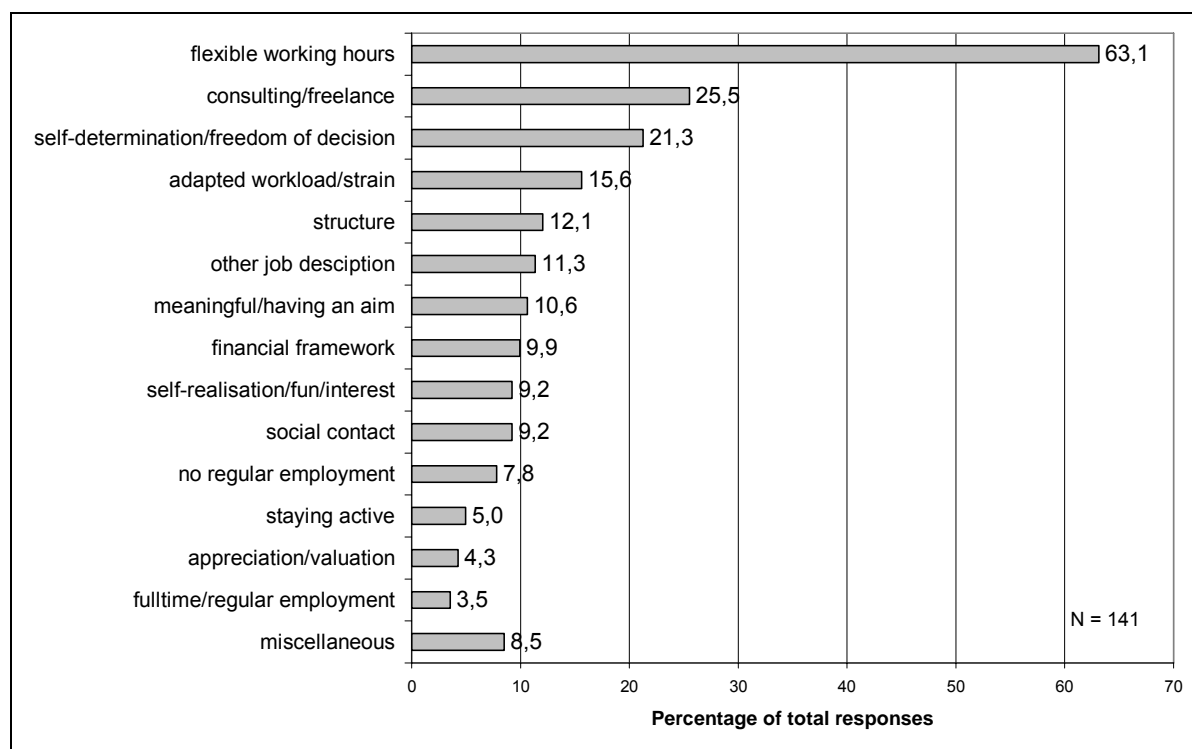


Figure 33: Ideal conditions for an occupation during retirement

Note. Open-ended question: [VI 1] "What would be the ideal conditions for an occupation during retirement?" Codebook. Multiple answers were allowed.

4.5.2 Money considerations and ancillary services

4.5.2.1 Composition of money consideration and ancillary services

'Silver Workers' were asked what choice of composite of money consideration and ancillary services they would like to have, assuming they would still work in a company. Unbiased statements were clustered using a codebook. Multiple nominations were possible. Figure 34 shows that the most frequent statement was that "the main thing is to receive remuneration" (33.3%; n=40). One in five participants (21.7%; n=26) answering this question desired "remuneration plus ancillary services"; whereas roughly one in six (17.5%; n=21) only want to have "ancillary services". The number of 15 (12.5%) interviewees stated that this topic was "not an issue" for them.

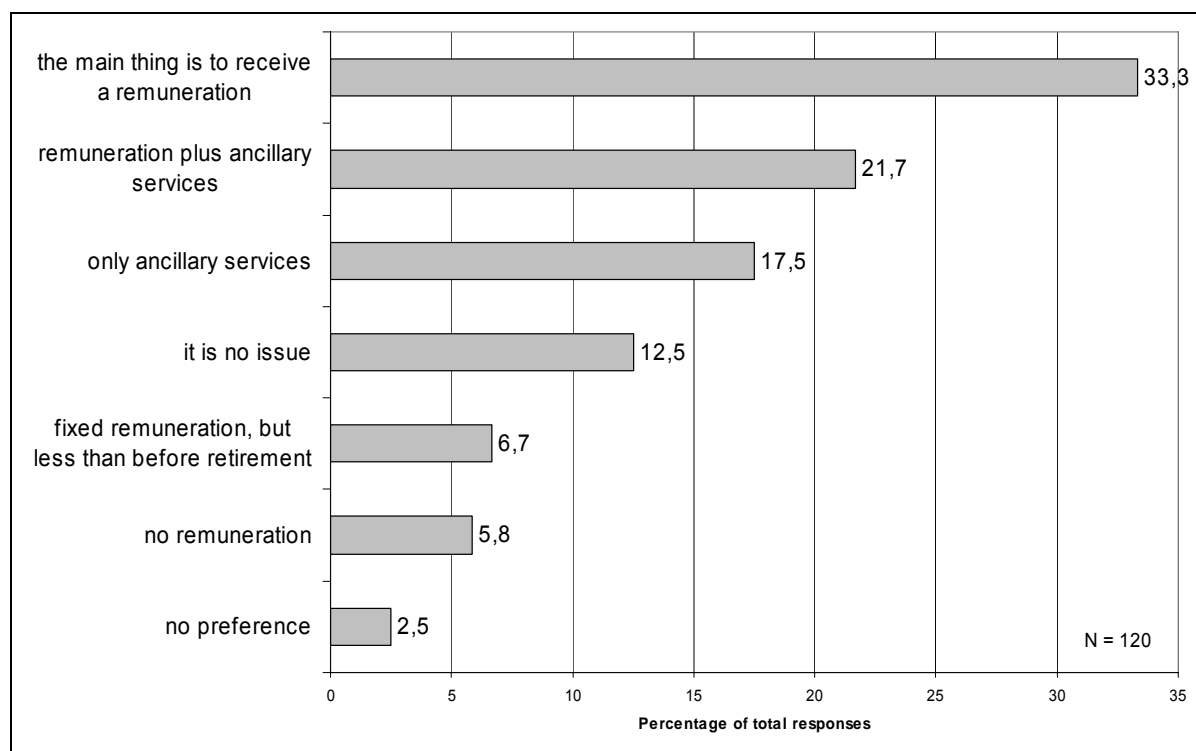


Figure 34: Composition of remuneration in retirement age

Note. Open-ended question: [VI 3.1] "Imagine you would still work for a company today (in retirement age). What choice of composite of money consideration and ancillary services would you like to have?" Codebook. Multiple answers were allowed.

4.5.2.2 Forth pillar of pension scheme

Participants were asked whether they could imagine a fourth component of pension scheme, beside statutory, private and occupational pension, based on further employment. As this question was only part of the questionnaire in the second stage of data collection, only 68 participants gave an answer to it. It shows that more than half of them (52.9%; n=36) could imagine further employment as a fourth component of pensions. One in ten (10.3%; n=7) could imagine it, but only under certain circumstances, while almost four in ten (36.8%; n=25) rejected it (cf. figure A 19) Moreover, they estimated the percentage of retirement income that should be presented by income from further employment. Here, only those participants were considered who could imagine a fourth component based on further employment (N=29). The average percentage of retirement income that could be represented by income from further employment is 25.6 (Mdn=20.0; SD=12.2). Minimum is five percent; maximum resulted to be 50 percent (table A 7). For 44.8% (n=13) of the 'Silver Workers' answering this question the imaginable percentage is between 11 and 20 percent.

4.5.2.3 Principles of remuneration

Furthermore, participants were asked whether principles of remuneration, which apply to income received, should be based on performance or seniority. Three quarters of 'Silver Workers' (77.2%; n=98) answering this question selected the principle of remuneration based on performance. Only 15.7% (n=20) voted for a remuneration based on seniority, whereas 7.1% (n=9) said it should consist of both (figure A 21).

'Silver Workers' were asked under what conditions they would accept any cut back in remuneration, e.g., relating to consideration and ancillary services. Unbiased statements were clustered using a codebook. Multiple nominations were possible. Figure 35 displays that almost one quarter of the participants answering this question (23.8%; n=29) would "not accept cutting back" at all, but rather want to be regularly paid for the work they do. "In case of a crisis", roughly one in five (18.9%; n=23) of the interviewees would consider to cut back. Other reasons for accepting lower payment were "reduced or flexible working hours" (13.9%; n=17), "social or solidary reasons" (13.1%; n=16), some kind of "intrinsic motivations" (8.2%; n=10), a "decrease of performance" (7.4%; n=9), or if "ancillary services" were granted (5.7%; n=7).

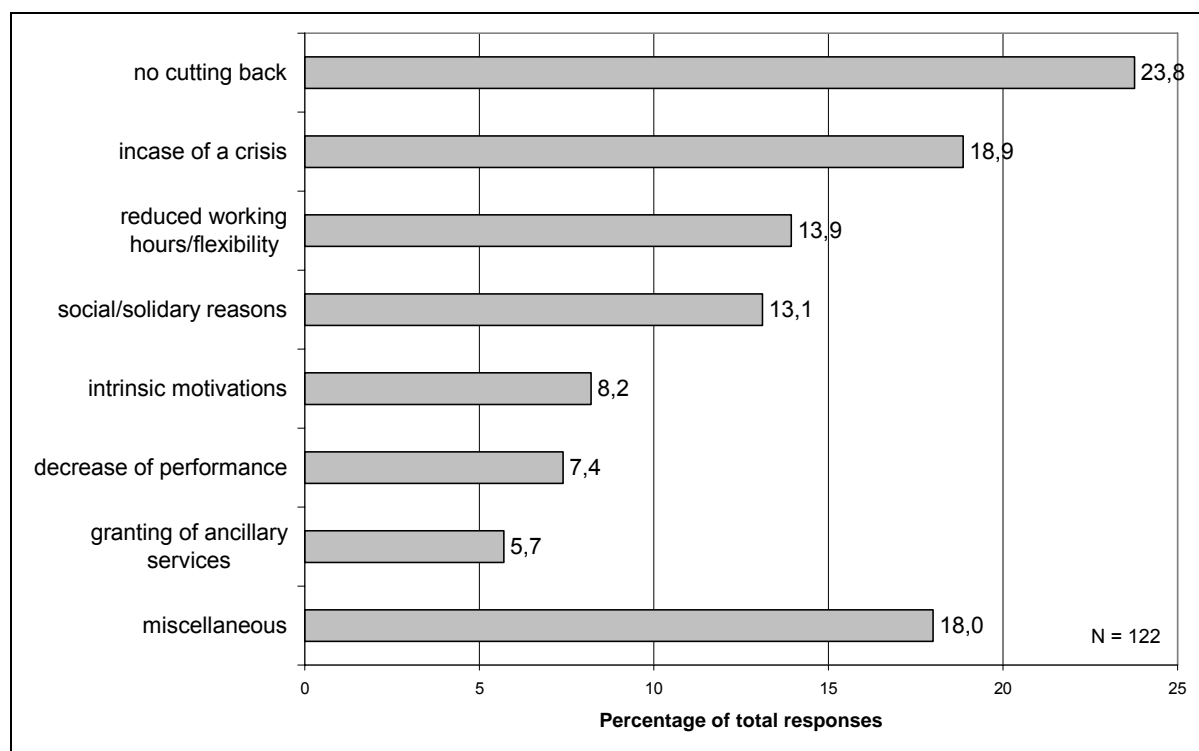


Figure 35: Conditions for accepting cutting back

Note. Open-ended question: [VI 3.4] "Under what conditions would you feel up to cut back, e.g. relating to consideration and ancillary services?" Codebook. Multiple answers were allowed.

4.5.3 Responsibility and hierarchy

4.5.3.1 Organisational integration

Interviewees were asked to rate the extent to which they would like to be integrated into an organisation on the two following dimensions. In terms of professional embeddedness, four in five (79.3%; n=111) would like to be integrated, whereas one in five (20.7%; n=29) would not (figure A 22). When considering disciplinary embeddedness, three quarters of the participants (73.7%; n=100) answering this question do not want to be integrated in a disciplinary way, whereas one quarter (26.5%; n=36) would like to be integrated (cf. figure A 23).

4.5.3.2 Status symbols

'Silver Workers' appraised the importance of certain status symbols (company car, own office, title/name, own car park space, nameplate at the door) on a scale from '0 to 100' with the anchors '0-not at all important', '50-important, but not crucial', '100-essential, very important'. Their "own office" is the most important status symbol; the assessments resulted in the highest mean (M=47.8; SD=40.7) and median (Mdn=50.0). "Own car space" resulted in second highest mean (M=34.8; statistically

equal to “nameplate at the door”; SD=37.3) and median (Mdn=25.0). A “Nameplate at the door” resulted in third highest mean (M=34.3; statistically equal to “own car space”; SD=41.5) and median (Mdn=10.0). Mean of ratings of importance of “title/name” as status symbol (M=21.1; SD=28.8) is statistically equal to “company car”; the median is zero. “Company car” itself resulted in the lowest mean (M=20.2; SD=31.5), which is statistically equal to “title/name”; the median is zero.

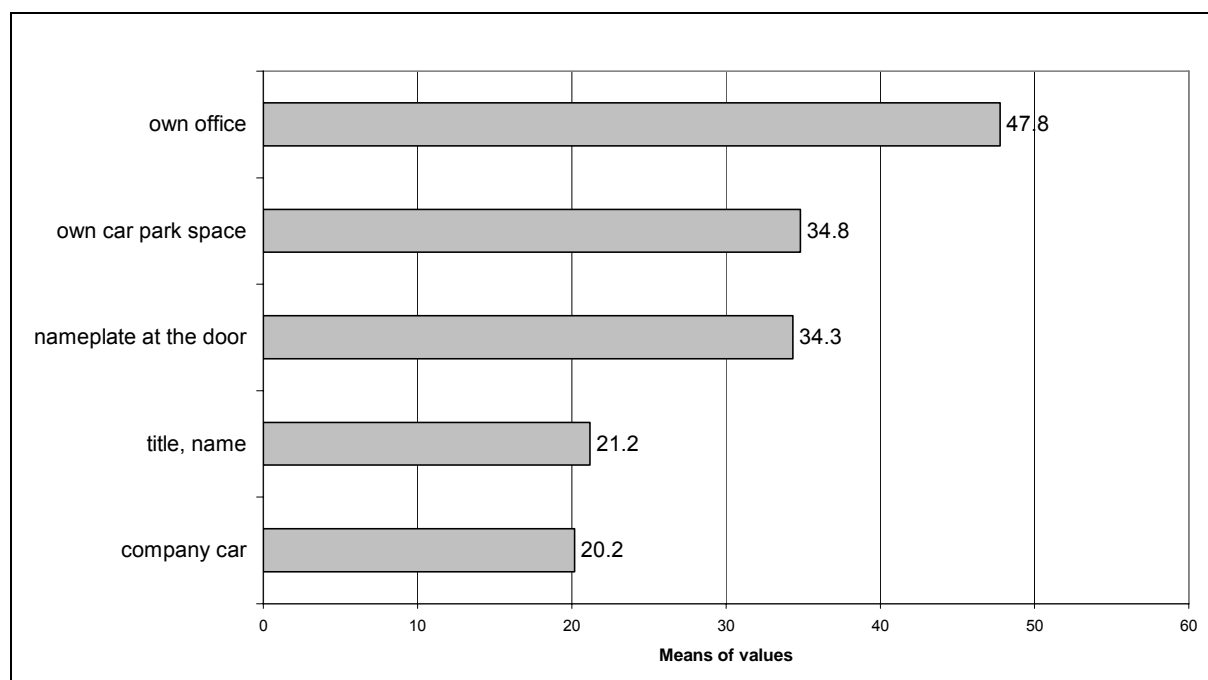


Figure 36: Importance of status symbols

Note. Question: [VI 4.3a] “How important are the following status symbols for you personally?”
Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

Status symbols are of varying importance for the ‘Silver Workers’. The means, which are displayed in figure 36, differ at least significant from each other, except for “own car space” versus “nameplate at the door” (t-test for paired samples; $p=0.882$), and “company car” versus “title/name” ($p=0.795$). Furthermore, full spectrum of scale answers (0 to 100) was used for all five aspects. For more details concerning importance of given status symbols see table A 8 and figures A 24 - A 28.

4.5.4 Location of the work place

Participants were asked about the location of their workplace in the past, today and ideally. Thereby, they had to refer to the answer categories “at the company”, “at home”, “both” and “miscellaneous”. For eight in ten ‘Silver Workers’ the work place of the last regular employment was located in the company (79.5%; n=116). Only seven (4.9%) interviewees worked at home, one in ten (11.6%; n=17) had their work place at home and in the company. The location of the work place today is similar to an ideal location. Figure 37 shows the displacement of location of work places of today’s and ideal situation compared to the past. The percentage of ‘Silver Workers’ whose work place is located in the company decreased by more than half in today’s (-61%) and the ideal (-51%) situation. In the same way the percentage of persons now or ideally working at home or at miscellaneous locations, e.g. business trips, rises. For more details concerning the location of work place in the past, today and ideally see figures A 29 - A 31.

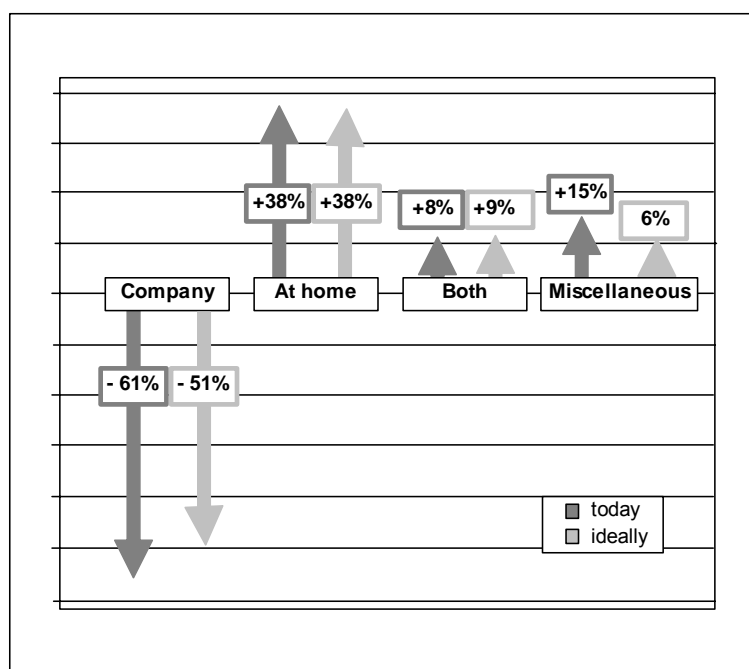


Figure 37: Displacement of location of work place of today’s and ideal situation compared to the past

Note. Questions: [III 2] “Where was your work place located?” [V 6.1] “Where is your work place located today?” [VI 2.1] “Ideally where should your work place be located?” Answer categories: Company, At home, Both, Miscellaneous.

When participants were explicitly asked, whether they would be prepared to go on business trips, the large majority (84.6%; n=121) of the respondents answered affirmatively. Only every seventh person (15.4%; n=22) does not see that option (cf. figure A 32).

4.5.5 Advanced training

First, concerning today's situation, 'Silver Workers' were questioned if they had participated in advanced training since they had entered retirement. More than two thirds (68.6%) had taken part in further education, whereas roughly one third (31.4%) had not.

Second, in a subsequent step, interviewees were asked to estimate if their participation in advanced training today would be more, less or equal compared to the past. Figure 38 shows that two thirds (66.9%) of the 'Silver Workers' participates in advanced trainings less than they did in the past. One in five (19.9%) stated that it is more than before, whereas 13.2% of interviewees said that it was equal.

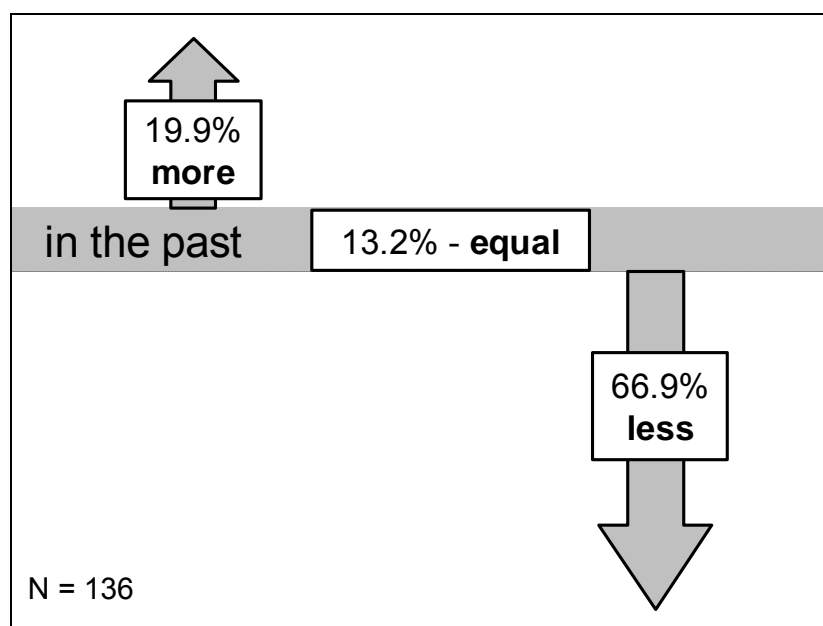


Figure 38: Today's occupation in advanced training compared to the past

Note: Question: [V 8.2] "Have you participated in advanced training since you went into retirement more/less/equal compared to in the past" Upward arrow indicates increase, downward arrow indicates decrease

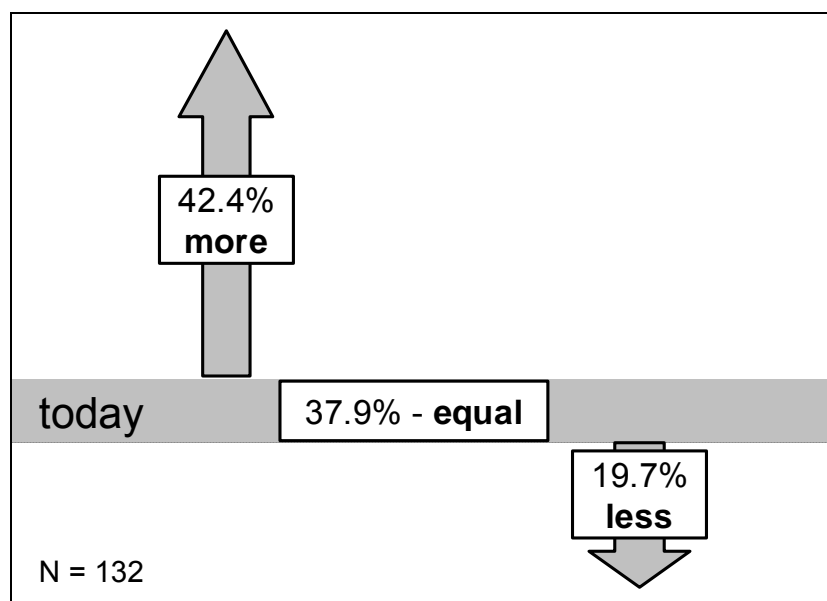


Figure 39: Ideal occupation in advanced training compared to today

Note. Question: [VI 7.2] “Would you like to participate in more/less/equal compared to in the past – ideally compared to today” Upward arrow indicates increase, downward arrow indicates decrease

Third, ‘Silver Workers’ were asked to rate the value of advanced training measures on a scale from 0 to 100; with the anchors 0-not at all important, 50-important, but not crucial, 100-essential, very important. Advanced training measures emerged as very important ($M=78.9$; $SD=25.8$). More than two in five (44.4%) regarded advanced training as essential.

Fourth, participants were questioned if they would like to be ideally occupied in advanced training more, less or equal compared to today. Figure 39 shows that more than two in five (42.4%) said they would like to be occupied in more advanced training. One in five (19.7%) stated they want to be occupied less and 37.9% of the interviewees would like to have the same amount of occupation in training. For more details concerning advanced training see table A 9 and figures A 33 - A 36.

4.5.6 Naming

'Silver Workers' were questioned on how they would like to be called, by means of an open-ended question. Figure 40 shows that more than a half of the proposals made by the interviewees (54.9%, n= 39) are traditional expressions like "Rentner" or "Senior". Almost one quarter (23.9%; n=17) formulated names containing action designations like "consultant", "freelance" or "lecturer". Additionally, innovative ideas of naming were stated, e.g. "Goldene Reserve" (bullion reserve) or "workaholic".

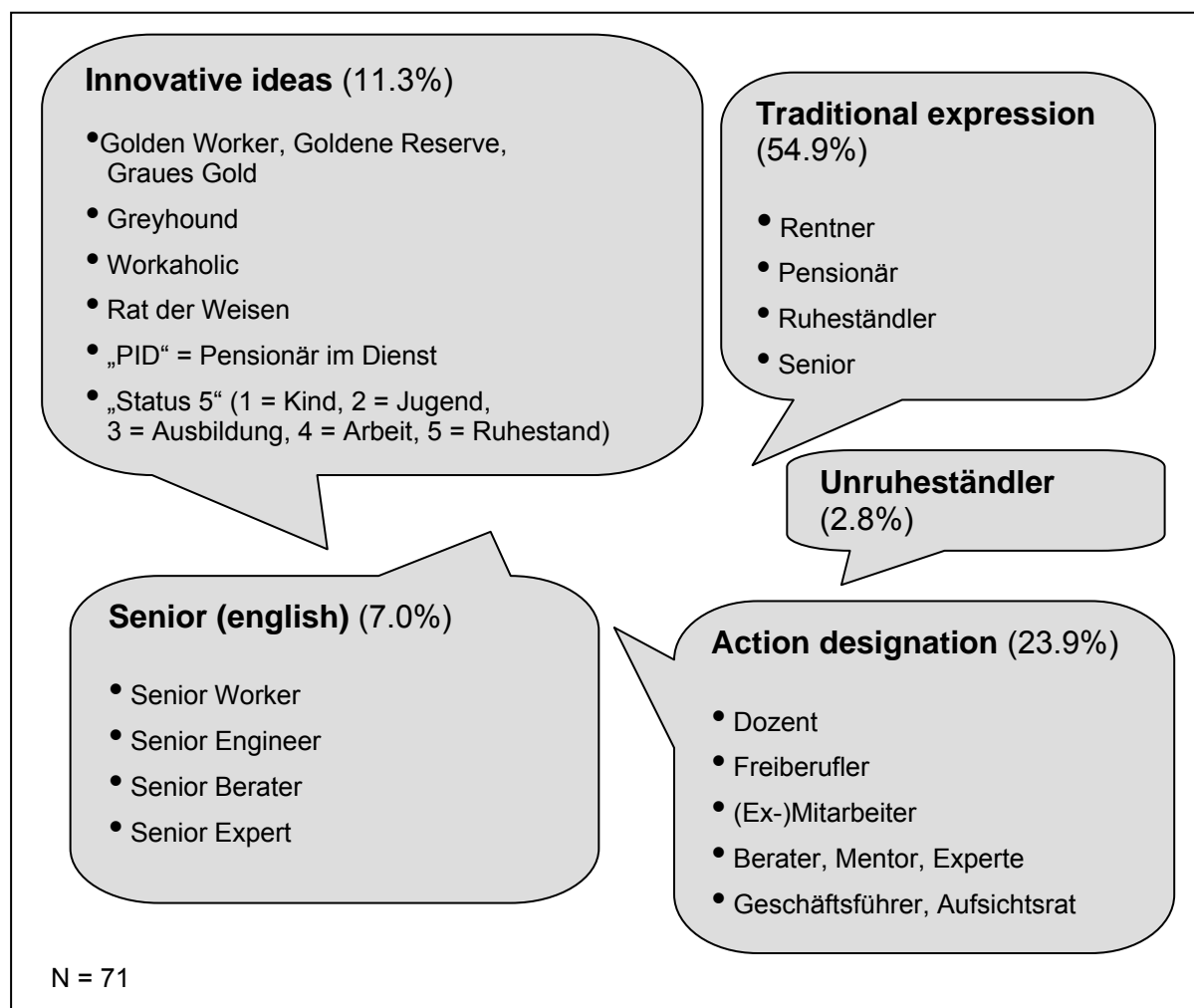


Figure 40: Naming

Note. Open-ended question: [VI 8.1] "How do you want to be called?"

In a subsequent step, interviewees were asked to tell what they think about the label 'Silver Workers' using scale from '0-bad', to '50-okay' until '100-very apposite' (M=36.2). Figure 41 demonstrates that two in five (41.3%) assessed the label as '0-bad', whereas one in ten (10.1%) thinks 'Silver Worker' suits very well to their

situation (anchored value=100). One in five (20.3%) was indifferent and stated the labelling was '50-okay'.

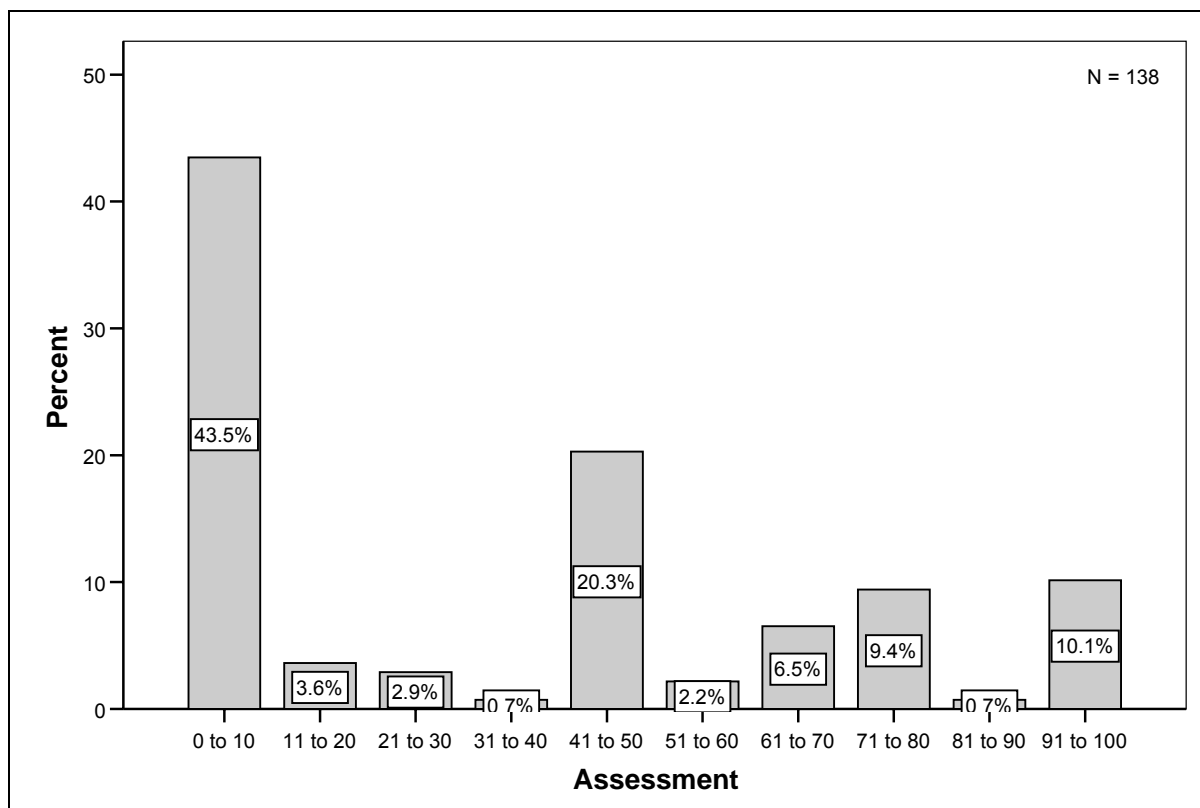


Figure 41: Assessment of the label 'Silver Workers'

Note. Question: [VI 8.2] "What do you think about the label 'Silver Workers'?" Anchors: 0-bad; 50-okay; 100-very apposite.

4.6 Employer and services

In the following, 'Silver Workers' were questioned about their experiences and expectations concerning age-based personnel policy and need for action on the part of employers.

4.6.1 Age-based personnel policy

First, 'Silver Workers' were questioned if there should be a specific personnel policy for older employees in organisations. The overwhelming majority (83.5%) think an age-based Human Resources policy is necessary, whereas only 16.5% answer in the negative (cf. figure A 37).

Second, interviewees were asked to state what this particular personnel policy should contain, using an open-ended question. Answers were categorised by means of a codebook (Krippendorff's $\alpha = .67$). Figure 42 shows the resulting areas: "Age-based labour conditions and the consideration of older employee's needs" were named by almost three in ten (27.0%; n=30). Roughly one quarter (23.4%, n=26) stated that a real "involvement and an active integration into the company" should be considered. More than two in ten (22.5%, n=25) specified the particular personnel policy should contain the "use of older employee's experience and know-how". The aspect of "less or flexible working hours" was reported by 18.9% (n=21) of the participants. "Other services" were mentioned by 15.3% (n=17) of the interviewees, containing a specific contact person, health promotion, providing room for exchange of experiences and preparation for retirement. "Appreciation and valuation" of older employees as part of a specific personnel policy was expressed by 12.6% (n=14) of 'Silver Workers'. Creating "possibilities for a flexible access to retirement or further employment" was stated by more than one in ten (11.7%; n=13). Having "access to advanced training" measures was reported by four in fifty (8.1%) interviewees. But there were as well 'Silver Workers' who do "not want a separate treatment" for being older (6.3%; n=7).

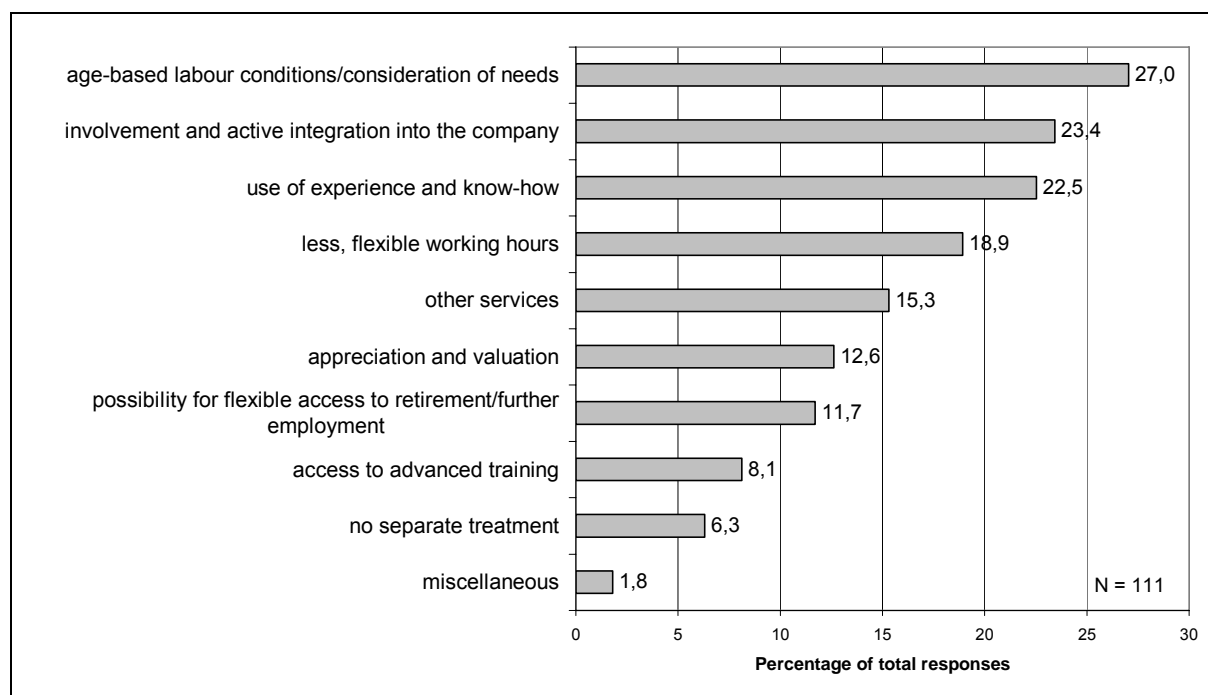


Figure 42: Content of particular personnel policies

Note. Open-ended question: [VI 5.2] "What should these particular personnel policies contain?" Multiple answers were allowed. Codebook. Krippendorff's alpha=0.67.

Third, 'Silver Workers' were asked which services for older employees they would regard as especially important, again using an open-ended question. Categories are derived from a codebook (Krippendorff's alpha = .84). Figure 43 shows that roughly one third (31.5%; n=34) believes that "health care services" are important above all. "Reduced or flexible working hours" were mentioned by one in five (21.3%; n=23). "Age-specific adapted demands" as well as "workplace designs" were expressed by 13.9% (n=15) of the interviewees. "Counselling or support service" for older employees concerning retirement and everyday issues were mentioned by 13.0% (n=14). Further services 'Silver Workers' think are particularly important are an "integration of older employees into the company" (7.4%; n=8), "further education" (7.4%; n=8) and possibilities for "contact" to those of the same age (4.6%; n=5). Other aspects mentioned are a special "company pension scheme" (2.8%; n=3) and "domestic supply" (2.8%; n=3). However, nearly a fourth (24.1%; n=26) of the respondents do not want specific service offers.

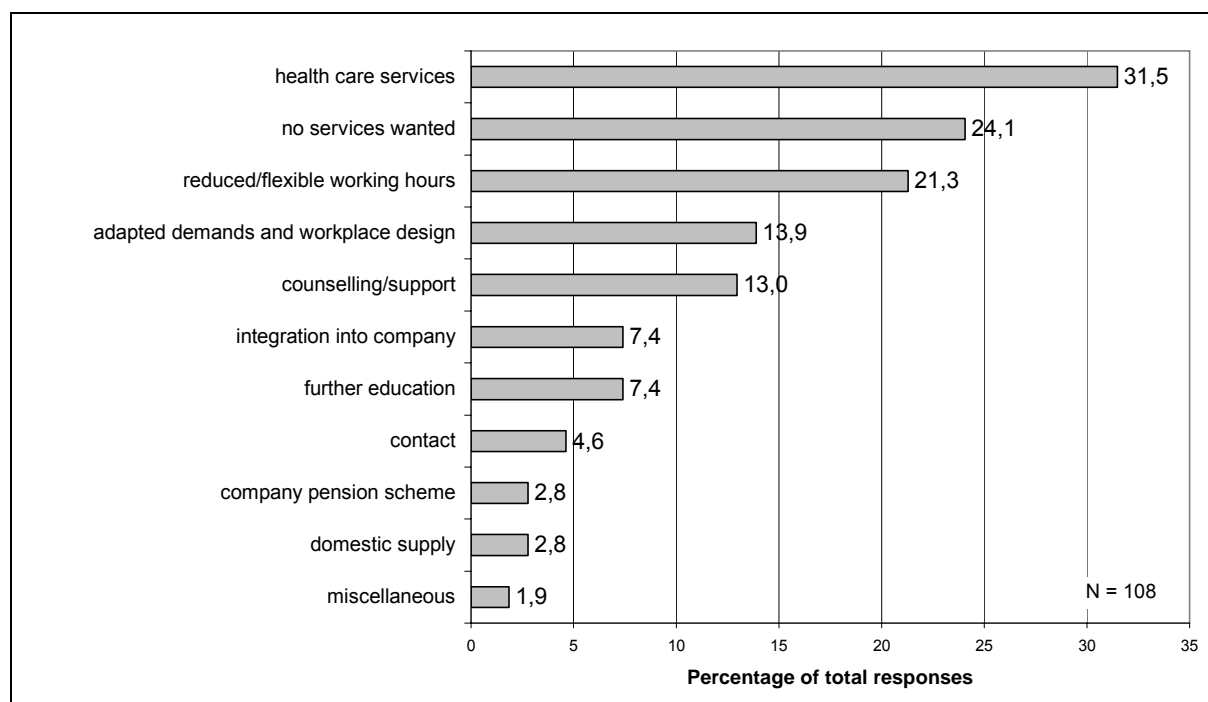


Figure 43: Services for older employees

Note. Open-ended question: [VI 5.3] "Which services for older employees do you think are especially important?" Multiple answers were allowed. Codebook. Krippendorff's $\alpha=0.84$.

Fourth, 'Silver Workers' were questioned if they knew of other services in other companies (Question: [VI 5.4] "Do you know of other services (in other companies)?"), again by means of an open-ended question. Almost three quarters (73.3%; $n=107$) did not come up with an idea. More than one quarter 26.7%; $n=39$) mentioned other services such as an integration of retirees as consultants, health care, sport facilities, seminars about facing retirement, adapted or reduced working hours, and get-togethers of seniors.

4.6.2 Need for action

Regarding organisations, 'Silver Workers' were questioned on where they saw the greatest need for action by the employers concerning engagement of older employees, using an open-ended question. Answers were categorised by means of a codebook (Krippendorff's $\alpha = .71$). The greatest need for action by the employers was seen in the promotion of interaction between young and old. Figure 44 shows that one third (33.3%; $n=40$) mentioned "supporting the transfer of knowledge and experience and the interchange between young and old". Another major issue stated by three in ten (29.2%; $n=35$) is the need for "changing the attitude towards older

employees in terms of valuation and appreciation". More than one in five (22.5%; n=27) thinks an important aspect is that companies actually "make work of older people possible", as well as "considering the demands of older people in everyday work life" (12.5%; n=15). "Further development" is a minor aspect (6.7%; n=8) regarding the expected need for action on the part of employers. Other lesser named aspects are "changing public policies" (4.2%; n=5), age-based payment regulations (2.5%; n=3) and "concentrating on younger people" (2.5%; n=3). Only 2.5% (n=3) of the participants do "not see any need for action" on the part of organisations.

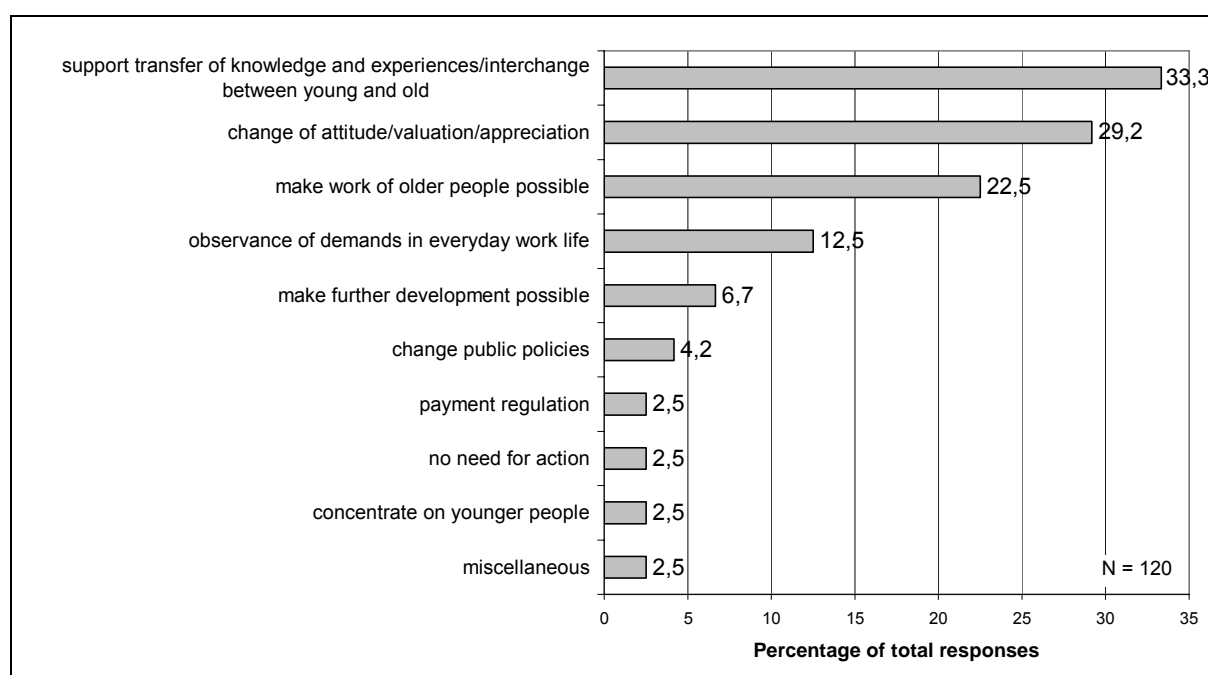


Figure 44: Need for action concerning the engagement of older employees

Note. Open-ended question: [VI 6] "Where do you see the greatest need for action by the employers concerning engagement of older employees?" Multiple answers were allowed. Codebook. Krippendorff's alpha=0.71.

4.7 Closeness to former work

In a past-present-future comparison, ‘Silver Workers’ were asked about the differences between their current activity and their former job, using an open-ended question. Clustering the differences by means of a codebook resulted in six areas of interest shown in figure 45: comparability, freedom, time, task/demands, and responsibility as well as miscellaneous. Regarding comparability of current and former activity, 9.6% (n=13) of the participants stated “no differences” at all, whereas 8.9% (n=12) mentioned “great differences”. Two in five ‘Silver Workers’ stated “more freedom in current activity” (39.2%; n=53); this includes content as well as the aspect of time. Considering the amount of time, more than one quarter (27.4%; n=29) stated “more leisure time today” or a “minor extent of work”. One in eight (12.6%; n=17) interviewees said their activity today would include “other task definitions or competencies”. “Less responsibility today” was stated by 8.9% (n=12) of the interviewees. Hence, main differences between the current and former activities seem to be more freedom, more free time and less responsibility today, as well as different tasks execution.

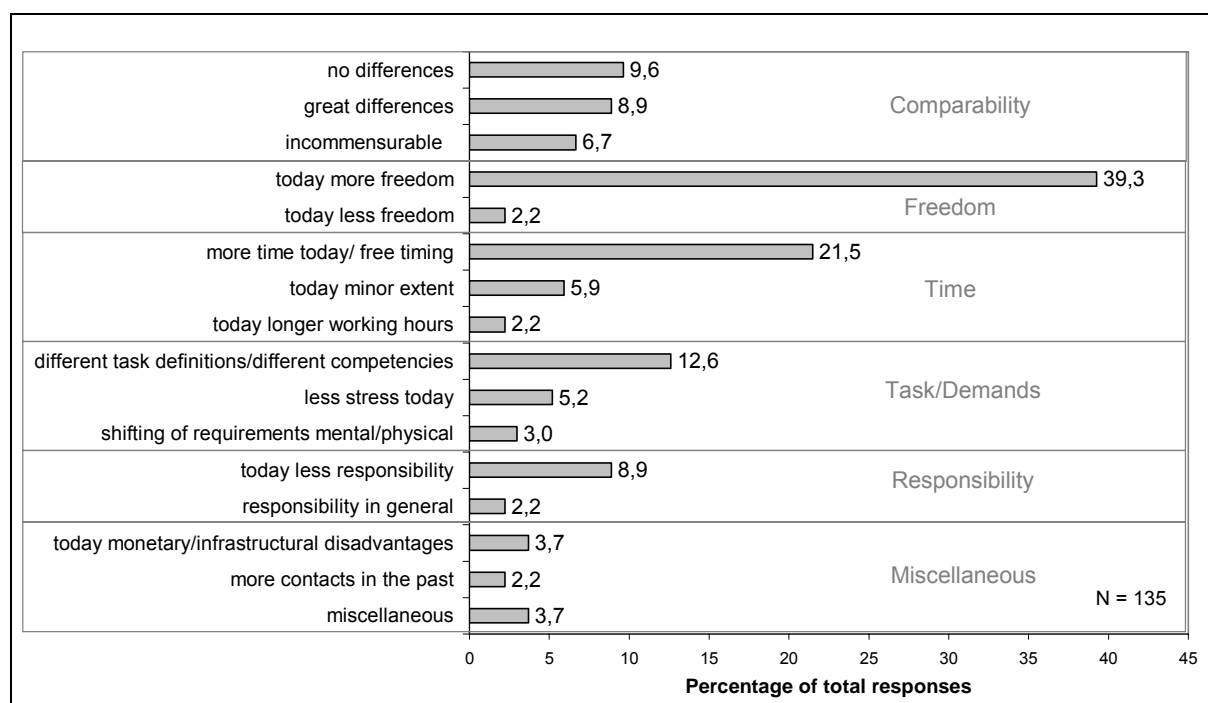


Figure 45: Differences between current and former activity

Note. Open-ended question: [VII 1.1] “If there are differences between your current and your former activity: What are they?” Multiple answers were allowed. Codebook.

Participants were asked what they missed from before, and what had been better in the past by use of an open-ended question. Almost two in five ‘Silver Workers’ (38.4%; n=53) stated “no differences”, and that they missed “nothing” since entering retirement. However, more than a third (34.8%; n=48) misses “contacts” from before, whereas one in eight (12.3%; n=17) misses the “integration into a company”.

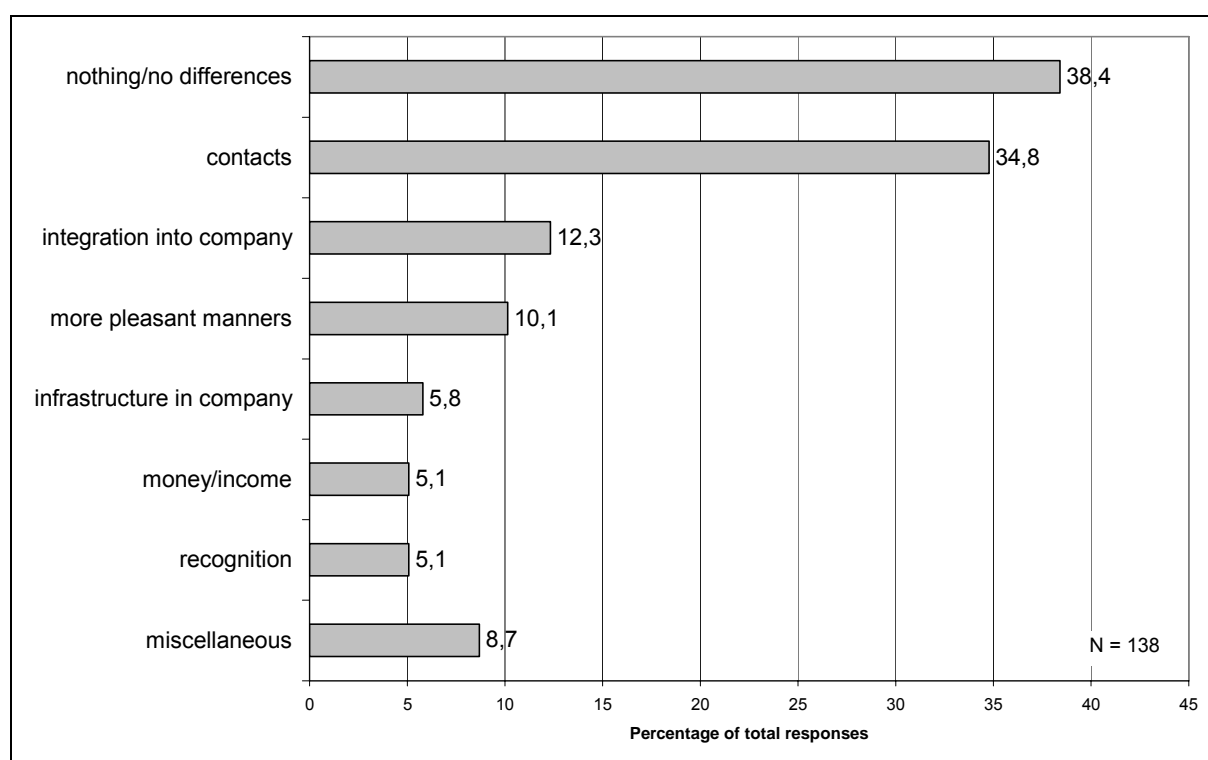


Figure 46: What ‘Silver Workers’ miss from the past

Note. Open-ended question: [VII 1.2] “What do you miss from before/ What has been better in the past?”

When being asked what was better today using an open-ended question, “flexibility and freedom” are the overwhelming improved aspects for ‘Silver Workers’. Seven in ten (70.7%; n=99) refer to this aspect. One in ten (11.4%; n=16) is missing “nothing”.

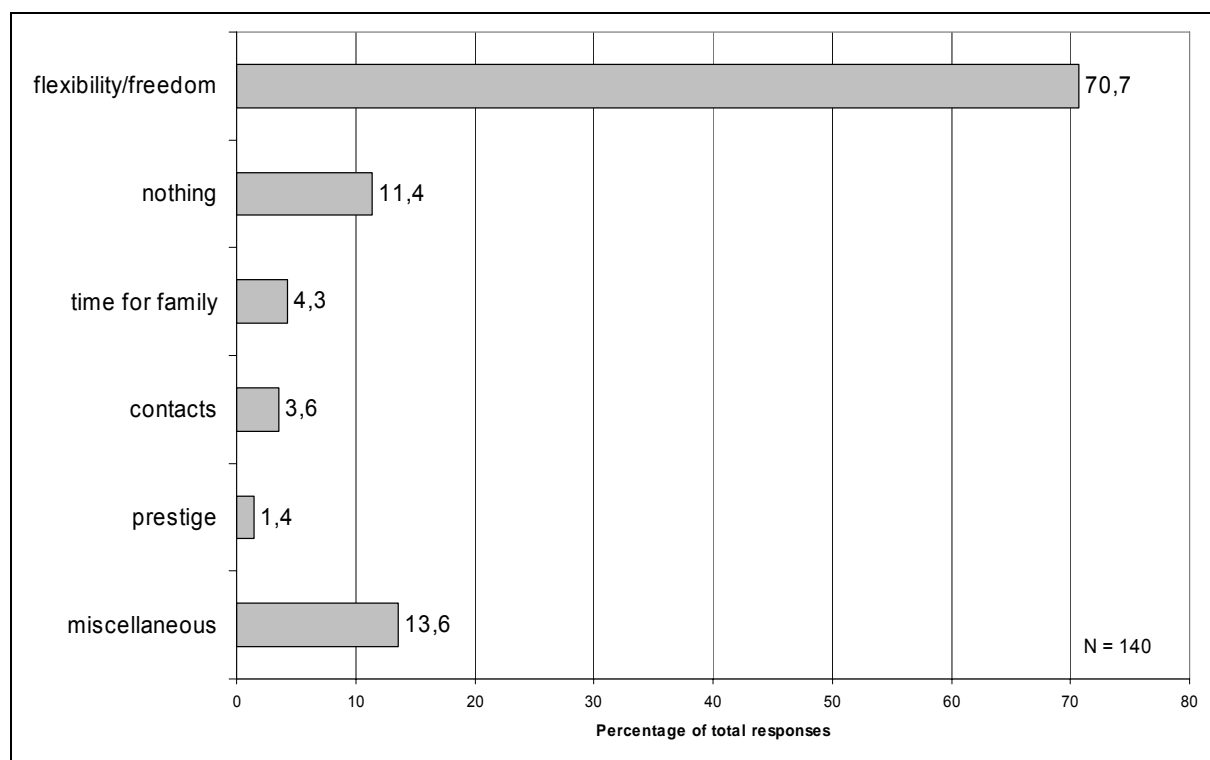


Figure 47: What 'Silver Workers' find better today

Note. Open-ended question: [VII 1.3] "What is better today?"

4.8 Conditions of work

4.8.1 Mental demands

This quantitative probe aims at a comparison of a subjective evaluation of former, today's, and ideal mental demands. Interviewees were given an anchor scale from '0-no mental demands', '50-middle mental demands' to '100-high mental demands'. Former mental demands resulted in the highest mean ($M=87.2$) and smallest standard deviation ($SD=15.7$), with 40 as the lower bound of ratings. Today's mental demands resulted in the lowest mean ($M=69.7$) and highest variance ($SD=23.9$), the full spectrum of the scale (0-100) was used. Ideal mental demands resulted in ratings in between former and today's values ($M=75.8$; $SD=21.7$) except for the lower bound (zero). The distribution of former mental demands shows a shift to the highest extreme, whereas today's mental demands are rated more balanced. Distributions of ratings referring to today's and ideal mental demands vary from former mental demands, but are similar to each others (figures A 38 - A 40). Nevertheless, highly significant differences between means for all differentiations are found as presented in figure 48 (t-test for paired samples; $p<0.001$).

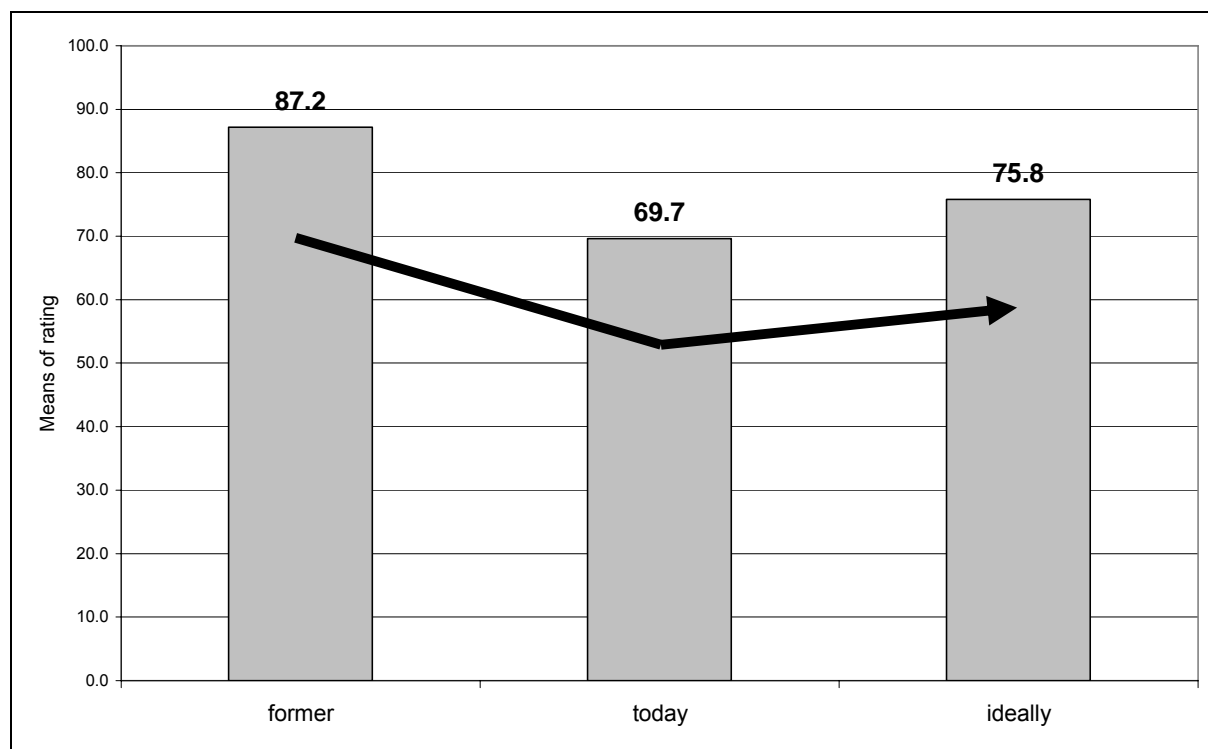


Figure 48: Means of ratings of mental demands

Note. Question: [VII 2.1] Mental demands in three points in time: in the past, today, ideal. Anchors: 0-no mental demands; 50-middle mental demands; 100-high mental demands.

For an ideal situation, mental demands for work during retirement were assessed on average lower than in the past, but higher than today (figure 48). Almost half of the respondents (46.9%) rated the highest value possible regarding former mental demands. For the ideal situation approximately one third (30.1%; N=143) assessed '100-high mental demands', and overall, the whole range of possible values was used. Distribution of variables shows more variety here, which seems to reflect a wide range of attitudes concerning ideal conditions. For more details regarding mental demands see table A 10.

4.8.2 Physical demands

Regarding physical demands, the probe again aims at a comparison of a subjective evaluation of former, today's, and ideal physical demands. Interviewees were given an anchor scale from '0-no physical demands', '50-middle physical demands' to '100-high physical demands'. Former physical demands resulted in the highest mean (M=67.0; SD=31.8). Today's physical demands resulted in the lowest mean (M=52.5; SD=26.0). The mean of ideal physical demands (M=57.5; SD=24.0) was in between former and today's value. In all three points in time the full spectrum of the given scale (0-100) was used. In general, ratings for physical demands showed lower results compared to mental demands. The distribution of former physical demands shows a shift to the highest extreme with an additional specification in the middle, whereas ratings of today's physical demands were distributed more balanced. Distributions of ratings regarding today's and ideal physical demands vary from former physical needs, but are similar to each other (figures A 41 - A 43). Nevertheless, highly significant differences between means for all three differentiations were found as presented in figure 49 (t-test for paired samples, $p \leq 0.001$).

Physical demands in the past were rated highest; today's physical needs were rated lowest; ideal condition resulted in between (figure 49). While nearly one third (31.9%; N=141) of the participants stated the highest value possible for the past, only one in ten did so for today's (9.9%; N=141) and the ideal (11.8%; N=136) situation. The median shifted from '75' in the past to '50-middle physical demands' for today's and ideal situation. Participants seem to prefer a medium level of physical demand that is on average lower than in the past, but slightly higher than it is today. For more details concerning physical demands see table A 11.

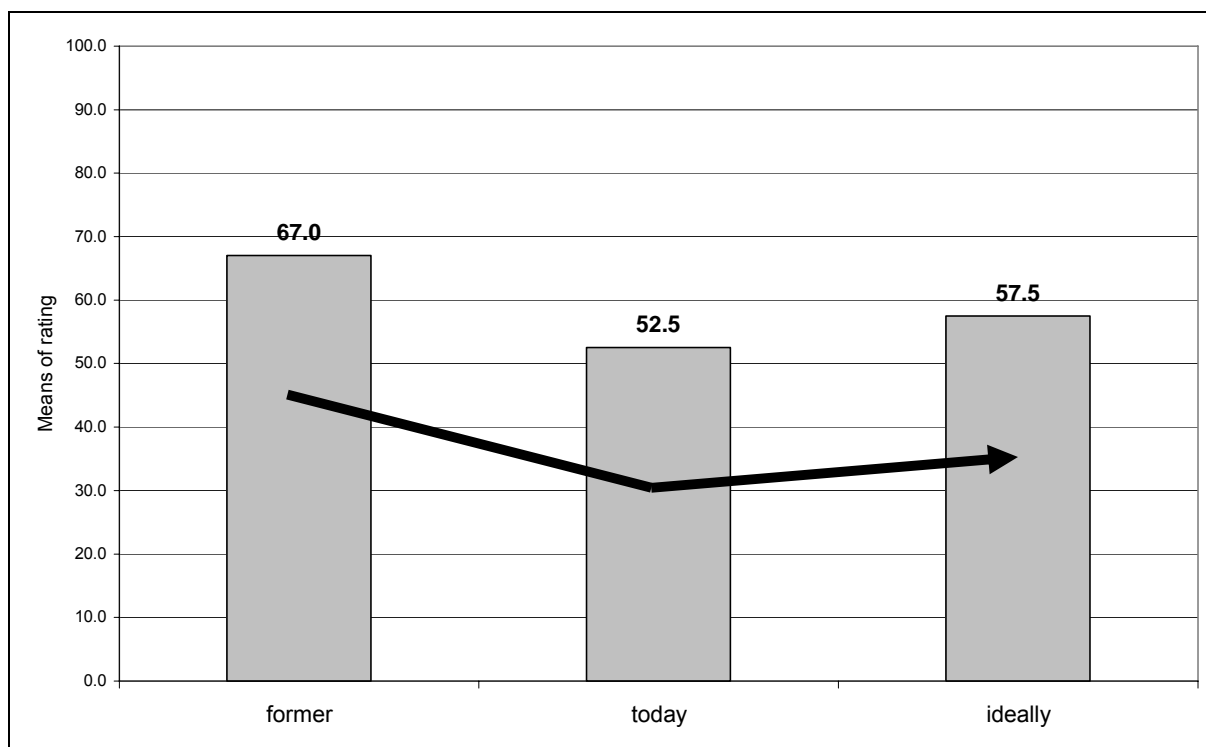


Figure 49: Means of ratings of physical demands

Note. Question: [VII 2.2] Physical demands in three points in time: in the past, today, ideal. Anchors: 0-no physical demands; 50-middle physical demands; 100-high physical demands.

4.8.3 Intensity of work

Setting intensity of work in the past on a value of '100', intensity of work today and ideally was rated. The means for today's ($M=68.5$; $SD=32.5$) and ideal situation ($M=68.6$; $SD=27.7$) are nearly identical (t-test for paired samples; $t=-1.05$, $df=123$, $p>0.05$; this is not congruent for other variables). The assessment of intensity for today's work intensity was more variable (Min=0; Max=180). The lower bound for ideal work intensity was ten, higher bound was 150 (Min=10; Max=150). The distribution of ratings shows that three quarters of the 'Silver Workers' (73.6%) feel that their work intensity today is lower than it was in the past. For 7% of the participants the work intensity today is higher, one in five (19.1%) feels that it is the same intensity (cf. figure 50).

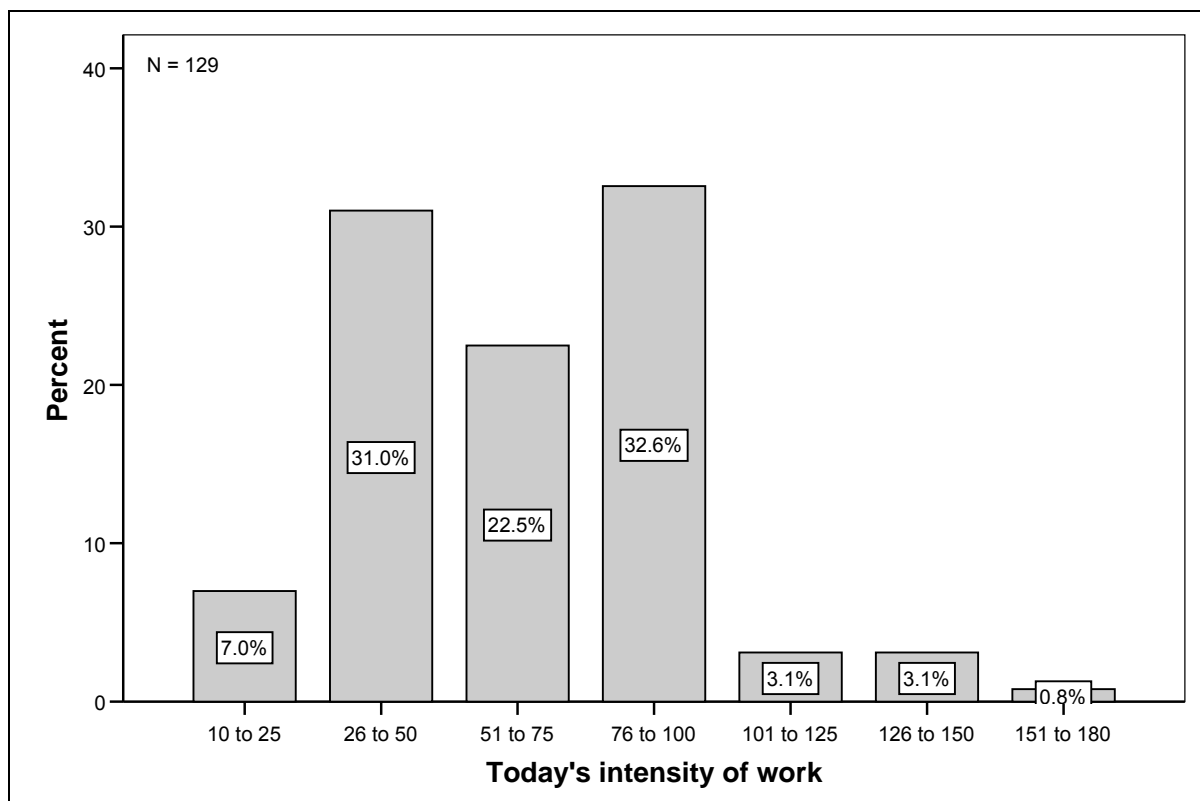


Figure 50: Today's intensity of work

Note. Question: [VII 2.3] "In comparison to the past how intense is your work today?" Anchors: higher/lower (in the past=100).

Regarding the distribution of ideal intensity, three quarters of the 'Silver Workers' (75.2%) feel that work intensity should be lower than it was in the past (cf. figure 51). Few participants (3.9%) stated it should be higher than before; one in five (20.9%) feels that it should be the same intensity. The median of work intensity today resulted in '65' (in the past=100), whereas it went up to '70' for ideal conditions. For more details concerning intensity of work see table A 12.

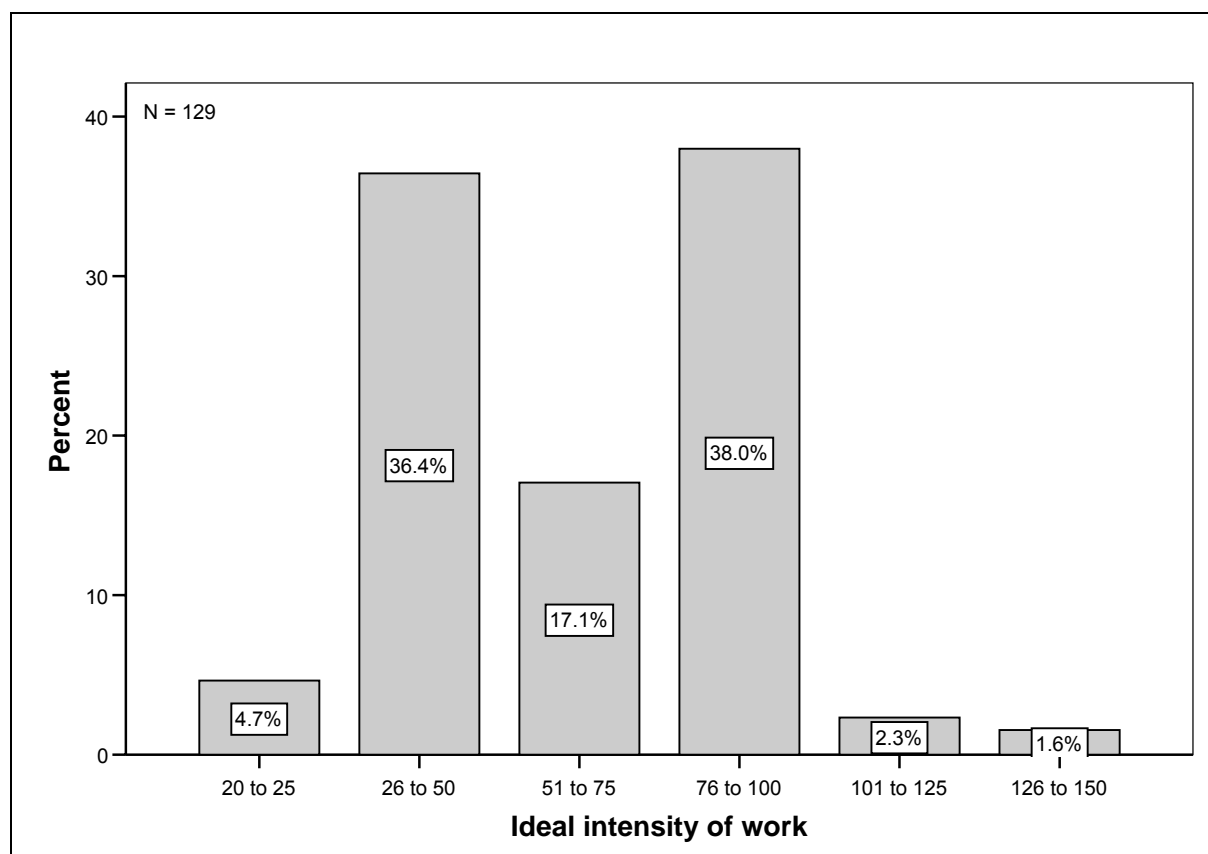


Figure 51: Ideal intensity of work

Note. Question: [VII 2.4] "In comparison to the past how should it be ideally?" Anchors: higher/lower (in the past=100).

4.8.4 Meeting of demands

Participants were asked how far they considered themselves as being able to meet the demands of their work today using an open-ended question. An anchor scale was given, ranging from '0-not at all' and '50-partially', to '100-totally'. On average, 'Silver Workers' feel they meet the demands of work today ($M=91.4$; $SD=14.8$). Figure 52 shows that two thirds of the interviewees (66.2%) stated they meet the demands by '100-totally'. The lower bound of value is '40', which is slightly lower than partially meeting the demands. For more details concerning the perceived meeting of demands see table A 13.

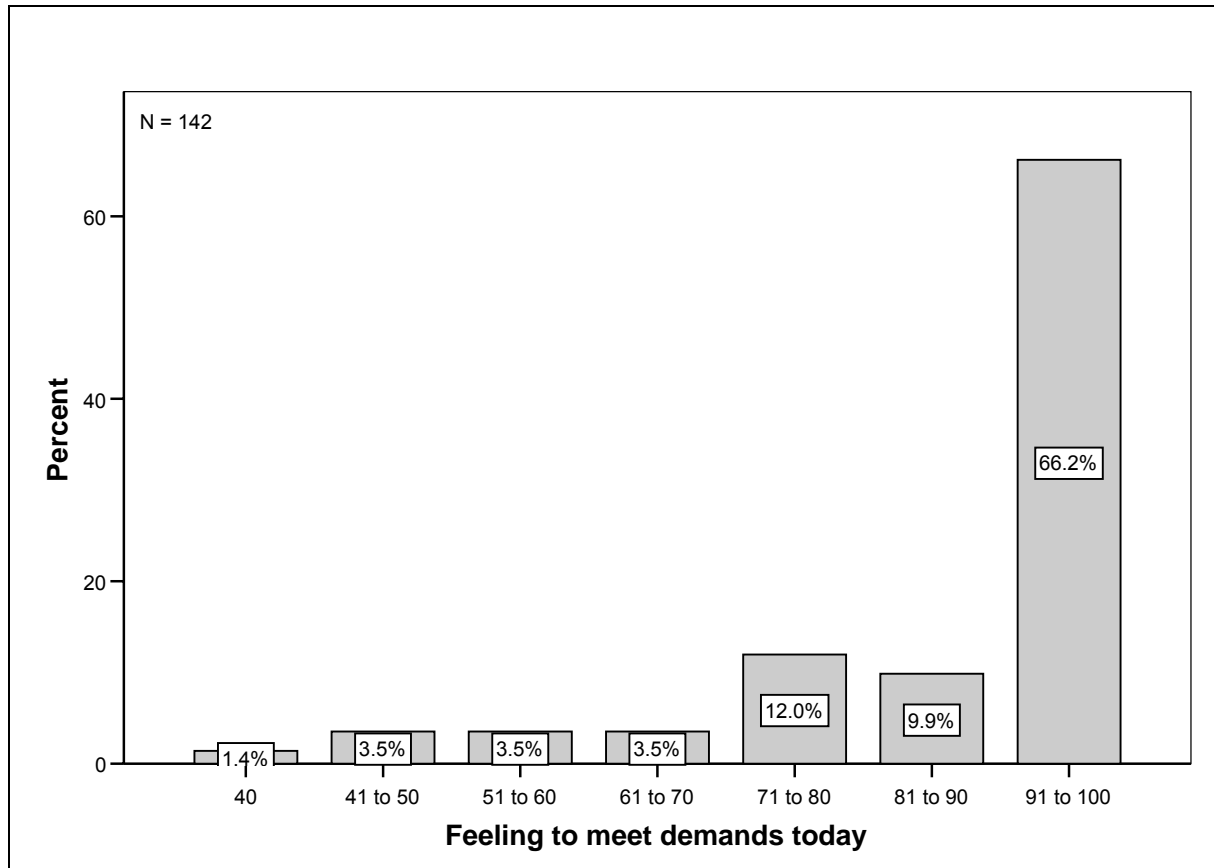


Figure 52: Feeling to meet the demands today

Note. Question: [VII 2.5] “How far do you feel you meet the demands of work today?” Anchors: 0-not at all; 50-partially; 100-totally.

4.9 Social environment

4.9.1 Contact to colleagues

Participants rated the extent of contact to colleagues distinguishing between the past, today and an ideal situation. The given anchors were '0-no contact', '50-once in a while contact', and '100-constant contact'. Former contact to colleagues resulted in the highest mean ($M=89.0$; $SD=16.8$) and median ($Mdn=100$) and highest lower bound ($Min=30$). The extent of today's contact resulted in the lowest mean ($M=62.8$; $SD=31.9$) and median ($Mdn=70$). Whereas the full spectrum of possible answers (0-100) was used. Ideal contact resulted in medium values ($M=69.6$; $SD=29.1$; $Mdn=75$) between former and today's numbers, using the full spectrum of the scale (0-100). Highly significant differences between means for all the differentiations were found (t-test for paired samples; $p<0.001$). While more than half of the 'Silver Workers' (58%) stated constant contact to colleagues in their former activity, only two in ten (23.2%) did so for today's situation. For an ideal situation, this number is higher with three in ten (30.0%) who would like to have constant contact to colleagues. Regarding distributions, today's and ideal frequency of contact are more various and distributed balanced compared to the former situation. For more details concerning contact to colleagues see table A 14 and figures A 44 - A 46).

4.9.2 Appreciation

Participants rated their feeling of appreciation as an expert and as an advisor (mentor) in the past and today, giving the anchors '0-not at all', '50-partially', and '100-completely'. Former appreciation as an expert resulted in a higher mean ($M=86.3$) and median ($Mdn=90.0$) than today's appreciation ($M=80.1$; $Mdn=80.0$), whereas standard deviation is clearly lower ($SD=15.6$) than in today's appreciation ($SD=21.1$). The lower bound of former appreciation as an expert is '50-partially', whereas ratings in today's appreciation used the full spectrum of possible answers. Highly significant differences between the means of former and today's appreciation as expert were found (t-test for paired samples; $t=3.307$, $df=137$, $p=0.001$). When being asked to what extent they felt appreciated as expert in the past, two in five 'Silver Workers' (39.6%) stated that they did so completely. Today, only one third (33.3%) feels completely appreciated as an expert. While in the former situation 8.6% of the participants felt appreciated merely partially or less, one in six (17.7%) stated

this for today's situation. For more details concerning appreciation as an expert see table A 15 and figures A 47 - A 48).

In terms of appreciation as an advisor, former appreciation shows a higher mean ($M=86.0$) and median ($Mdn=90.0$) than today's appreciation ($M=79.7$; $Mdn=80.0$), whereas standard deviation is clearly lower ($SD=15.1$) than in today's appreciation ($SD=21.2$). The lower bound of former appreciation as an advisor is '30', whereas ratings in today's appreciation used the full spectrum of variables. Highly significant differences in means between former and today's appreciation as an advisor were found (t-test for paired samples; $t=3.559$, $df=134$, $p=0.001$). More than one third (37.7%) said they felt completely appreciated as an advisor in the past. Almost the same number (34.1%) stated this for today's situation. While in the former situation 5.7% of the participants felt appreciated merely partially or less, one in six (18.0%) stated this for today.

The extent of appreciation as an expert and as an advisor seems to be highly comparable; no significant differences in means could be found (t-test for paired samples; former: $p=0.669$; today: $p=0.704$). For more details concerning appreciation as advisor/mentor see table A 16 and figures A 49 - A 50.

4.9.3 Discretion of decision

Interviewees were asked to evaluate to what extent they had discretion in decision-making on an anchor scale from '0-not at all' and '50-partially', to '100-completely'. Again, a comparison between past, present and ideal situation took place. The highest mean in ratings resulted for ideal discretion of decision ($M=86.0$; $SD=21.6$), the median here is 100-complete discretion of decision. The lowest mean and median resulted for former discretion of decision ($M=77.5$; $SD=21.1$; $Mdn=80$). The means of former and ideal situation show highly significant differences (t-test for paired samples; $t=-3.6$, $df=139$, $p<0.001$). Today's discretion of decision resulted in a medium mean ($M=83.6$; $SD=24.8$), median is again '100-complete discretion of decision'. Ratings in all three points in times used the full spectrum of possible answers (0-100). Significant differences between today's and ideal conditions were found ($t=-1.848$, $df=139$, $p>0.05$). There were no statistical mean differences between today and the ideal situation ($p=0.067$).

While roughly one quarter (27.0%) stated complete discretion of decision for the past situation, more than half of the 'Silver Workers' did so in both today's (50.4%) and the ideal situation (52.9%). Participants practising paid activities and participants practising unpaid activities differ in their reported level of discretion of decision today (Mann-Whitney U-test; $z=-2.006$; $p>.05$, two tailed) and ideal ($z=-2.123$, $p>.05$, two tailed). For more details concerning discretion of decision see table A 17 and figures A 51 - A 54.

4.10 Motivation

In order to learn more about aspects important to ‘Silver Workers’ work motivation, interviewees were asked to compare past, today’s and ideal work conditions. The questions referred to intrinsic work motivation following Hackman & Oldham (1980). On a scale from ‘0 to 100’ the factors autonomy, feedback, task identity, variety and task significance were rated by the participants.

4.10.1 Autonomy

The participants were asked to rate the extent to which they could decide for themselves how to do their work. Figure 53 illustrates the means at the three points of retrospective assessment. Ratings of ideal autonomy resulted in the highest mean (M=93.0; SD=12.0), the median was ‘100-completely’ and the lower bound was ‘50-partially’. Whereas assessments of former autonomy presented the lowest mean (M=80.5; SD=22.0) and median (Mdn=85.0), while the full spectrum of possible answers (0-100) was used. A medium mean is shown in today’s autonomy (M=91.8; SD=13.7), the median was ‘100-completely’ and the lower bound was ‘40’. There is no statistic mean difference between today’s and the ideal situation (t-test for paired samples; $p=0.109$). Highly significant differences were found between the means of ratings of former and today’s autonomy ($t=-5.6$, $df=143$, $p<0.001$) and for the means of ratings of former and ideal situation ($t=-6.5$, $df=143$, $p<0.001$). Subjects whose former job was in private sector reported significantly higher levels of ideal autonomy compared to participants from civil service (Mann-Whitney U-test; $z=-2.327$, $p=.05$, two tailed).

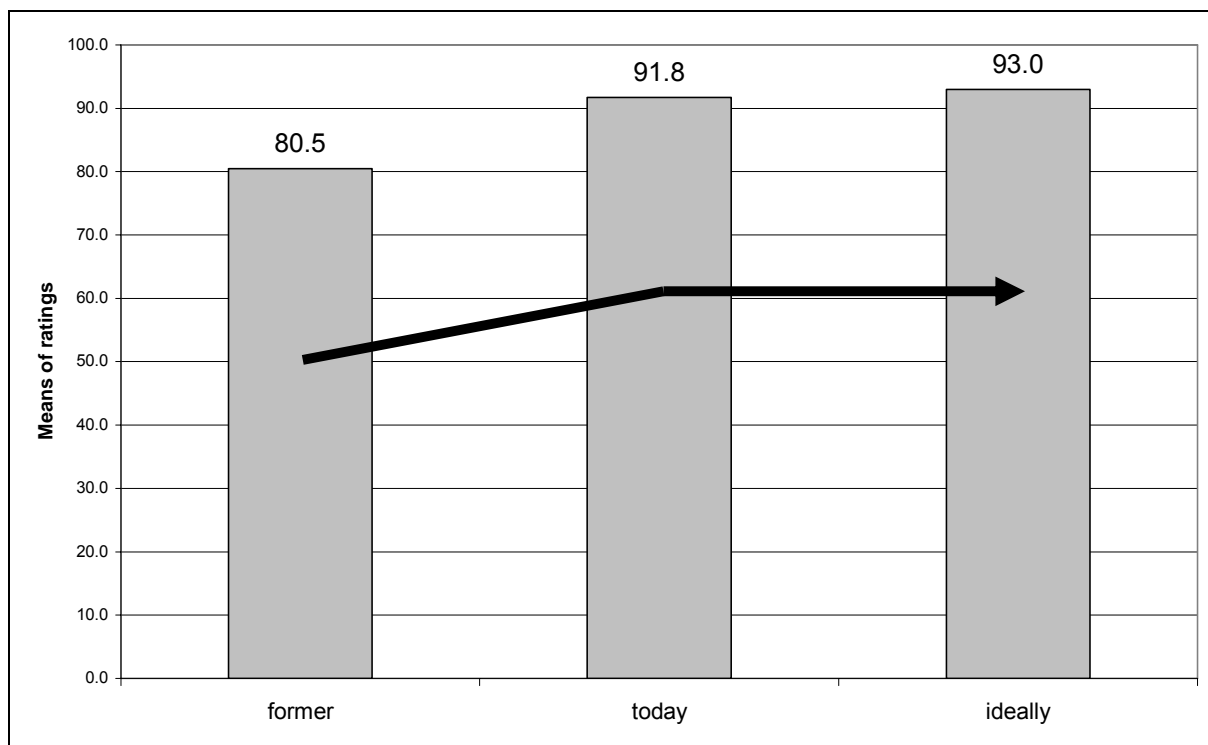


Figure 53: Comparison of autonomy

Note. Question: [VII 5.1] “To what extent could you/can you/would you like to decide for yourself how to do your work?” Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

Over all three points in time, the degree of autonomy has grown from high to very high. While one third of the participants (34.7%) rated the highest value possible for the past situation, almost two thirds did so for today’s (61.8%) and the ideal situation (63.9%). Standard deviation also shows a high level of agreement for today’s and the ideal situation. Today’s situation is evaluated as almost ideal. For more details concerning autonomy see table A 18 and figures A 55 – A 57.

4.10.2 Feedback

Participants were asked to rate to what extent they were able to deduce the quality of their work from their work. Figure 54 shows that the highest mean of ratings resulted for ideal feedback (M=86.7; SD=19.3), as well the highest median (Mdn=95.0). Assessments of today's feedback resulted in lowest mean (M=79.9; SD=23.5) and a medium median (Mdn=85.0). Highly significant differences between the means of ratings between today's and ideal situation were found (t-test for paired samples; $t = -4.4$, $df = 139$, $p < 0.001$). Ratings of former feedback resulted in a medium mean (M=80.8; SD=18.9) and the lowest median (Mdn=80.0), while there is no statistical differences between former and today's situation ($p = 0.809$).

The means of ratings of former and ideal feedback significantly differ from each other ($t = -2.8$, $df = 138$, $p < 0.05$). For all three assessments, the full spectrum of options to answer (0-100) was used. For more details concerning feedback see table A 19 and figures A 58 - A 60.

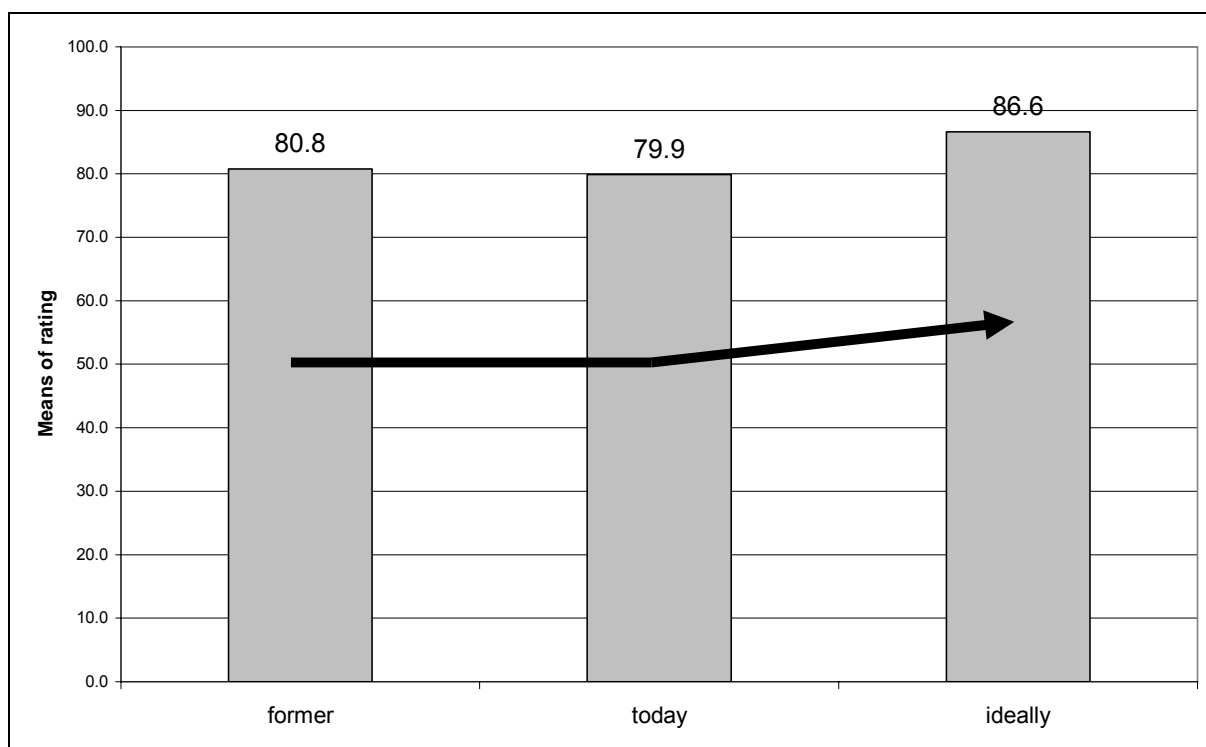


Figure 54: Comparison of feedback

Note. Question: [VII 5.2] "To what extent were you able/are you able/would you like to deduce the quality of your work from your work itself?" Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

4.10.3 Task identity

The participants were asked to rate to what extent their work allowed them to work on a completed project. Figure 55 illustrates that the ratings of ideal task identity resulted in the highest mean ($M=85.6$; $SD=26.1$) and median ($Mdn=100$). Assessments of former task identity resulted in the lowest mean ($M=73.5$; $SD=32.3$) and Median ($Mdn=80.0$). Highly significant differences between these points in time were found (t-test for paired samples; $t=-3.7$, $df=119$, $p<0.001$). Assessment of today's task identity resulted in the medium mean and median ($M=76.3$; $SD=33.5$; $Mdn=95$), while there was no statistic difference between former and today's situation ($p=0.436$). The means of ratings of today's and ideal task significance significantly differ from each other ($t=-3.4$, $df=118$, $p=0.001$). For all three assessments, the full spectrum of possible answers (0-100) was used. For more details concerning task identity see table A 20 and figures A 61 - A 63.

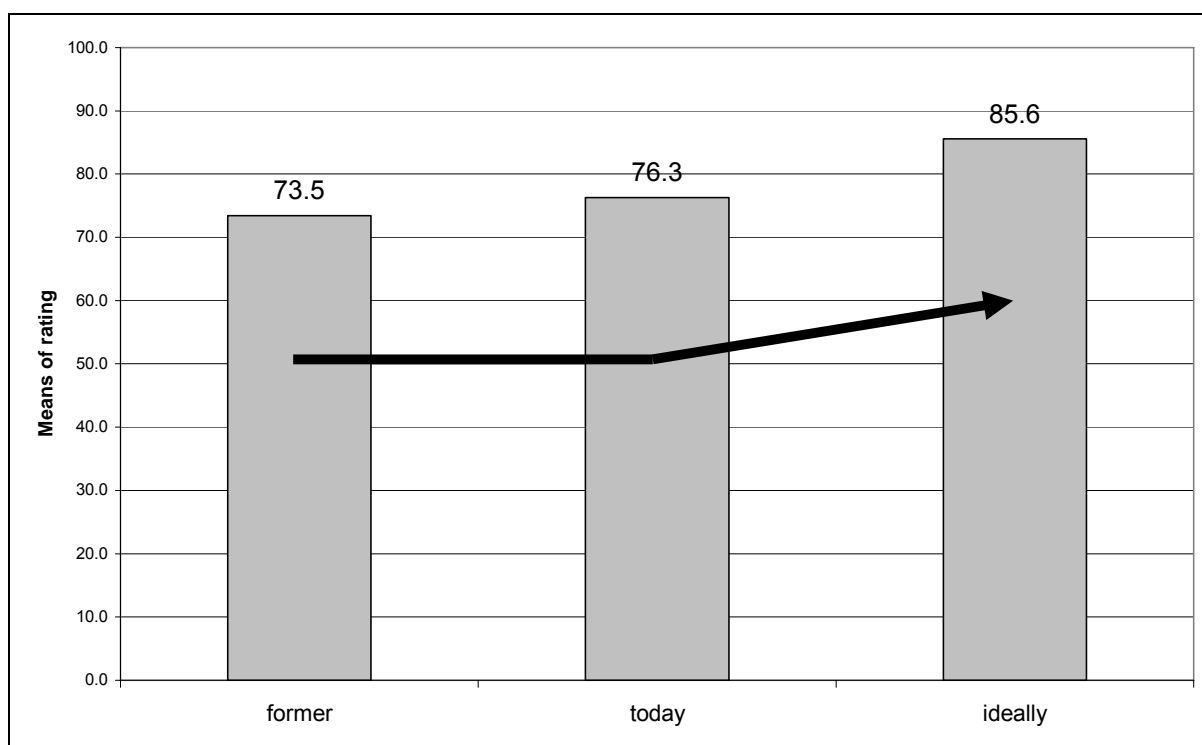


Figure 55: Comparison of task identity

Note. Question: [VII 5.3] "To what extent did your former work/current work/ideally allow you to develop a completed project?" Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

4.10.4 Variety

The participants were asked to rate to what extent their work would demand different abilities. Figure 56 shows that the ratings of former variety resulted in the highest mean ($M=87.9$; $SD=14.5$) and median ($Mdn=90.0$); lower bound is '20'. Assessments of today's variety resulted in the lowest mean ($M=72.7$; $SD=22.5$) and median ($Mdn=80.0$); the full spectrum of the scale (0-100) was used. Ratings of the ideal situation concerning variety resulted in the medium mean ($M=81.0$; $SD=20.7$) and median ($Mdn=85.0$). For assessments of today's and ideal situation, again the full spectrum of the scale (0-100) was used.

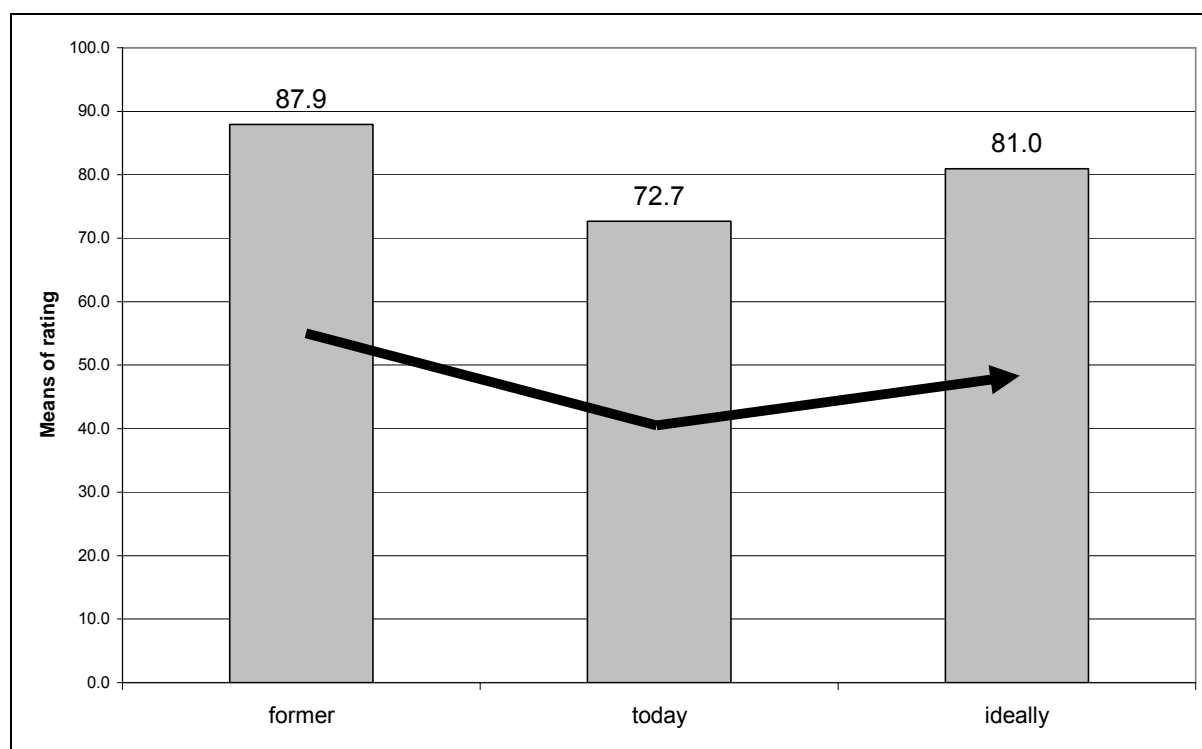


Figure 56: Comparison of variety

Note. Question: [VII 5.4] "To what extent did your former work/current work/ideally demand different abilities?" Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

The means of ratings for all three differentiations significantly differ from each other ($p<0.001$). Further, more than two in five participants (44.7%) rated the highest value possible for the former situation, whereas slightly more than one in five (23.4%) did so for their current situation. The percentage is 38.2% referring to ideal conditions. The degree of variety goes down dramatically. 'Silver Workers' would like to have

more variety, however, not as much as they used to have it in their former jobs. For more details concerning task identity see table A 21 and figures A 64 – A 66.

4.10.5 Task significance

The participants were asked to rate how important or meaningful their work is. Figure 57 demonstrates that the ratings of former task significance resulted in the highest mean ($M=90.0$; $SD=13.0$) and median ($Mdn=100.0$), lower bound is '50-partially'. Whereas assessments of today's task significance resulted in the lowest mean ($M=74.9$; $SD=24.3$) and median ($Mdn=80.0$) with usage of the full spectrum of possible answers (0-100). Ratings of the ideal situation concerning task significance resulted in the medium mean ($M=81.1$; $SD=22.4$) and median ($Mdn=90.0$), with a lower bound of '10'.

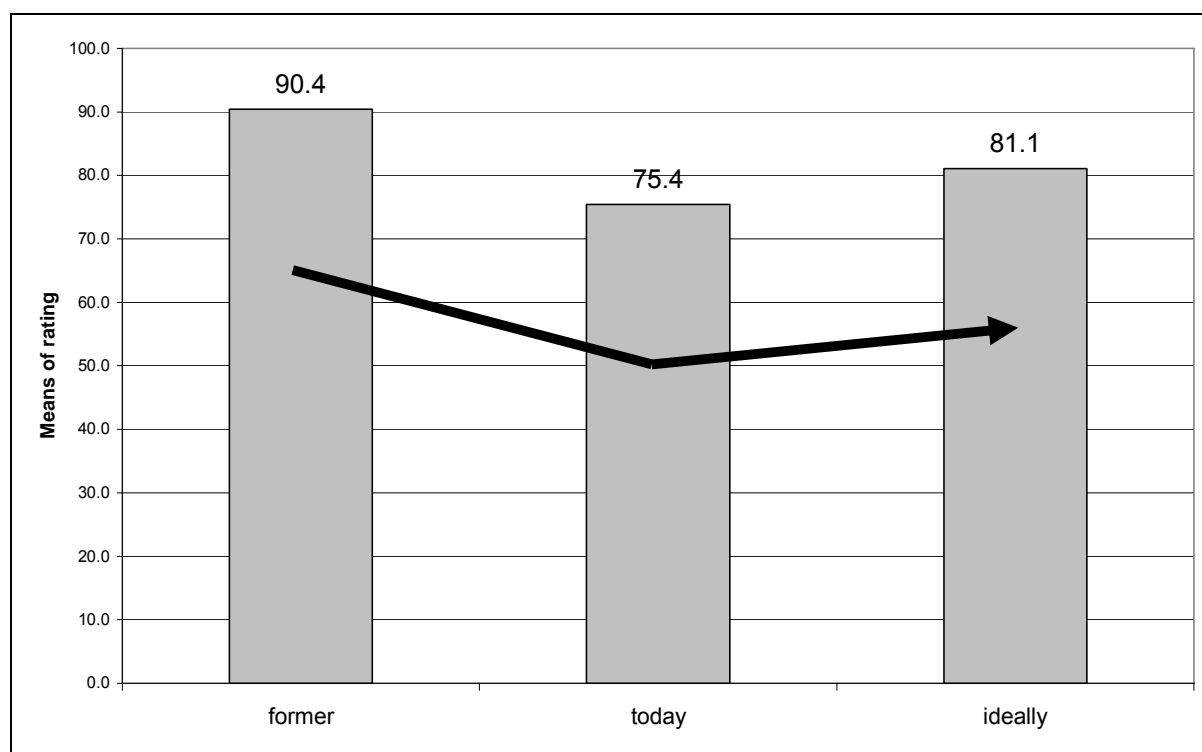


Figure 57: Comparison of task significance

Note. Question: [VII 5.5] "How important or meaningful was/ is/ should be your work in the past/today/ideally?" Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

Highly significant differences between means for all three differentiations were found (t-test for paired samples; $p<0.001$). Furthermore, half of the 'Silver Worker' (50.7%) rated the importance of their work with the highest value possible for the former

situation. In terms of the current situation, three in ten participants (30.9%) stated the value '100-completely', whereas more than four in ten (42.3%) did so for an ideal condition. For more details concerning task significance see table A 22 and figures A 67 - A 69.

The extent to which 'Silver Workers' experienced the motivational factors vary for the different aspects, as well as for most of the distinct points in time. Nevertheless comparing means of ratings concerning the five motivation factors experienced in the past, today and ideal, some similarities in courses over time were found:

- Increase-profile: 'What they want to have more'
 - 'CI'; constant mean former and today, increased mean for today-ideally: feedback and task identity
 - 'IC'; increased mean between former and today, constant today and ideal: autonomy
- V-profile: 'What they miss'
 - 'DI'; decrease between former and today and increase for today and ideally: variety and task significance

Congruency of competencies

On average participants stated that the competencies used today are congruent with the competencies used in former work to an extent of 56.5% (N = 136), based on a scale from '0 to 100'.

4.11 Working hours

4.11.1 Extent of discretion regarding working hours

The participants were asked to rate the extent to which they could decide themselves about their working hours on an annual basis. Former, today's and the ideal situation were distinguished on a scale from '0 to 100'. Figure 58 illustrates that the ratings of an ideal extent of discretion on working hours resulted in the highest mean ($M=90.1$; $SD=17.4$) and median ($Mdn=100$). Assessments of the former extent of discretion resulted in the lowest mean ($M=70.0$; $SD=35.8$) and median ($Mdn=80.0$). Highly significant differences between these points in time were found (t-test for paired samples former-ideal; $t = -6.2$, $df = 123$, $p < 0.001$). Assessment of today's extent of discretion resulted in the medium mean and median ($M=87.7$; $SD=23.5$; $Mdn=100$). For the assessments of former and today's situation the full spectrum of the scale (0-100) was used. Again highly significant mean differences between the ratings of former situation and today were found ($t = -5.7$, $df = 128$, $p < 0.001$). There is no statistic difference between today and the ideal situation ($p=0.128$).

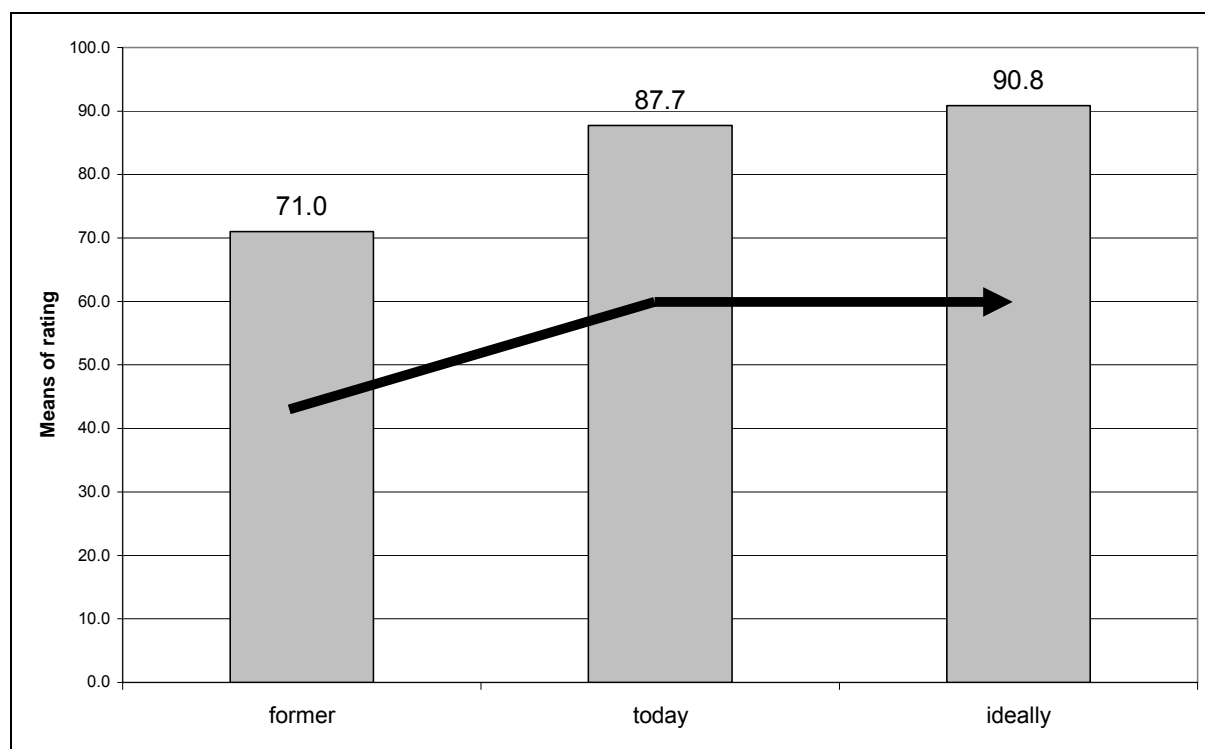


Figure 58: Extent of discretion regarding length of working hours

Note. Question: [VII 6.1.3] [VII 6.2.3] [VII 6.3.3] "To what extent were you able to/could you/would you like to decide yourself on your working hours?" Three points in time: in the past, today, ideal. Anchors: Annual in %.

Two in five (41.9%) rated the former extent of discretion regarding working hours with 100%. This might be seen as surprisingly high; the authors would have expected the existence of several influences in former job situation that might have reduced the extent of own decision-making. However, answers are a matter of subjective assessments from a retrospective perspective. Almost seven in ten (69.6%) appraised the ability of decision today with the highest possible value. Almost three quarters of the participants (72.9%) rated the maximum value possible for the ideal condition. For more details concerning the extent of discretion regarding working hours see table A 23 and figures A 70 - A 72.

4.11.2 Weekly working hours

Participants stated their working hours in the past and today. On average, respondents worked de facto 52.3 hours (SD=12.8) per week. This number includes the spectrum from 10 to 85 hours a week and does not refer to contract working hours, but estimated actual working hours. Four in five (80.3%) worked more than 40 hours per week. Today, working hours of interviewees range between 1 hour and 60 hours per week with an average of 18.3 hours (SD=12.3). This is about one third of former working hours. One third of respondents (30.5%) today work more than 20 hours per week. For more details concerning weekly working hours see table A 24 and figures A 73 - A 74.

4.11.3 Time without activity

'Silver Workers' were asked how many weeks they spent completely free from their current activity on an annual basis, and what they would consider as ideal. Interviewees spend on average 11.4 (SD=11.3) weeks completely free from their current activity; the median is seven weeks. Under ideal conditions, it would be slightly higher with a mean of 12.1 weeks and a median of eight weeks. For more than two in five (43.7%), six to ten weeks would be the ideal number of weeks free from activity. Individual arrangements are diverse, values range from zero to 53 weeks. For more details concerning time without activity see table A 25 and figure A 75.

4.12 Money consideration and ancillary services

Participants were asked what percentage of their last full time income amounts to their regular retirement pension with and without additional work. Retirement pension without additional income amounts on average 62.2% (Mdn=65.0; SD=27.4) of the last full time income, whereas it amounts 72.3% (Mdn=75.0; SD=30.6) including additional income. In both cases, the margin of reported percentages ranges between 10% and 210%. Moreover, two in five (41.9%) 'Silver Workers' answering this question would have 70 or more percent of their last full time income at their disposal without additional income. Additional income included, almost three in five (57.1%) reported their income to be in this array. For more details concerning money consideration and ancillary services see table A 26 and figures A 77 - A 78.

Obligations for relatives or acquaintance

Almost half of the 'Silver Workers' (47.3%; n=69) participating in this study (N=146) stated that they had obligations for relatives or acquaintances, either financially, regarding time, or both. Figure 59 shows that four in ten (43.5%; n=30) have to care for relatives or acquaintances financially, whereas three in ten (29.0%; n=20) care for someone regarding time; almost three in ten have both kinds of obligation (27.5%; n=19).

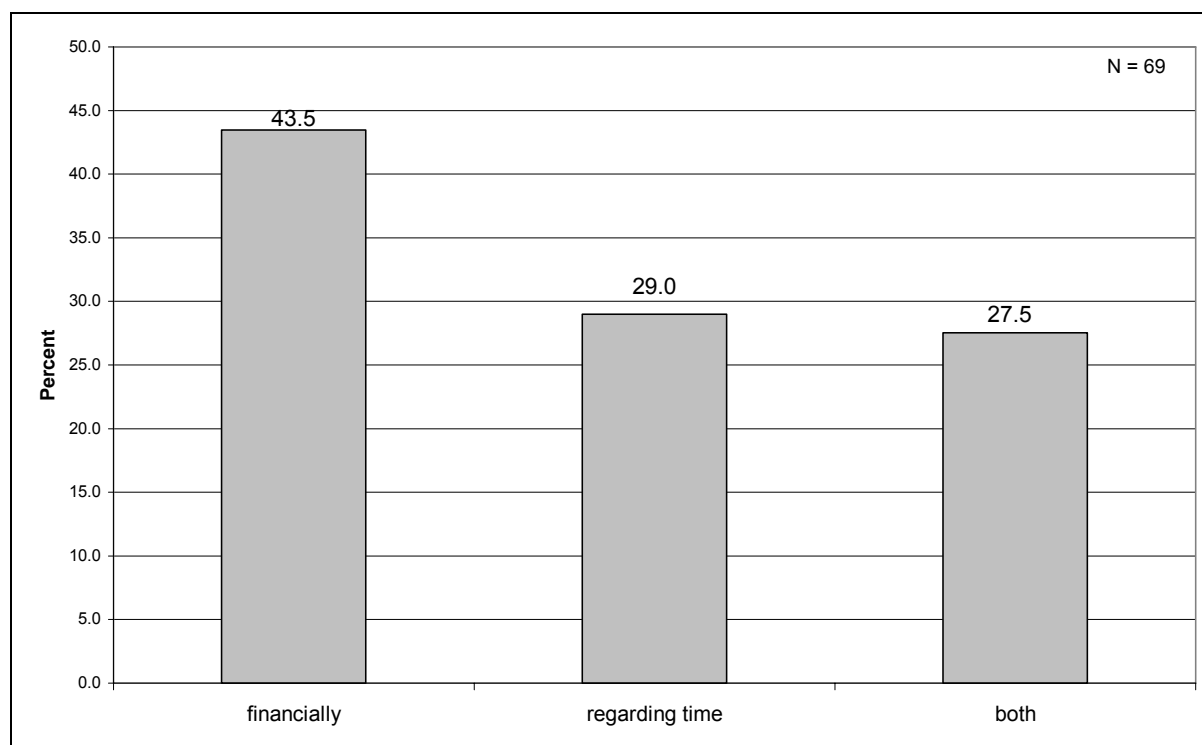


Figure 59: Obligations regarding time and money

Note. Question: [VII 8] "Do you have to care for relatives/acquaintance (parents, children, partner)?" Answer categories: Financially, Regarding time.

5. Interpretation

This chapter interprets specific results of 'Silver Workers' experiences regarding transition to retirement and their post-retirement activities. This includes findings of retirees' reasons and conditions for post-retirement work, as well as their ideas and perceptions of organisational needs. The 'Silver Workers' study provides an insight into circumstances of continued work during retirement. For instance, 'Silver Workers' in this study have a high educational level. Their former jobs often have been characterised by high complexity. In addition, participants subjectively had achieved their occupational goals to a very high degree. Therefore, they left a highly productive level of activation when they retired.

Willingness to continue work

This study identified willingness to continue work in retirement to a certain extent. However the reasons of 'Silver Workers' for passing into retirement were diverse. Some retired due to retirement regulations or for health reasons; some were asked to leave due to economic condition of the company. For other 'Silver Workers' it was their free choice to retire at that point of time. Hence, some individuals passed into retirement voluntarily while others were pushed into it. A similar range of results has been found for conditions to stay on with the company. One part of the 'Silver Workers' sample would not have stayed with their former employer at all; the other part would have continued their work had there not been reasons such as insolvency of the company, retirement regulations or unfavourable health conditions. This is an indicator for the willingness of some individuals to work longer if they were given the opportunity, and if health conditions permitted work. Hence, there is continued work capacity in the 'Silver Workers' to be utilised.

Retirement as new life stage

This study provides data and indications showing that 'Silver Workers' feel their role has changed after transition to retirement. They seem to perceive this as a major change in their life. Thus, post-retirement work is seen as part of their leisure time. Participants' associations with leisure time highly correspond with stated reasons for post-retirement activities. Personal interests were associated with leisure time, while having an interesting task was named to be a main reason for post-retirement activities. Relationship and contact with others, personal freedom and flexibility, as

well as personal development were repeatedly mentioned aspects when both looking at the connotations of leisure time and reasons for post-retirement work. This means if work is to be attractive for 'Silver Workers', it needs to be designed in a way to fulfil demands other than those relating to their former work life.

In the following sections the reasons and conditions for post-retirement work, as well as 'Silver Workers' ideas and perceptions about needs for action in organisations to make work attractive for them, are summarised.

5.1. Reasons for post-retirement activity

Main reasons for post-retirement work are the desire for activity and stimulation, joy and interest, as well as the feeling of social responsibility. Further relevant aspects were the wish for appreciation, contact with others, as well as financial reasons to some extent. These results from open-ended questions were mostly affirmed when 'Silver Workers' rated importance of reasons given by the interviewers. However, confirmation of the unbiased statements was not found for the financial aspect and social responsibility. While financial reasons scored low in the survey's given categories, the aspect of social responsibility was added by free answers without having anticipated it as a category before. Nevertheless, the perceived obligation to promote society, hand on their knowledge, and help others is an important finding of this study in terms of reasons for post-retirement activities.

5.1.1 Stay active and continue to learn

The desire to stay active seems to be an essential reason for work and activities in retirement. Support for this was found when taking an additional approach to the topic by offering answer categories; "I want to stay active" was rated highest, when participants rated the importance of predetermined reasons. But simply doing "something" does not suffice. For many 'Silver Workers' the feeling to do something meaningful seems to be crucial ("If it does not make sense, I'd rather go to the sauna..."). It again includes handing on their knowledge and experience to the next generation and promoting society. The respondents are not only willing to offer this valuable potential, they are virtually eager to do so. Hence, using this capacity would be an added value for all stakeholders, i.e. 'Silver Workers', organisations, as well as society.

Certain findings show that 'Silver Workers' want to promote both themselves and others. Personal development as a reason for post-retirement activities still is rated as important, but scores much lower than to stay active. This might be due to different attitudes towards personal development as a driving force for activities. An alternative explanation is a different understanding of personal development.

However, this study's findings show that three in ten 'Silver Workers' named joy, fun or interest as the main reasons for post-retirement activities. Talking about ideal conditions, participants said work should go along with self-actualisation, fun and interest. Therefore, it is not only the motivation to stay active with all facets that primarily keeps 'Silver Workers' at work, but also taking delight in continuative work. Like the aspect of social responsibility and providing experience and knowledge as driving force of post-retirement activities, the facets of joy and fun in work were solely derived from answers on open-ended questions. It had not been anticipated in the questionnaire.

Apart from reasons found in the task itself or in the current work situation, several results of this study demonstrate that contact with others is an important motive for 'Silver Workers' to engage in post-retirement activities. Maintaining contacts to former colleagues, younger successors or persons of the same age seems to be of great importance for 'Silver Workers'. Their activity gives them the opportunity to interact with people and be fully-fledged part of society. Thus, in terms of contact and equal integration into the company, 'Silver Workers' can be attracted to continue activity in an organisation.

5.1.2 Valuation and appreciation

At the same time, appreciation and valuation seem to be crucial factors in terms of post-retirement work. The perceived valuation of 'Silver Workers' as experts and advisors today is lower than it was in the past. In both regards, it seems to be easy to integrate 'Silver Workers' in organisations by offering a higher degree of appreciation. This would be particularly true for those who do not recognise high degrees of appreciation in their current situation. However, the reason "my contribution is valued" was rated as very important in terms of post-retirement work. Additionally, appreciation and valuation seem to be underlying aspects of what 'Silver Workers' request in terms of greatest need for action within companies regarding the employment of older employees: They would like the older workforce to be integrated

into the organisation but in doing so, their demands should be considered. Additionally, 'Silver Workers' see a need for action with respect to using their knowledge and experience. These aspects apparently represent the desire for appreciation and valuation. 'Silver Workers' have something valuable to give and want to feel appreciated for that. It is this appreciation that 'Silver Workers' value most from their activity, not the financial aspect in the first instance.

Financial reasons

Money does not seem to be the major drive for activities in retirement, as retirees in our sample generally seem to be adequately provided for. However, financial reasons happened to be the most frequent reason when referring to other people's motivation to work. When referring to themselves, 'Silver Workers' attribute far less importance to financial aspects compared to other reasons. The 'lack of financial resources' was even rated as less important than having an 'additional income'. Thus, the majority of 'Silver Workers' seem to have an adequate financial background, only some look for additional income. The authors conclude therefore that the financial aspect plays only a minimal role in terms of activities in retirement. It might not be surprising that group differences were found between paid and unpaid activities. Participants who receive income value the importance of this aspect significantly higher (Mann-Whitney U-test; $z=-4.558$, $p<.001$, two-tailed) than volunteers do. At the same time, no significant group difference was found for "not sufficient financial resources" concerning the two groups mentioned (Mann-Whitney U-test; $z=-1.65$, $p=.10$, two-tailed). This supports the conclusion that financial reasons have only limited importance for this sample. As long as other demands are met, financial aspects are not critical factors. In terms of Herzberg's Two Factor Theory (1959), the financial aspect can be seen as hygiene factor that has to be satisfied in general, but does not serve as a driving motivational factor at this stage beyond a given point.

Therefore, the activity itself seems to be more important than payment. In some cases however, payment seems to serve as a factor representing appreciation, underlining the value of the activity. As noted in chapter 2, financial reward is a hygiene factor for experiencing appreciation of one's activity (cf. Weiss, 2005).

5.2 Conditions for post-retirement work

5.2.1 Capacity and meeting of demands

This study found evidence for 'unused capacity' regarding the work of 'Silver Workers' from two perspectives. First, there is the potential to utilise the contribution of experienced retirees who are prepared to hand on their knowledge and second, those who are willing to and already contributing, are in fact, are willing to contribute more. However, when intending to utilise this resource from a company's point of view, appropriate conditions should be provided. Physical and mental demands on 'Silver Workers' could be somewhat higher than they are today. However they should not reach the level of their former occupation. This shows that 'Silver Workers' do not work to their available capacity today, and some would be willing to do more. Compared to the past, there is a wider variability in the subjective evaluation of today's and the ideal mental demand. Ilmarinen and Tempel (2003) found a greater variability in work ability indices (WAI) in older people, comparing to the young whose work capacity is generally at a higher level with little variance. Evidence for Ilmarinen's results can be found in this study. There are very active retirees with self-reported high work ability. In general, 'Silver Workers' assessed the degree of physical demands as lower than mental demands. This might partly be due to the composition of the sample with mainly white collar workers and higher job complexity. It is possible that in terms of job characteristics, blue collar workers would have stated higher physical demands as being important considerations, especially in relation to their former job. Also, the lower rating of physical demands is certainly influenced by physical and health conditions in older age, which were not considered here. This is a possible area of further research.

However, there is considerable diversity among Silver Workers that should be recognised. As discussed, both ideal physical and ideal mental demands are on average lower than at their former work. The same is true for work intensity. Ideal work in retirement seems to be less intense and less demanding than in former work life. This tendency should be reflected in the working hours and job design, in post-retirement work, as well as in the employment of older workforce in general.

5.2.2 Freedom and flexibility in activity

Today's working hours of 'Silver Workers' amount to about one third of former working hours. However, individual arrangements are quite diverse. This study shows that in general flexible and reduced working hours are desired, and are very important conditions for engaging in work during retirement. 'Silver Workers' seek freedom in deciding their working hours to a high degree. Even though participants of this study perceived a high level of freedom concerning working hours in the past, they would like it to be even higher for it to be ideal. Therefore, working hours for Silver Workers should be adapted to their demands and to guarantee flexibility. 'Silver Workers' appreciate and value the gain in freedom they enjoy in retirement. Consequently, general freedom of decision-making is very important to them.

This might explain why disciplinary embeddedness is not a desired condition for the majority of participants of this study, whereas professional embeddedness is. These results might suggest that people felt constrained by hierarchy in their former work to a certain extent. Surprisingly, the majority of interviewees did not feel constrained in their former work. For those, who felt constrained reasons were cited as bureaucracy, indeed hierarchy or lack of time. The authors presume that a general set framework in organisations, e.g. concerning hierarchy, has been accepted as conditions of work in former working life. Work today might be regarded as a new stage of life, and therefore demands on work conditions have changed. The results regarding professional embeddedness are complemented by reasons for post-retirement work, such as contact with others, the wish to hand on knowledge and experience and the wish for appreciation. These facets of integration seem to be desired; moreover, some individuals perceive the provision of structure and infrastructure as ideal conditions for work in retirement and something they miss in retirement.

Further to the required flexibility in work conditions, 'Silver Workers' stated a high openness to being able to travel on business trips, more than four in five would be prepared to do this.

Job characteristics

The motivational structure of post-retirement work seems to be highly complex. Self-determination can be seen as a crucial factor of work motivation. The extent to which 'Silver Workers' experienced the motivational factors derived from the Job Characteristics Model (Hackman & Oldham, 1976) vary for the different factors and between the three distinctions of assessment. Nevertheless, three specific profiles regarding former, today's and ideal conditions were found: 'CI'-profile (constant-increase), 'IC'-profile (increase-constant) and 'DI' –profile (decrease-increase), as described in chapter 4.10.5. The 'increase-profiles' indicates what they ideally want to have more than today. It occurs in two dimensions: First, the 'CI-profile' indicates no significant differences between the mean ratings for former and today's situation (Constant), and significant differences between the means of today's and ideal situation (Increase). This is valid for the comparison of means for the motivational factors feedback and task identity. Second, the 'IC-profile' indicates significant differences between the means of ratings for former and today's situation (Increased) and no differences between today's and the ideal situation (Constant). This can be seen from the comparison of means for the motivational factor autonomy. 'DI-profiles' represent significant differences between the means of ratings between all three points in time: First a decrease (D) from former to today's situation, and second an increase (I) for today's to the ideal situation is demonstrated. This applies to the comparison of means for the motivational factors skill variety and task significance. 'CI-profiles' (feedback and task identity) do not seem to be unique for this study's focus group. On average, 'Silver Workers' do not distinguish between former and today's situation, the increase of means of ratings for ideal conditions can be seen as a generalised preference of employees regardless of age. In contrast, 'IC-' and 'DI-profiles' indicate that autonomy, skill variety and task significance have a particular relevance for post-retirement work. 'Silver Workers' paid a price to have more autonomy; this price might be paid in the currency of skill variety and task significance. It is questionable whether both aspects can be achieved simultaneously. Given this dilemma, 'Silver Workers' seek a solution. From an employer perspective, this could be another starting-point to attract and employ 'Silver Workers'.

These results indicate that once 'Silver Workers' gained more freedom after transition to retirement, they do not like to relinquish it. Moreover, 'Silver Workers' want the best of both dimensions, namely integration and freedom. This is a challenge to meet for both parties involved in professional relationships

5.3 Organisational issues

Organisations that intend to use the competencies of 'Silver Workers' face the challenge to meet the requirements of this growing population group. As most 'Silver Workers' have no monetary need to work, being active in an organisation has to constitute added value for them. It might be necessary to restructure HR policies and systems to meet the needs of older employees and 'Silver Workers'. At the same time organisations might need to find adequate ways to attract and recruit 'Silver Workers' out of retirement.

Three in ten 'Silver Workers' are still working for their former employer. Likewise, more than a third of all participants stated that their activity came about through their former employment or business contacts. On one hand, there seems to be the potential for addressing the attraction of people to continued work into retirement even before they leave the rank and file of an organisation. On the other hand, people are free to work for alternative employers; therefore, the integration of formerly unknown individuals should be taken into consideration also. Either external invitation or their own initiative lead 'Silver Workers' to their current activities. Almost three in ten subjects actively looked for post-retirement activities and can be designated as 'active squared', since they not only continue working but also take the initiative to find activity. Since many 'Silver Workers' do not have to work for financial reasons, organisations can help them to recognise other advantages of working with the organisation in order to motivate them.

In this context the image of the employing organisation might play an important role. For most of the 'Silver Workers' in the study the employer's image was important. More than half of all interviewees estimated that image is essential, only one in ten regard the image as not important at all.

5.3.1 HR policies

The employer's image is certainly influenced by the HR policies of an organisation. Four in five 'Silver Workers' think there should be specific personnel policies for older employees in organisations. The facets interviewees stated as important elements reflect the results of this study mentioned earlier. HR policies should guarantee age-based labour conditions, adapted and flexible working hours and the appreciation and valuation of older employees. 'Silver Workers' do not want to be privileged, but would like to be treated with due respect. Involvement and active integration of elderly into the organisation seems to be especially important. At the same time the use of knowledge and experience should be supported. The 'Silver Workers' see great need for action regarding these aspects within organisations. Furthermore, flexible transition to retirement or access to further employment should be possible.

Part of an age-specific HR strategy could be the provision of services for older employees. Desired services include health care, as well as counselling or other support services concerning retirement and everyday issues, such as domestic support. Comparing these answers to the offers actually made on the part of the former employers, in general, some already focus on the desired areas. Provisions stated in this context were sport facilities, preventive medical check-ups and health programmes, as well as seminars and counselling. The results indicated that the transition to retirement is rated as a clear threshold in the life of 'Silver Workers'. This might explain the need to prepare older employees for retirement by counselling or seminars. Note that the services provided by companies 'Silver Workers' seem to be most familiar with are health care, sport facilities, seminars about facing retirement, as well as get-togethers of seniors and others. Perhaps these support services might include ways that 'Silver Workers' can continue working in a variety of ways.

Advanced training

Further part of HR policies concerning the integration should be the involvement of older employees in further education. 'Silver Workers' place a high value on advanced training, and the large majority participated in such activities since entering retirement. Furthermore, they would even like to engage more in advanced training compared to the level today. Contrary to the low extent of actual integration of older employees into advanced training (Behrend, 2005; Bertelsmann Stiftung & BDA,

2003, 2005; Birkner, 2004; Buck, Kistler & Mendius, 2002), 'Silver Workers' want to participate more, which emphasises the need for action to bridge this gap.

Another part of personnel policies regarding employment of retirees might be the consideration of certain status symbols offered by organisations. On average, an own office seems to be a most important facility. However, high variation in perceived importance of this status symbol was found, with marked poles at both extremes. Less important seem to be an own car space, and a nameplate at the door. The personal title or name, and a company car resulted to be of lowest importance. However, status symbols are of varying importance to 'Silver Workers'. Note that all ratings might be biased due to social desirability, e.g. regarding the title or name. Additionally, there is no information about previous experiences concerning the symbols presented. An individual who did not have e.g., an own office or a company car before might put less or more importance on it now.

Remuneration

Without additional income 'Silver Workers' retirement pension on average amounts to 62.2% of the last fulltime income, whereas it amounts to 72.3% including additional income. Two in five 'Silver Workers' have 70 or more percent of their last fulltime income at their disposal without additional income. Including additional income, almost three in five reported their income to be in this array.

In general, remuneration is a decisive part of HR strategy. This study's results show that the financial aspect does not seem to be an important reason for post-retirement work for most of the participants at this point in time. They seem to have sufficient financial resources, but some look for additional income. However, as external conditions e.g., pension schemes are most likely to change in the near future, the importance of this aspect might change accordingly.

More than half of the 'Silver Workers' answering the question on pension provision by continued work (n=68) could imagine further employment as a fourth component of pensions, in addition to statutory, private and occupational pension. One in ten could imagine a fourth pillar of pensions only under certain circumstances, while almost four in ten completely rejected it. The portion of retirement income that could be represented by income from further employment resulted in 25.6%.

As principles of remuneration three quarters of 'Silver Workers' prefer pay for performance. Slightly more than one in six favour pay based on seniority. This underlines the preparedness of the target group to leave behind the principle of seniority, and move to a performance based remuneration.

5.3.2 Conclusion – further business perspective

'Silver Workers' can provide knowledge and experience, and want to feel appreciated for their contribution when they do so. Therefore, organisations need to implement a culture that values all employees regardless of age, and rather focus on certain strengths and competencies within intergenerative personnel policies. Hence, appreciation and valuation of staff should be part of the organisational culture as a whole, and be apparent in organisational behaviour.

As the willingness to take part in advanced training exists, organisations can provide appropriate activities. Solutions for integration in terms of project work are conceivable. Working on projects and having comprehensive responsibility involves much motivation potential. Furthermore, to motivate 'Silver Workers', given the results of this study, it seems helpful not only to let them have comprehensive responsibility for single projects, but also to involve them in different projects at the same time to ensure the need for skill variety they desire.

'Silver Workers' underline needs for action regarding age-appropriate labour conditions and flexible adaptation to individual requirements. Organisations should meet these demands if they intend to benefit from the 'Silver Workers' potential. In addition, most 'Silver Workers' today have experienced freedom, and regard it as very important. Apparently, they would like to preserve it. This should be considered when employing retirees. It is therefore necessary to win over 'Silver Workers' to organisations at an early stage after transition to retirement, or, acting strategically, to engage the older employee with the organisation during their working life. As long as potential 'Silver Workers' are already part of the company, it is surely easier to address and retain them for continued employment.

If active integration of 'Silver Workers' into the organisation is aspired to, then organisations will need to find appropriate ways of communication in order to reach the target group. A customised recruitment strategy for the attraction and retention of 'Silver Workers' can be informed by the results of this study.

6. Discussion

This section will present conclusions of key findings and compare the study's findings with published research. All results presented in this report reflect basic social environmental parameters of the situation of 'Silver Workers' today. Should this situation change, individual evaluation of variables at focus in this research might change as well. It should be noted also that in individual cases attitudes, routines and life styles can be diverse, therefore implications may differ from those average results reported suggest.

The demographic change will cause a shift in the structure of the workforce population within the years to come. This will also be a challenge to the pension system. Especially the ageing of the large 'baby boomer' generation highlights the importance of the elderly population. As a lack of skilled staff will increase in tomorrow's labour force (Olesch, 2005; Reinberg & Hummel, 2004; Wagner, 2000), it is especially important to look at the potential use of competencies of individuals beyond today's average retirement age.

The 'fifth report on the state of the elderly population' (BMFSFJ, 2006) estimates the conditions for engagement in retirement have never been more favorable than today. The elderly population cohort is characterised by a rising life expectancy, a higher level of education, more possibilities of social networking and integration, better health conditions and improved financial resources. In line with this, there is a significant group of retirees in Germany who are active, either on paid or on unpaid voluntary basis, as revealed in this study. In general, the activities 'Silver Workers' pursue, as well as the competencies they hold, are diverse. While some of them follow an activity resembling their former profession, other 'Silver Workers' are engaged in completely different areas. Similar findings have also been reported in research on bridge employment in the US (Weckerle & Shultz, 1999).

As individual preferences are manifold, a wide variety of activities exists in our sample. This variety of individual preferences is even exponentiated by the freedom of decision 'Silver Workers' have gained since entering retirement. However, what 'Silver Workers' do and how they structure their days, is various and can hardly be generalised. Some take over responsibilities for children, grandchildren or their own parents or friends in need of active care. Others just do what they always wanted to

do and had not been able to due to the restraints of working life before retirement. However, most of them experienced freedom since entering retirement, and now do not want to relinquish this. Retirement seems to be a clear threshold in life: There is evidence in our data that after years of employment, this stage of life is rather regarded as an activity linked to leisure time. This supports Weiss' (2005) US-findings revealing that retirees rather "viewed work as an attractive way of using some of their leisure time" (p. 114).

At the same time, the majority of 'Silver Workers' interviewed in this study seems to have access to sufficient financial resources and therefore does not experience a financial imperative to work. This situation allows them to be self-confident and live up to criteria of self-interest following intrinsic motivation in selecting their activities. Consequently, they have the freedom to only accept work conditions meeting their personal demands. This is an essential qualitative difference from the acceptance of conditions in former working life. As a future forecast, however, this freedom of decision is likely to diminish when greater monetary needs exist. Nevertheless, as 'Silver Workers' obviously decided to pursue one or more post-retirement activities, several other reasons apart from additional income seem to exist for being active.

6.1. Various drives for continuative work

Reasons for post-retirement activities are as diverse as the activities themselves. This study found that the wish of 'Silver Workers' to stay active, as well as the need for appreciation are main reasons for post-retirement activity. The same applies to interest in the task and seeking contact with others. Most distinctive job characteristics of post-retirement work are identified in the AARP study "Staying ahead of the curve" (2003), as e.g. 'keeps you mentally active', 'makes you feel useful', 'is fun or enjoyable', and 'lets you interact with other people'. The AARP results, which focus on persons' work in retirement, largely correspond with our findings. 'The aspects of 'staying mentally and physically active', 'joy, fun, interest', or 'contact with others' are also found among 'Silver Workers' as reasons for post-retirement activities.

Being appreciated generally seems to be an all-embracing motivator for post-retirement work. 'Silver Workers' lose their status of being part of the regular labour force. At the same time, they partially lose former appreciation as an expert and adviser. There seems to be the motivation among 'Silver Workers' to fill this gap.

Ways of doing so are manifold. Paid and unpaid post-retirement activities both seem to be options. In the context of role definitions, retirees want to feel needed and appreciated for their contributions. The transition to retirement bears the risk for individuals not only to lose a source of valuation, but also to lose other important determining factors of their everyday life, such as structure and social contacts. Yet, through this transition, they simultaneously gain in freedom and autonomy. As Atchley (1989) points out, retirees try to structure their daily lives by engaging in post-retirement activities. 'Staying active and to have something to do' is one crucial reason for post-retirement activities found in the 'Silver Workers' research. At the same time, in line with Aquino et al. (1996), this study's findings support the notion that engaging in post-retirement activities provides a precious source for retirees to get in contact with others, or to maintain contacts from former working life. Aquino et al. (1996) found a direct relationship between the number of paid working hours and life satisfaction for retirees in paid work, as well as an indirect relationship between voluntary work and life satisfaction mediated by social support. In the 'Silver Workers' study, the opportunity to have contact with other persons seem to be independent of the decision whether to engage in volunteer or paid work.

This becomes even more obvious when taking into account that 'social responsibility', including helping and handing on knowledge, emerged as one of the main reasons. Generativity stands for the willingness of elders to hand on knowledge and experience to younger generations. Results on generativity as a motivator of post-retirement activities are therefore confirmed here (cf. Calo, 2005; Saba & Guerin, 2005). 'Silver Workers' have a strong sense of responsibility in various forms. They feel responsible for their relatives and direct social environment, or even broader when involved in politics. As long as self-determination and flexibility are assured, they are willing to contribute to the community by providing their knowledge and experience, helping others in welfare activities and spend time in their family life. Work in retirement turns out to be an added value factor for all stakeholders, concerning the 'Silver Workers', as well as the organisation they work for, and society in general.

6.2 'Silver' work

The predominant importance of perceived freedom and autonomy is one of this study's main results. A crucial condition for post-retirement activity of German 'Silver Workers' is the paramount wish for freedom and flexibility not only in the choice of the activity, but also during the activity. This again is comparable to Weiss' (2005) findings (see chapter 2). The opportunity to design everyday life in line with individual preferences is one of the necessary basic parameters for work in retirement. 'Silver Workers' seem to clearly differentiate between activities before retirement and activities today. This shift in perception is reflected in basic parameters of the activity, especially regarding working hours and flexibility.

In the United States, post-retirement work is termed 'bridge-employment' which is comparable to some extent to paid 'Silver Workers' activity in our study. Although equivalent activities of 'bridge employment' exist in Germany, there is no generally accepted semantic label so far, such as "Silver Work", "Verlängerte Beschäftigung", or "Brückenbeschäftigung". This implies that post-retirement work in Germany is not seen to be a relevant element of society at the moment. The authors believe different explanations are possible for this: One is that bridge employment is not covered by law regulations other than that it may be forbidden for certain groups, e.g. civil servants. Also it could mean that the level of income in retirement is sufficient for most retirees since the pension systems are still functioning. Bridge employment as one crucial source for additional income seems not to be a pressing need in Germany at the present time. In contrast, while results of the 'Silver Workers' study show that the importance of an additional income was marginal, the AARP study reports financial reasons to be an important aspect of post-retirement work in the United States. These differences are likely influenced by situational variables, such as different pension systems and different pension levels. This assumption is confirmed by the SHARE study (2005), suggesting interrelations between pension system and work in retirement.

However, this also raises the question how best to prepare for situational changes such as in the retirement system. As the traditional state pension system in Germany is less able to finance pensions (BMWA, 2005; Sesselmeier, 2006; VDR, 2005), it may become necessary or desired by some groups of retirees to have additional income. Continued work to maintain retirees' economic status, e. g. in terms of a fourth pillar of pension schemes (Reday-Mulvey, 2005), could be of increased

interest. Given this situation, it is likely that within few years, post-retirement work will gain in necessity and status. Simultaneously, the motive structure for post-retirement work will also change. While today the financial aspect is only a minor reason for activity of 'Silver Workers', it will gain in importance and will change its function. Today money seems to be regarded as an expression of recognition and valuation. In the future it might serve to satisfy basic needs since basic parameters in the social pension system will no longer meet the needs of retirees on today's level. As these changes in situational parameters are likely to happen, preparation of relevant aspects for a new and more flexible framework should commence. Thus legislative and executive initiatives seem to be necessary. At the same time, Human Resources management can prepare for a new alignment of work conditions allowing today's Silver Workers as well those who do not participate in any paid or unpaid activity to be integrated in tomorrow's work processes.

Several studies show the importance of different aspects of change across the lifespan (Lehr, 2003; Schulte, 2005; Staudinger, 1996). For instance, the value individuals place on health increases with seniority (Staudinger, 1996). This study finds that a half of retirees sampled would like to stay active until they are 70 years old. However, it has to be taken into consideration that this refers to post-retirement activity in today's conditions. Additionally, the decision to engage in post-retirement activity is highly influenced by personal health. Nevertheless, our findings indicate that capacity to work exists among the elderly. Given the expected change of the pension system, an increased need for a supplementary old-age income (cf. Reday-Mulvey, 2005), the impact of remuneration and paid post-retirement work has the potential to increase.

The results of this study show that post-retirement work already exists today. However, as this sample represents a rather highly educated group of retirees and is by no means representative of the population, conclusions can only be derived for its target group. Additionally, this sample primarily consists of white collar workers. As blue collar work generally is physically more demanding, the situation for blue collar retirees might differ.

6.3 Challenge of change

Associated with the changing demographic composition of societies, the need for change will become prevalent to employees of all age groups. This includes both, the older workforce and retirees with the willingness or need for continuative work. As results from own unpublished research show, the need for change has been understood by parts of the workforce in Germany already, e.g. concerning an anticipated higher retirement age. Working life will be extended in time, whereas at the same time the labour market will change, e.g. due to an increased lack of qualified staff (Olesch, 2005; Reinberg & Hummel, 2004; Wagner, 2000). This co-occurrence will challenge both, the younger and older workforce to be prepared for a change of employment, including enhancing competencies in order to remain competitive. These challenges result in the need for advanced training and constant personal development. This study's results reveal an explicit willingness on the part of active retirees for advanced training. In fact, they put very high value on further training and show an already extensive participation in such activities. Recent findings among older employees concerning further education suggest that older employees show less initiative than younger ones (Warr & Fay, 2001). However, the suggestion that further education programmes are not of interest to the older workforce is not confirmed by the 'Silver Workers' study's findings. This confirms results, such as Saba and Guerin (2005), who point out "it is essential for older managers, like younger ones, to develop competencies" (p. 208). At the same time, this study focused exclusively on still active individuals. The average importance of advanced training, as well as the participation rate might be biased in our sample. However, this study shows that there is willingness to take part by an increasing number of individuals. 'Silver Workers' are interested in developing their skills through participating in advanced training. Again, and with a change of situational variables, behaviour of the age group in focus will change as well.

Given reasons for not participating in education programmes by older people are no need for education 'anymore' and/or to have sufficient skills (Schneeberger, 2004; Waszak et al., 2005). This has to be regarded in a more differentiated way. The 'Silver Workers' study reveals that active retirees do not distinguish between the perceived appreciation as an expert or as an adviser. Apparently, 'Silver Workers' do not discriminate between their accumulated professional expert knowledge and their personal experience they gained over the years. Not to differentiate between the

impact of expertise and personal experience may be rooted in an implicit idea of wisdom “as an expert knowledge and behavior system” (The Berlin model of wisdom; Baltes & Staudinger, 1993). In exchange for providing their expertise and transfer of knowledge and experience, ‘Silver Workers’ would like to be valued and appreciated. Additionally, they are interested to develop and extend their qualifications through learning further skills. The ‘Silver Workers’ study indicates that personnel policy strategies must include the necessities of all age groups in an organisation. But at the same time, ‘Silver Workers’ want to be destigmatised and treated equally. Therefore, ‘Silver Workers’ might be attracted by Equal Employment Opportunities (EEO) statements as Rau and Adams’ (2005) results imply (cf. chapter 2). Nevertheless, creating age-specific learning environments could be an important step towards the integration of both older employees and active retirees into job profiles requiring new competencies.

6.4 Further practical considerations

In addition to the previously discussed implications, this section discusses further organisationally relevant aspects. Given a willingness to engage in post-retirement work, health conditions permitting, it is equally important for organisations to offer appropriate jobs. Supply and demand must meet in order to make the fourth pillar possible. Organisations can benefit greatly from competencies offered by retirees. Therefore, supporting those who actually are motivated to work and provide organisation relevant competencies is certainly one important aspect organisations can profit from. This is a major finding that can be derived from this study. To recognise the individual preference of working or not-working in retirement is key for a match between the preference and its realisation. As an individual benefit, the retiree will also report higher well-being and better adjustment to retirement (Herzog, House & Morgan, 1991). If organisations want to successfully use competencies of ‘Silver Workers’, they need to offer employment that corresponds to the capabilities and demands of this specific focus group. Keeping in mind the variety of preferences and variability of capabilities in this age group, it is of greatest interest to society and organisations alike to integrate those who are prepared and happy to contribute. The predicted lack of specialised staff (Olesch, 2005; Reinberg & Hummel, 2004; Wagner, 2000) might promote post-retirement activity, as ‘Silver Workers’ accumulated work experience and knowledge will be valuable for filling the gap in

skilled work force. In order to utilize the existing potential for continuative work, the aspects of self-determination, the desire for significance of the job, and the search for appreciation and valuation are critical for a successful assignment of experienced 'Silver Workers'.

Besides, there is a need to allow for a smooth transition to retirement. This especially concerns options like bridge employment after retirement as well as part time work before official retirement. Law makers and personnel policies alike need to address more flexible regulations that reflect the interest and capabilities of the older workforce. Additionally an active management of the retirement process, e.g. in terms of preparatory and accompanying workshops, seems advisable.

However, the authors anticipate that along with the increasing importance of the group in focus, their role in society will change. Organisations cannot ignore this change in the long run. Therefore, it is not sufficient only to adapt to this development. Moreover, it seems advisable to actively integrate the group of 'Silver Workers' into organisations. Examples of occupational roles experienced retirees can fill in organisations are summarised by Calo (2005): They can be part-timers who continue to work on a time reduced basis, they can be ambassadors who market the organisation's image, e.g., in factory tours or they can be mentors who train and promote younger generations which also meet the generative motive. Additionally, know-how and experience of 'Silver Workers' can be used in terms of project management and consulting as already realised by 'Senior Experten Service' (www.ses-bonn.de), 'Erfahrung Deutschland' (www.erfahrung-deutschland.de), or 'Seniors 4 Success' in Austria.

Overall, it seems advisable for organisations to be prepared to meet the demands and conditions of 'Silver Workers'. As the results of this study exemplify, today's retirees of this sample do not have to work for financial reasons, and the motivation of this group of retirees is rather intrinsic. But if the situation, such as pension systems, changes, the individual reasons for post-retirement work on behalf of future retirees will most likely change as well. With lower statutory pensions, remuneration will be required due to the need for money. At the same time, the need for skilled staff on part of the organisations might increase, and can be filled by 'Silver Workers'.

6.5 Limitations and future research

Since exclusively paid and unpaid active individuals were interviewed, results can only be discussed with regard to these specific and still active groups. Generalisations across all other members of the respective age groups cannot be made for various specific parameters of our sample, e.g. high formal education, complex job and high hierarchical level in the former professional lives. Neither can any statements be made about individuals who are not working or being active, nor does this study provide data for a comparison between working and not working retirees. This is a necessary next step to better understand differences and similarities between active and non-active individuals. For conclusions concerning all 'Silver Workers' in Germany a representative sample is necessary in which, for example, the proportion of blue-collar workers has to be scaled up.

One overriding aspect of the study's findings is the perceived intense change in life after transition to retirement. Calo (2005) describes the transition to retirement as a major event in life going in hand with social role changes. This study's findings affirm that retirees perceive a substantial role change after retiring from general working life. They experience a critical break between work and retirement. At the same time, the social security system has an impact on how the transition to retirement is received by retirees. Still, the issue of part-time jobs for over 60 years olds or gradual retirement as a complement to the existent three pillars of the social security system, as already discussed by Giarini and Liedtke (1996), is of great importance and continues to be one of the burning issues of our time.

Although certain results of this study highlight this aspect, the aspect of retirement as a new life stage and its implications for the retirees' situation is of special interest for future research. For instance, this concerns the social environment, as well as conditions and reasons for continuing work. In this context, both a consolidation of influencing factors and contents of this 'new life stage', as well as an international comparison are desirable. It is interesting how the perception of the transition to retirement transforms if the situation in society changes.

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A. Appendix – additional results

A.1 Sample

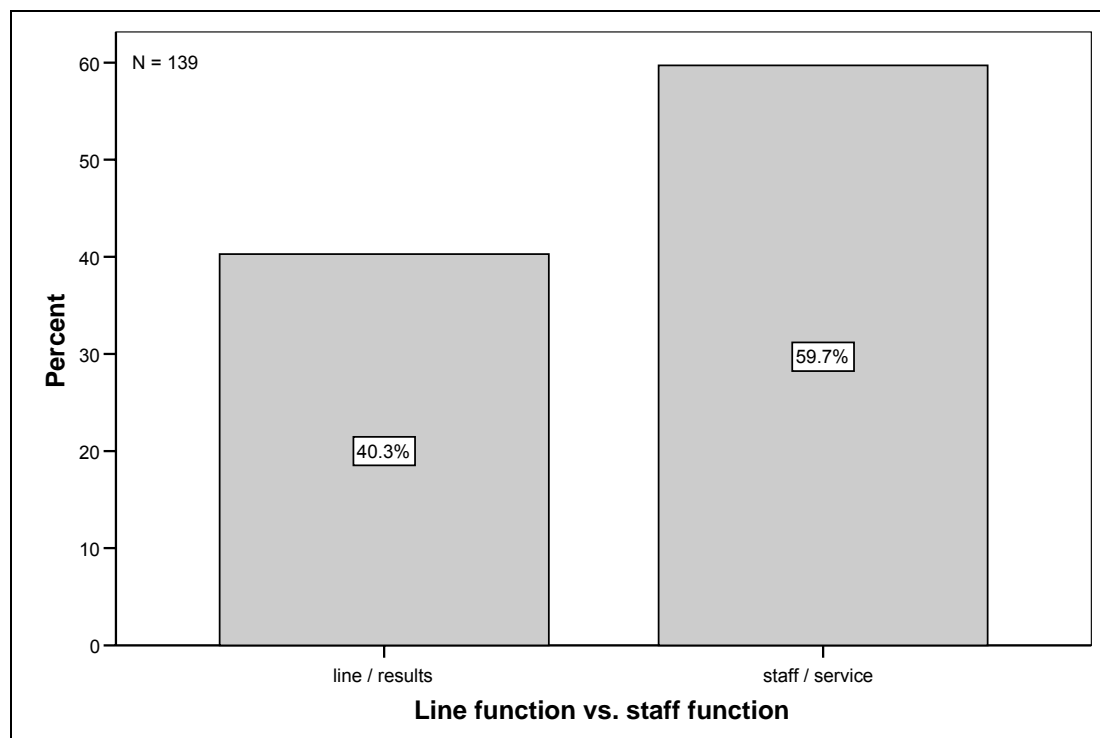


Figure A 1: Distribution of last fulltime position on line/results and staff/service functions

Note. Questions: [II 4.1] "What was your final employment before retirement? In short." [II 4.2] "How long did you occupy this position (mm/yy)?" [II 4.3] "How many people did the company employ, at the time you last worked there?" [II 5] "Level of complexity/hierarchy of last fulltime job." [II 5.1] "Please describe the role of your last full time job in the organisation. What was your function (e.g., rather administrative, service/support, line management broad/maximum)?" [II 5.2] "If line management, management: Responsibility for turnover/budget? Please describe in outline the hierarchical structure of your company! On what position were you? Responsible for how many employees?" [III 1] Please describe your last position! In doing this, please refer to the 2 or 3 most important activities." Determination of line and staff functions derived from these questions by the Hay Group.

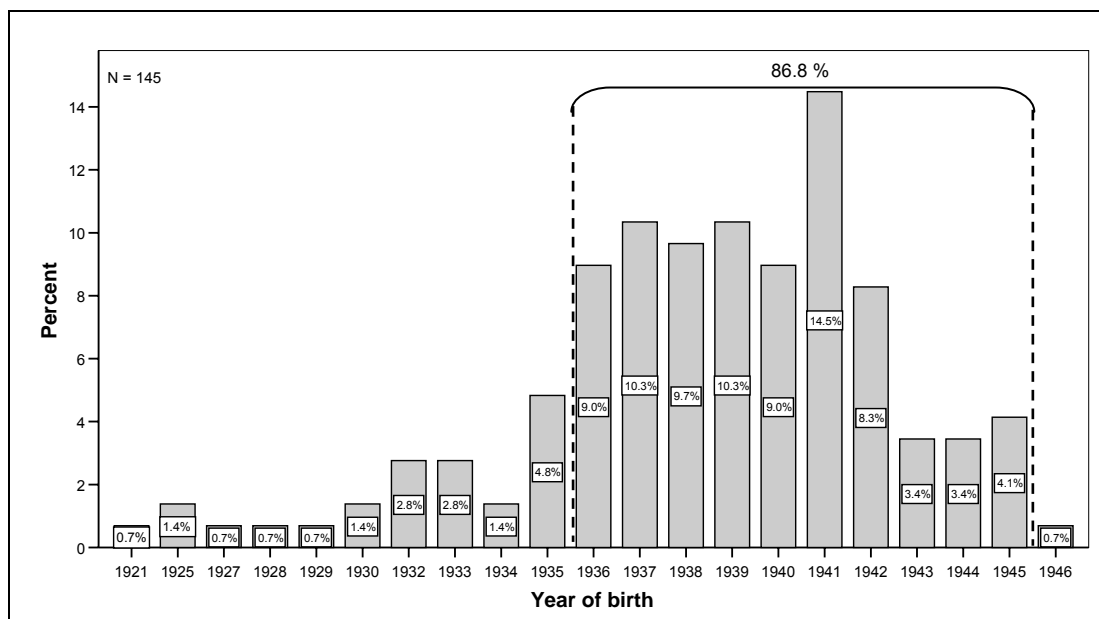


Figure A 2: Year of birth

Note. Question: [I1 1.1a] "Year of birth."

Table A 1: Age of participants

Age (Time of assessment)		
N	Valid	145
	Missing	1
Mean		67.12
Median		67.00
Std. Deviation		4.224
Minimum		60
Maximum		85

Note. Question: [I1 1.1b] "Year of birth."

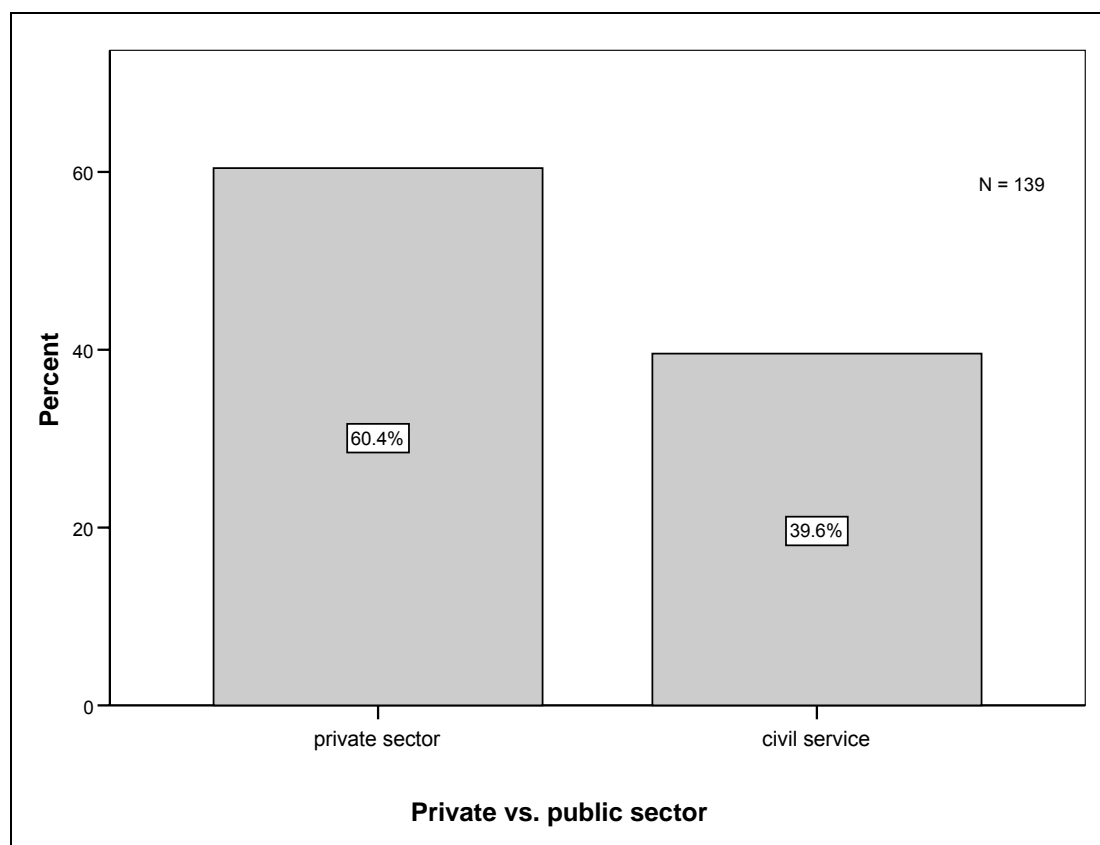


Figure A 3: Distribution of last fulltime position on private and public sector

Note. Questions see figure A 1. Determination of private and public sector were derived from these questions by the Hay Group.

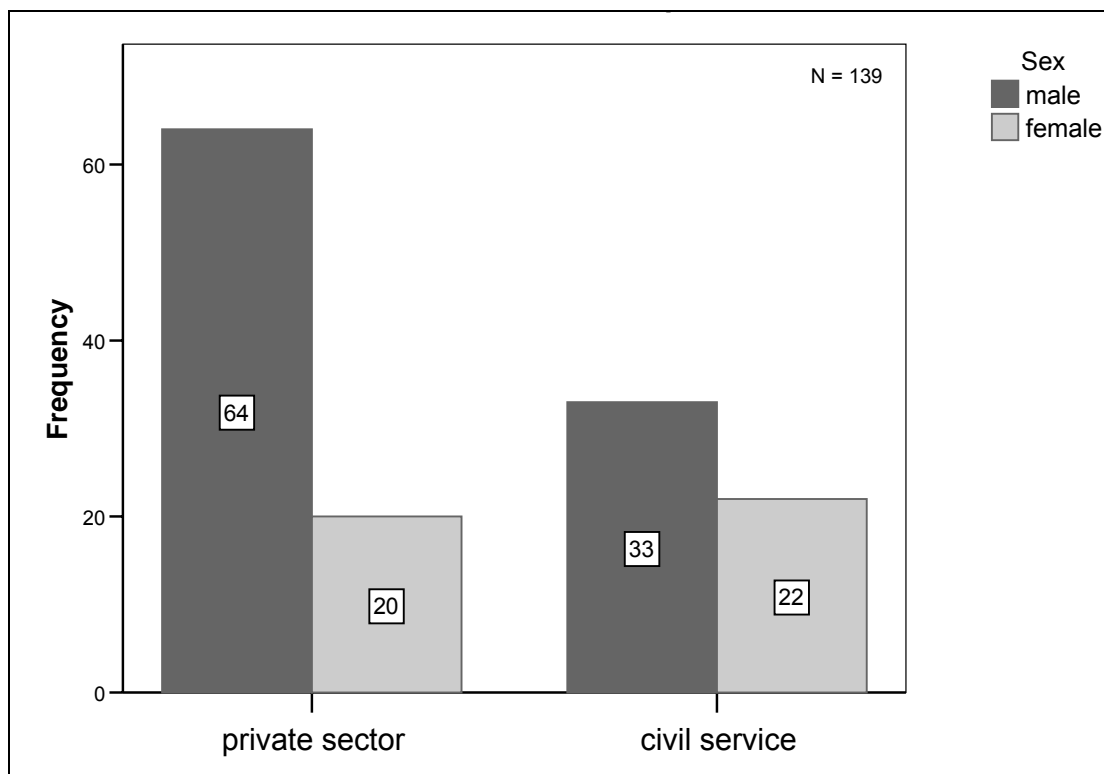


Figure A 4: Distribution of last fulltime position on private and public sector broken down by sex

Note. Question: [II 2] "Sex (m/w)" Further used questions see figure A 1. Determination of private and public sector were derived from these questions by the Hay Group.

A.2 Previous work life

Table A 2: Achievement of occupational goals

Achievement of occupational goals		
N	Valid	140
	Missing	6
Mean		108.44
Median		100.00
Std. Deviation		27.431
Minimum		20
Maximum		150

Note. Question: [III 4.1] "In a general review: Did you achieve your occupational goals?" Anchors: 0-no goal achieved, 50-partly achieved, 100-completely achieved. Participants could use anchors from 0 to 150.

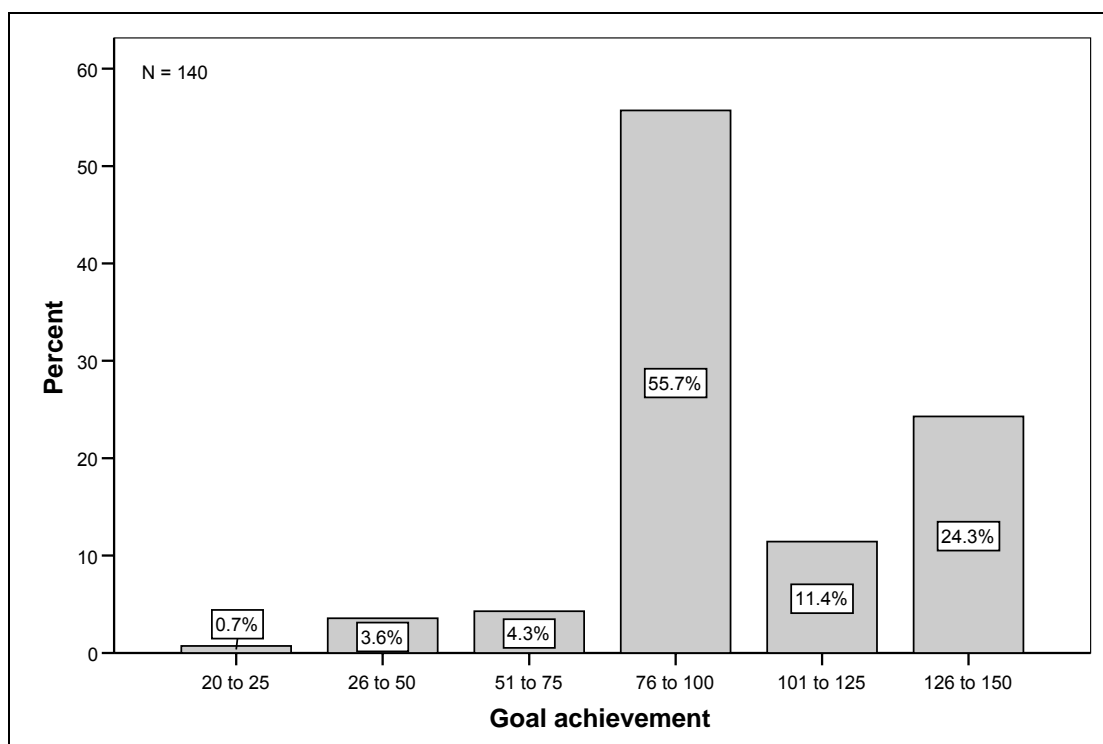


Figure A 5: Achievement of occupational goals

Note. Question: [III 4.1] "In a general review: Did you achieve your occupational goals?" Anchors: 0-no goal achieved, 50-partly achieved, 100-completely achieved. Participants could use anchors from 0 to 150.

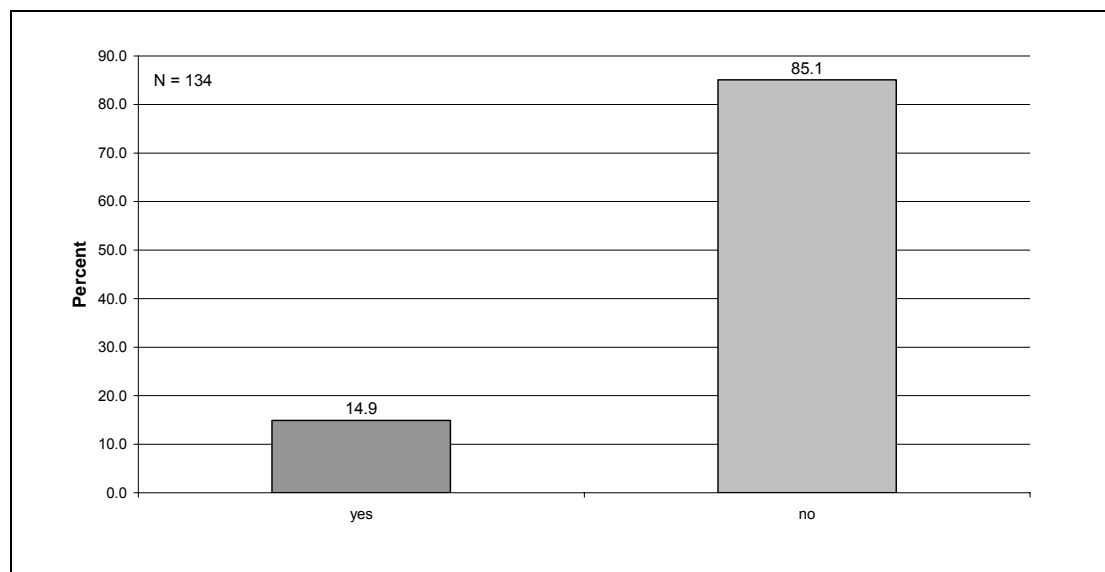


Figure A 6: Possibilities for career advancement

Note. Question: [III 4.2] "If you had remained employed, would there have been possibilities for career advancement?"

A.3 Transition to retirement

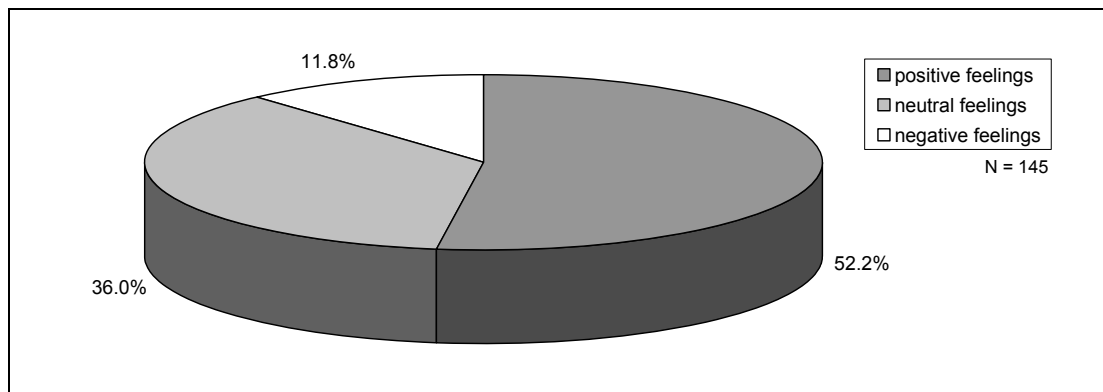


Figure A 7: Feelings about the prospect of facing retirement

Note. Open-ended question: [IV 1.1] “What were your feelings about the prospect of facing retirement?”

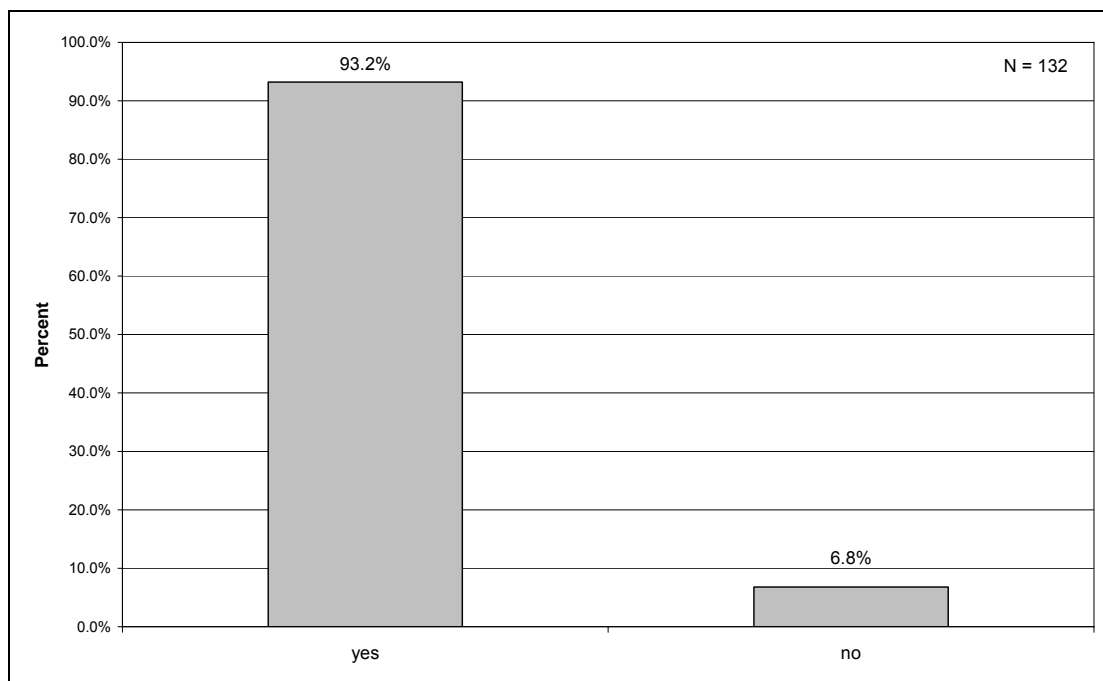


Figure A 8: Fulfilment of expectations of retirement

Note. Open-ended question: [IV 1.2] “Have any expectations you may have had of retirement been fulfilled?”

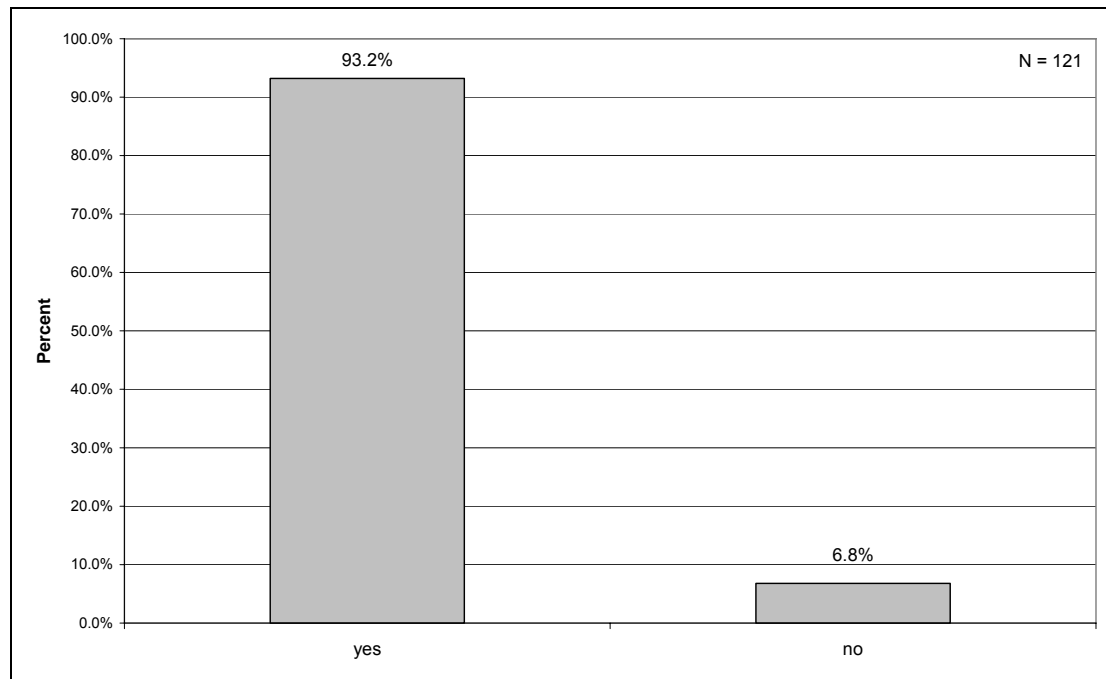


Figure A 9: Retrospective decision of retirement

Note. Question: [IV 2.2] "Retrospective: Would you have made the same decision?" Answer categories: Yes, No.

A.4 Activity today

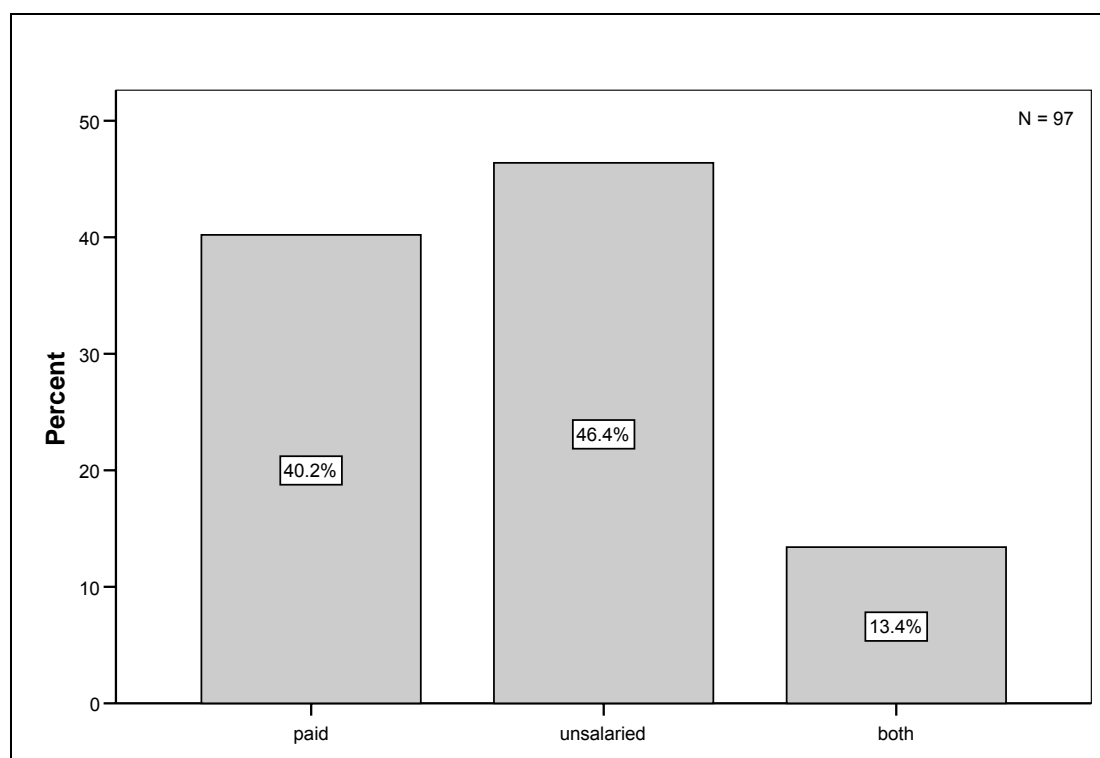


Figure A 10: Distribution of today's work on paid and unpaid activities

Note. Open-ended question: [V 1.1b] "What activity are you engaged in (e.g., unpaid, occupation, etc...)? Please describe the main activity you would like to refer to." Categories paid/unpaid derived from Codebook.

Table A 3: Importance of employer's image

Image of employer		
N	Valid	131
	Missing	15
Mean		79.71
Median		100.00
Std. Deviation		31.055
Minimum		0
Maximum		100

Note. Question: [V 3] "How important to you is the image/reputation of the employer?" Anchors: 0-not important at all, 100-essential, very important.

Table A 4: Valuation of reasons for post-retirement activity

		not sufficient financial resources	additional income	work is interesting	stay active	contribution is valued	flexibility	contact with others	personal development
N	Valid	129	129	142	144	143	142	144	144
	Missing	17	17	4	2	3	4	2	2
Mean		13.26	24.05	85.54	89.83	85.31	84.08	83.27	63.33
Median		.00	.00	95.00	100.00	90.00	90.00	90.00	70.00
Std. Deviation		25.134	29.501	18.793	17.495	18.720	20.261	22.088	34.325
Minimum		0	0	0	10	0	0	0	0
Maximum		100	100	100	100	100	100	100	100

Note. Question: [V 4.2] "How important are the following reasons for you personally?" Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

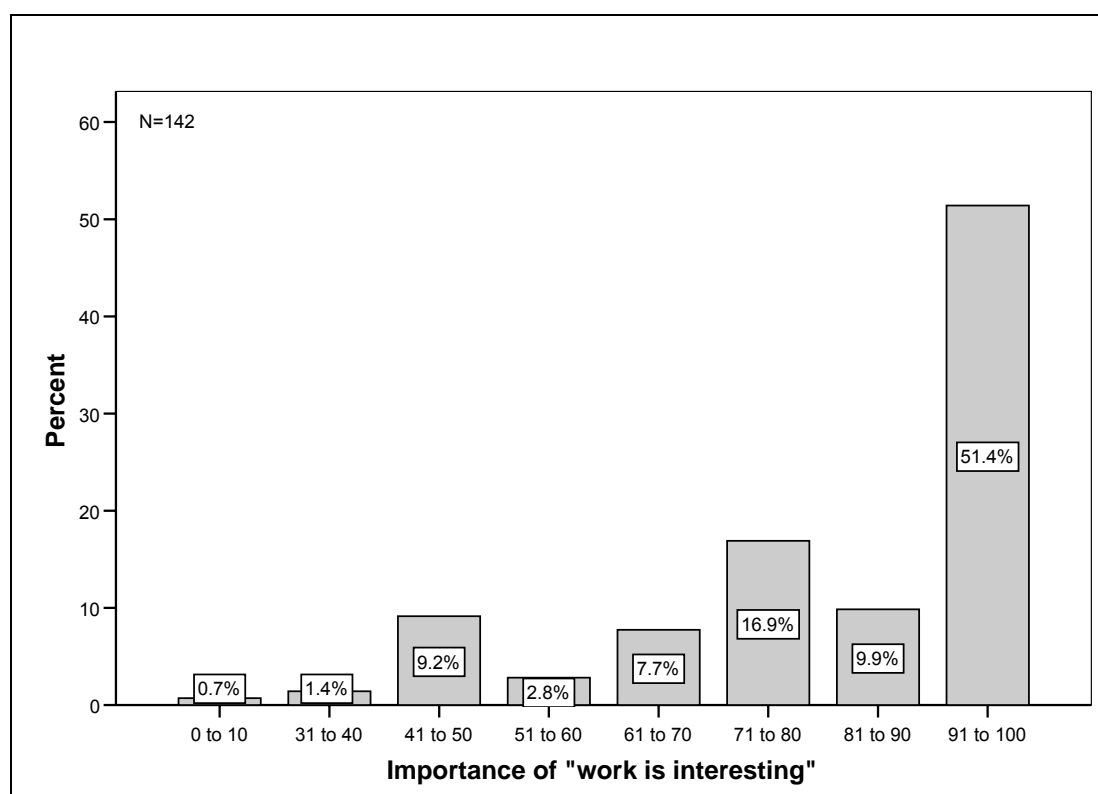


Figure A 11: Interesting work as a reason for post-retirement activity

Note. Question: [V 4.2c] "How important is the following reason for you personally: Work is interesting?" Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

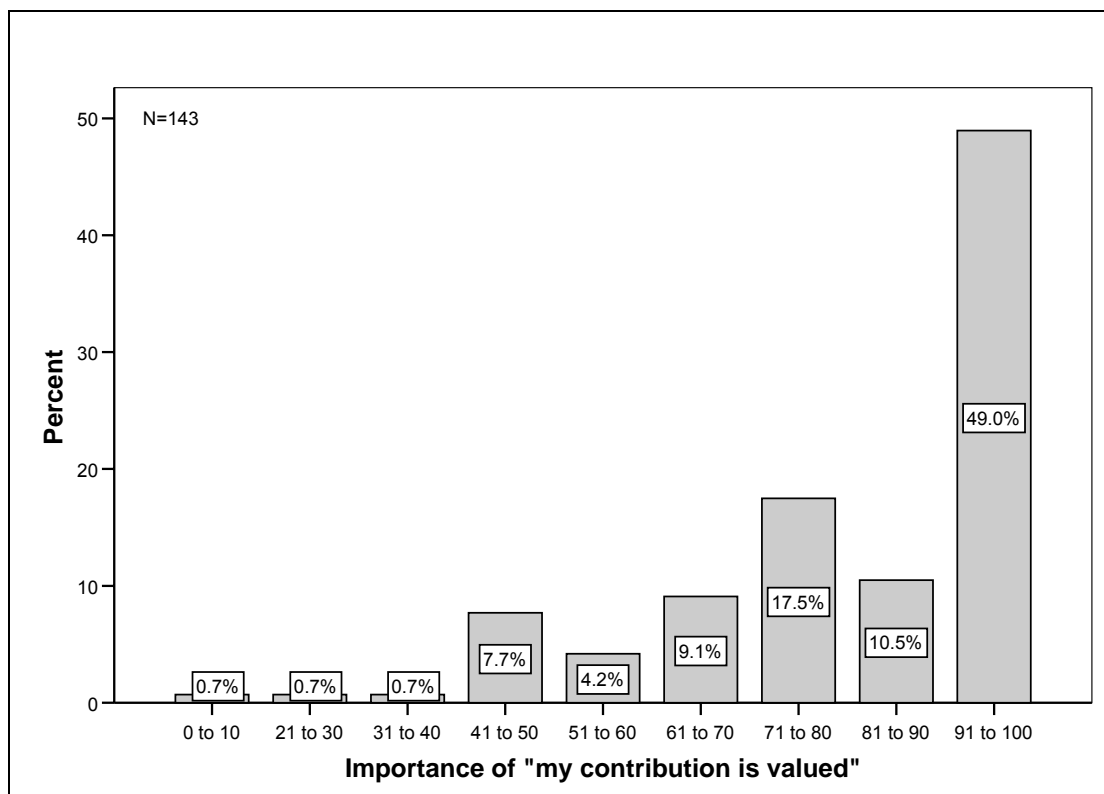


Figure A 12: Valued contribution as a reason for post-retirement activity

Note. Question: [V 4.2e] "How important is the following reason for you personally: Contribution is valued?" Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

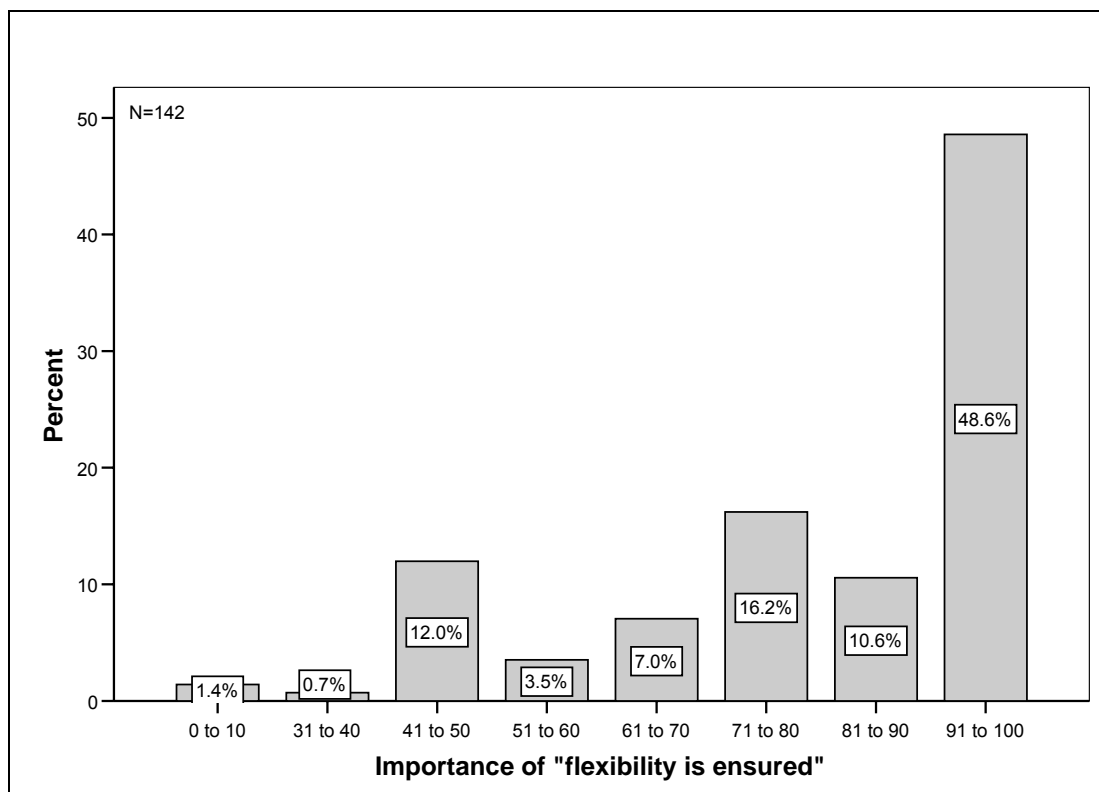


Figure A 13: Flexibility as a reason for post-retirement activity

Note. Question: [V 4.2f] "How important is the following reason for you personally: Flexibility is ensured?" Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

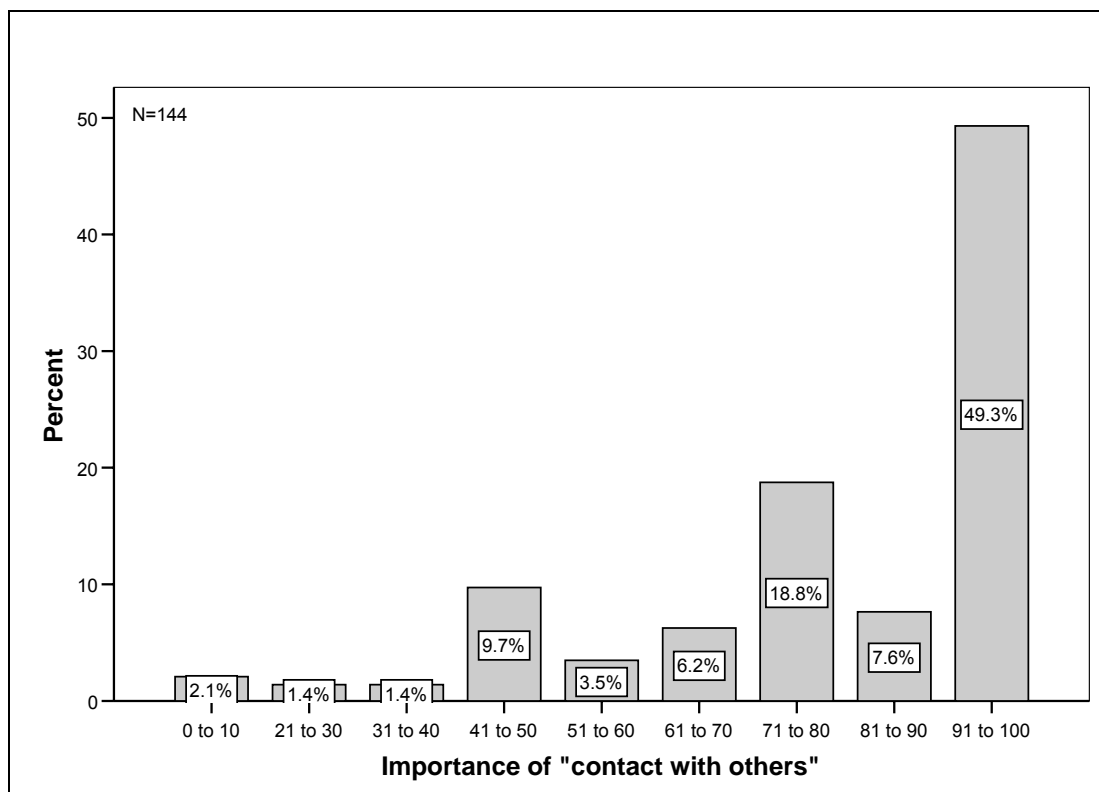


Figure A 14: Contact with others as a reason for post-retirement activity

Note. Question: [V 4.2f] “How important is the following reason for you personally: Contact with others?” Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

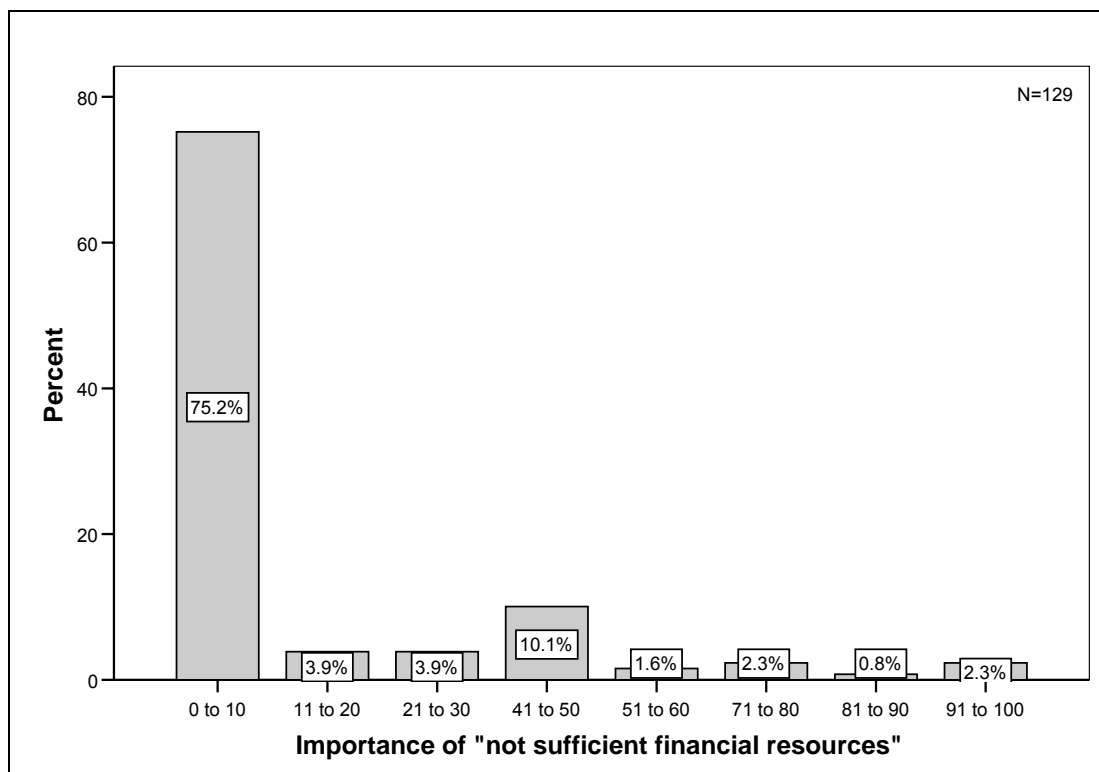


Figure A 15: Not sufficient financial resources as a reason for post-retirement activity

Note. Question: [V 4.2a] "How important is the following reason for you personally: Not sufficient financial resources?" Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

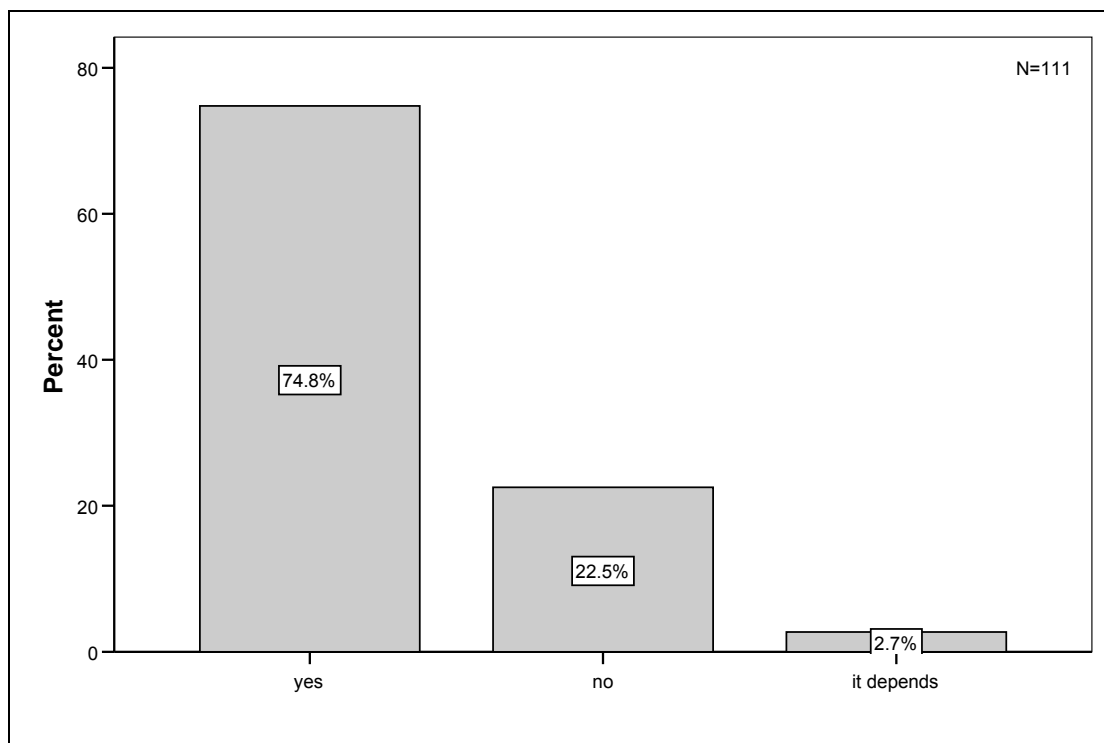


Figure A 16: Unpaid work

Note. Question: [V 4.4] “Would you consider working without payment as well?” Answer categories: Yes, No.

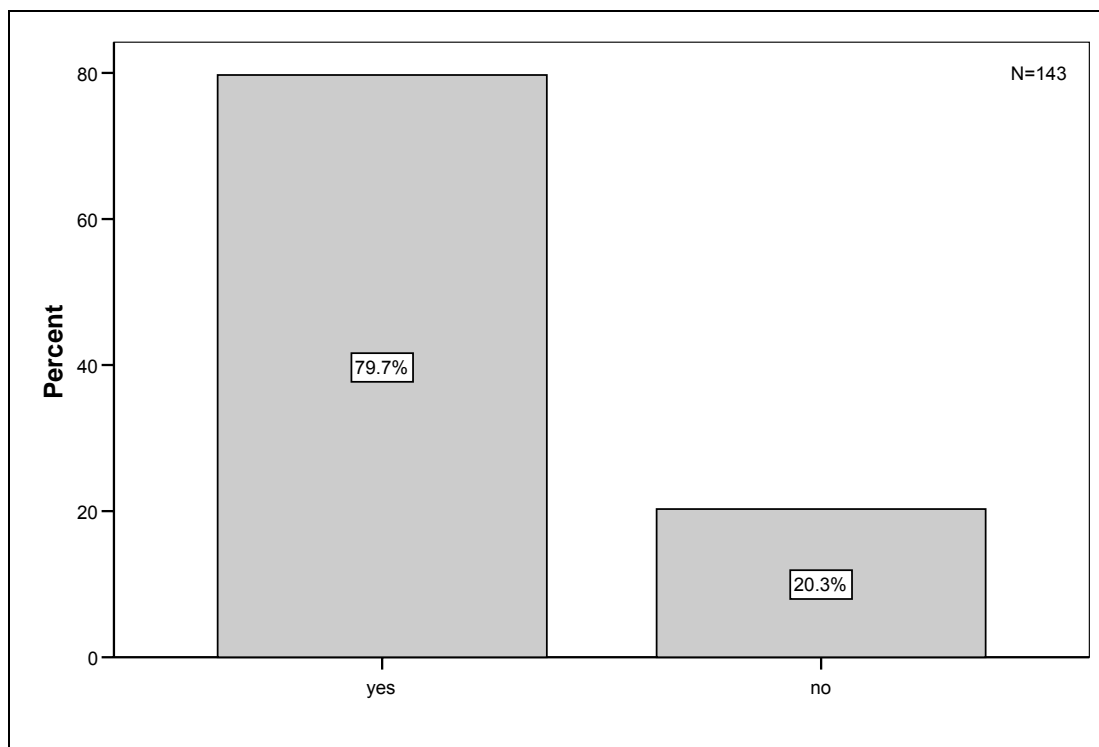


Figure A 17: Personal gain in freedom

Note. Open-ended question: [V 5.1] “Did you personally gain in freedom?”

Table A 5: Importance of gain in freedom

importance of gain in freedom		
N	Valid	110
	Missing	36
Mean		88.45
Median		100.00
Std. Deviation		17.561
Minimum		30
Maximum		100

Note. Question: [V 5.2]. “How important is this for you?” Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

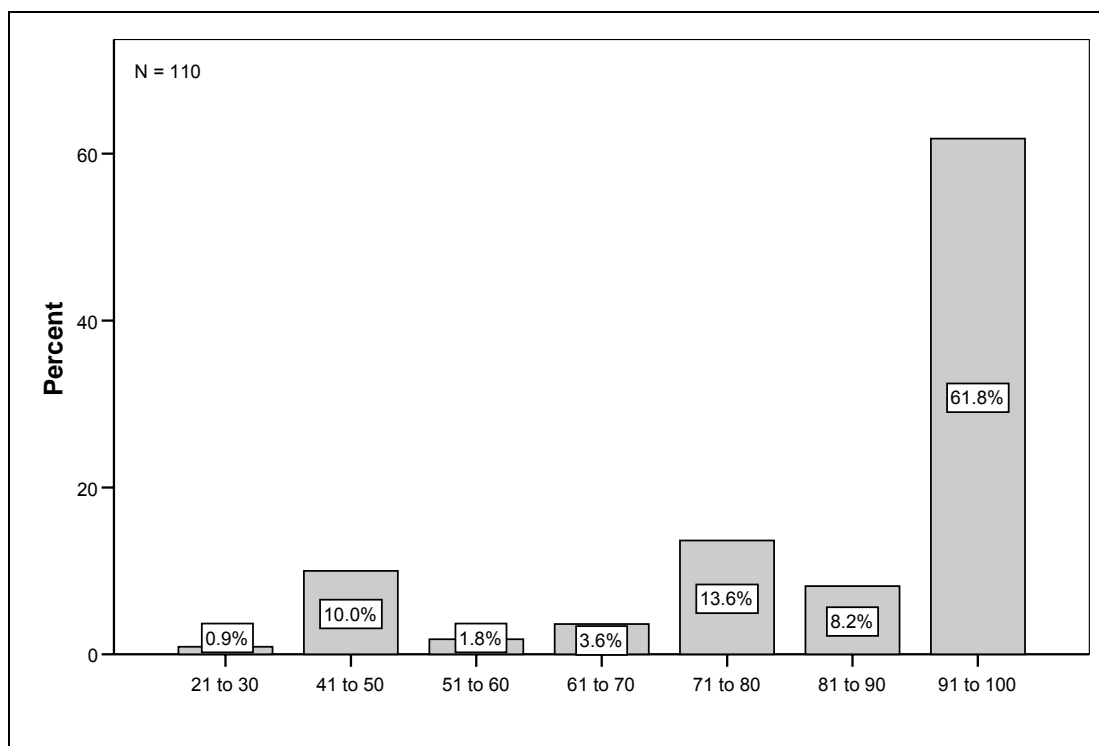


Figure A 18: Importance of gain in freedom

Note. Question: [V 5.2] “How important is this for you?” Anchors: 0-not important at all; 50-important, but not crucial; 100-essential, very important.

Table A 6: Maximum age for continuing work

maximum age		
N	Valid	43
	Missing	103
Mean		72.98
Median		70.00
Std. Deviation		6.319
Minimum		63
Maximum		100

Note. Open-ended question: [V 8.3] “For how long would you like to continue working (Maximum age)?”

A.5 Desires and ideal conditions

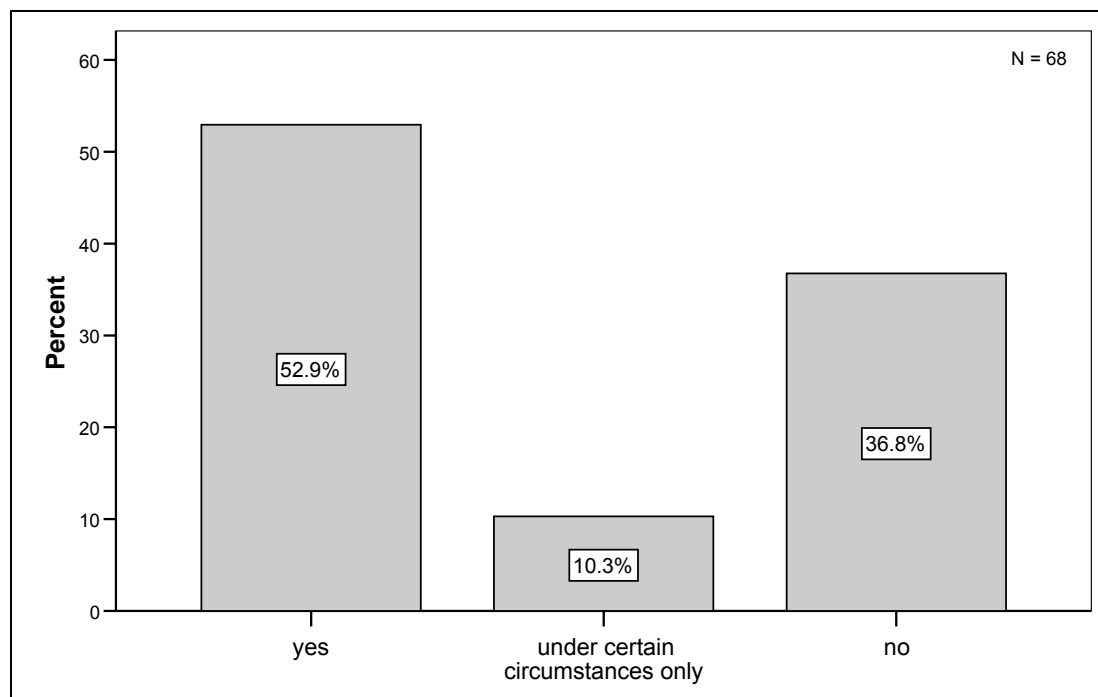


Figure A 19: Further employment as a fourth component of pension schemes

Note. Open-ended question: [VI 3.2 a)] "There are three sources of pensions namely statutory, private and occupational. Can you imagine a fourth component based on further employment?"

Table A 7: Percentage of retirement income represented by income from further employment

Percentage of retirement income by further employment		
N	Valid	29
	Missing	117
Mean		25.60
Median		20.00
Std. Deviation		12.150
Minimum		5
Maximum		50

Note. Open-ended question: [VI 3.2b)] "What percentage of your retirement income should be represented by income from further employment?"

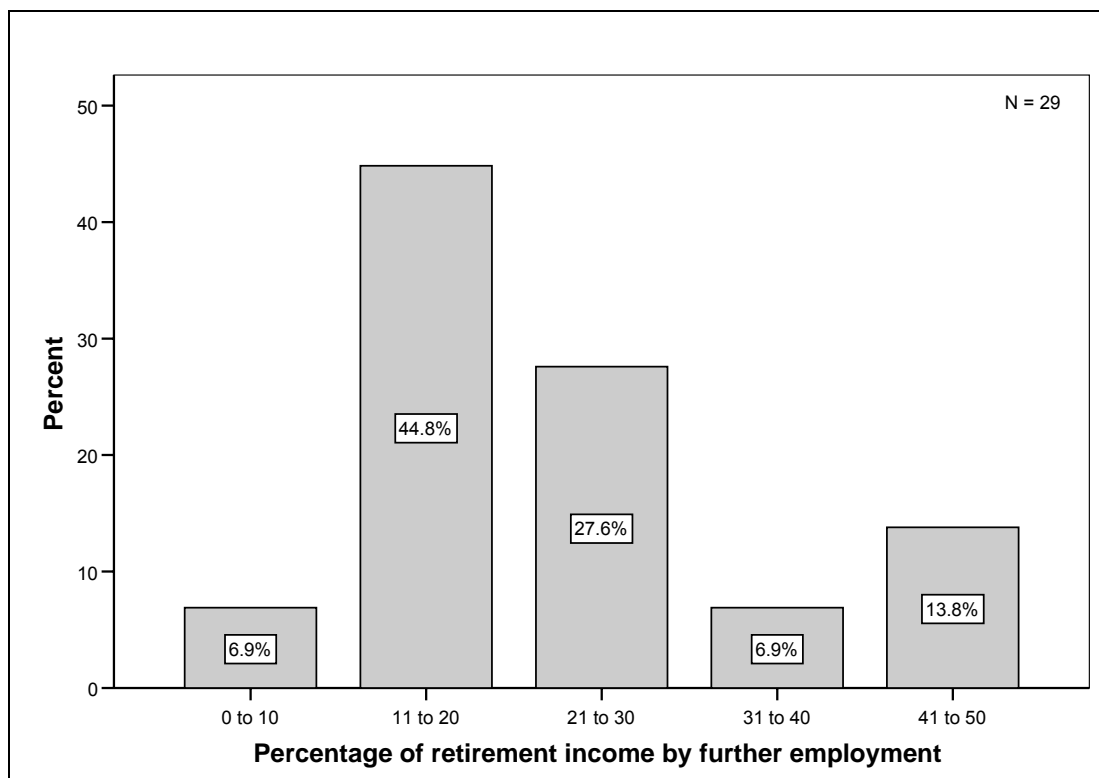


Figure A 20: Percentage of retirement income by further employment

Note. Open-ended question: [VI 3.2b] “What percentage of your retirement income should be represented by income from further employment?”

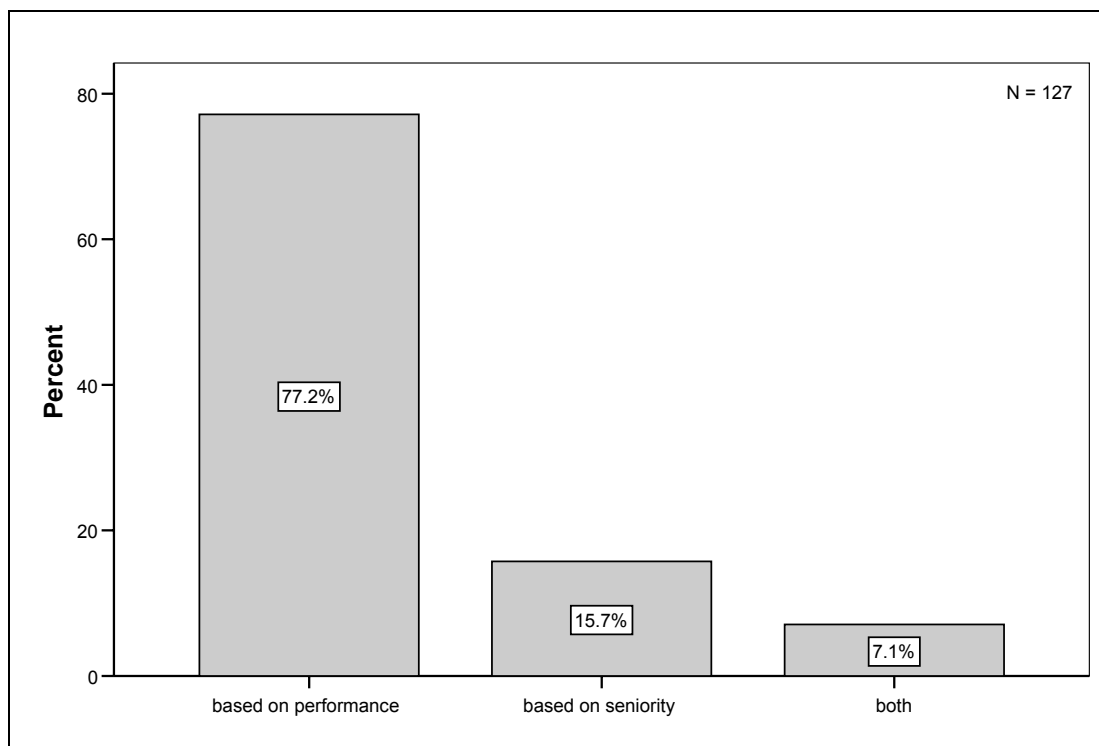


Figure A 21: Preferred principles of remuneration

Note. Question: [VI 3.3] “Which principle of remuneration should apply to income received?” Answer categories: Based on performance, Based on seniority (experience).

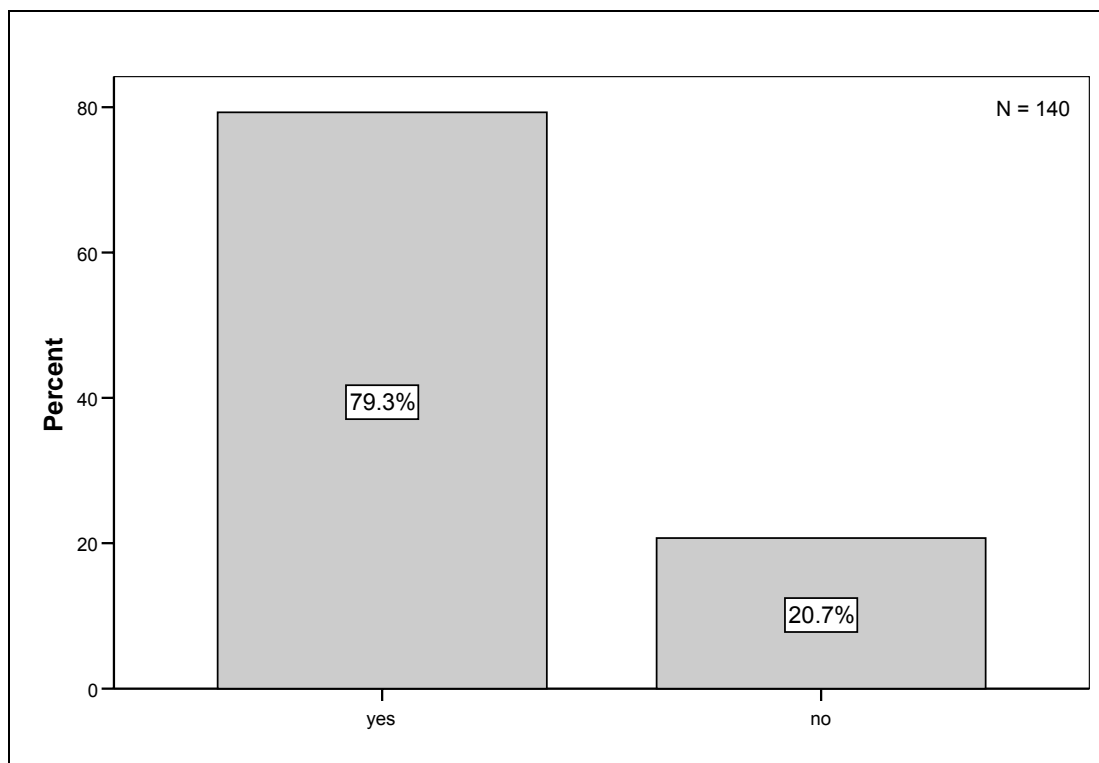


Figure A 22: Professional embeddedness

Note. Question: [VI 4.1a] "To what extent would you like to be integrated into an organisation: professionally embedded?" Answer categories: Yes, No.

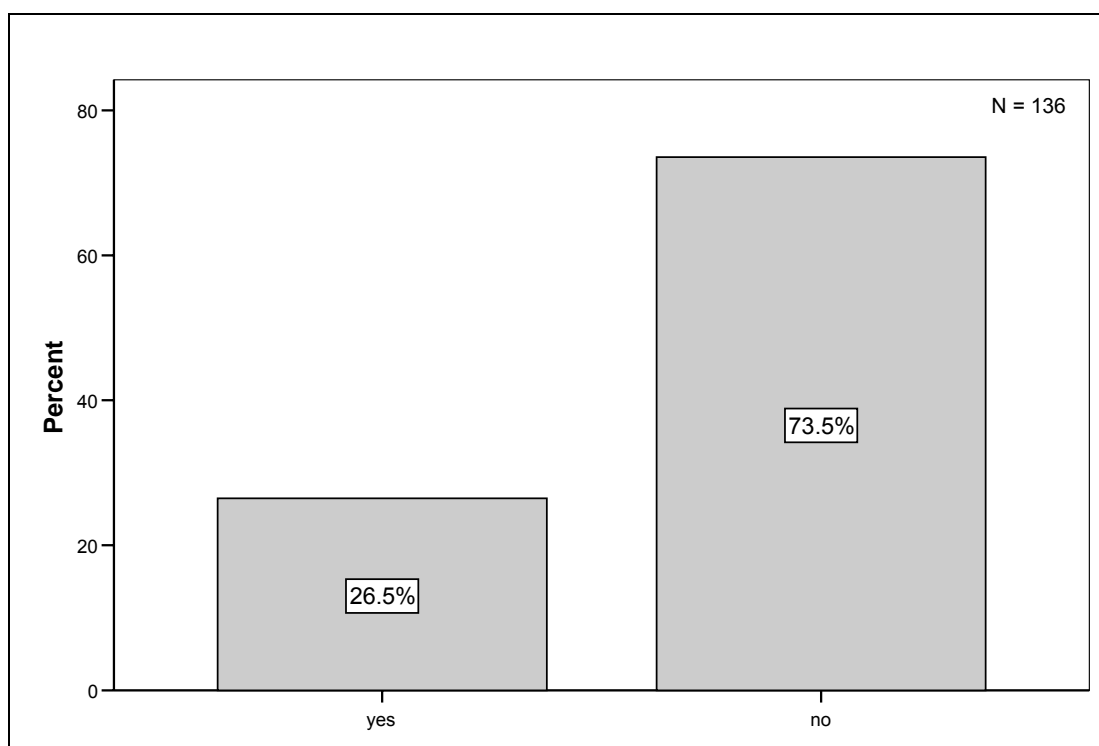


Figure A 23: Disciplinary embeddedness

Note. Question: [VI 4.1b] "To what extent would you like to be integrated into an organisation: disciplinarily embedded?" Answer categories: Yes, No.

Table A 8: Importance of status symbols

		own office	own car space	nameplate at the door	title/name	company car
N	Valid	139	139	140	141	140
	Missing	7	7	6	5	6
Mean		47.77	34.82	34.32	21.17	20.18
Median		50.00	25.00	10.00	.00	.00
Std. Deviation		40.688	37.302	41.458	28.783	31.534
Minimum		0	0	0	0	0
Maximum		100	100	100	100	100

Note. Question: [VI 4.3] “How important is the following status symbol for you personally?” Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

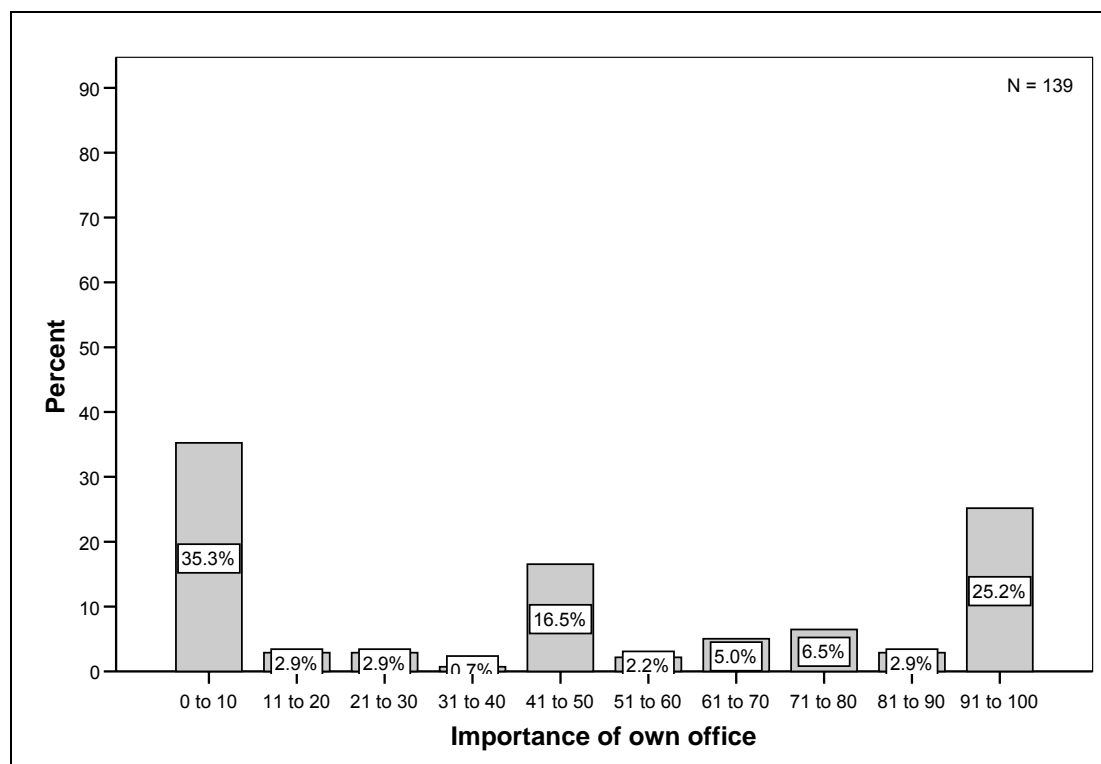


Figure A 24: Importance of own office

Note. Question: [VI 4.3b] “How important is the following status symbol for you personally: own office?” Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

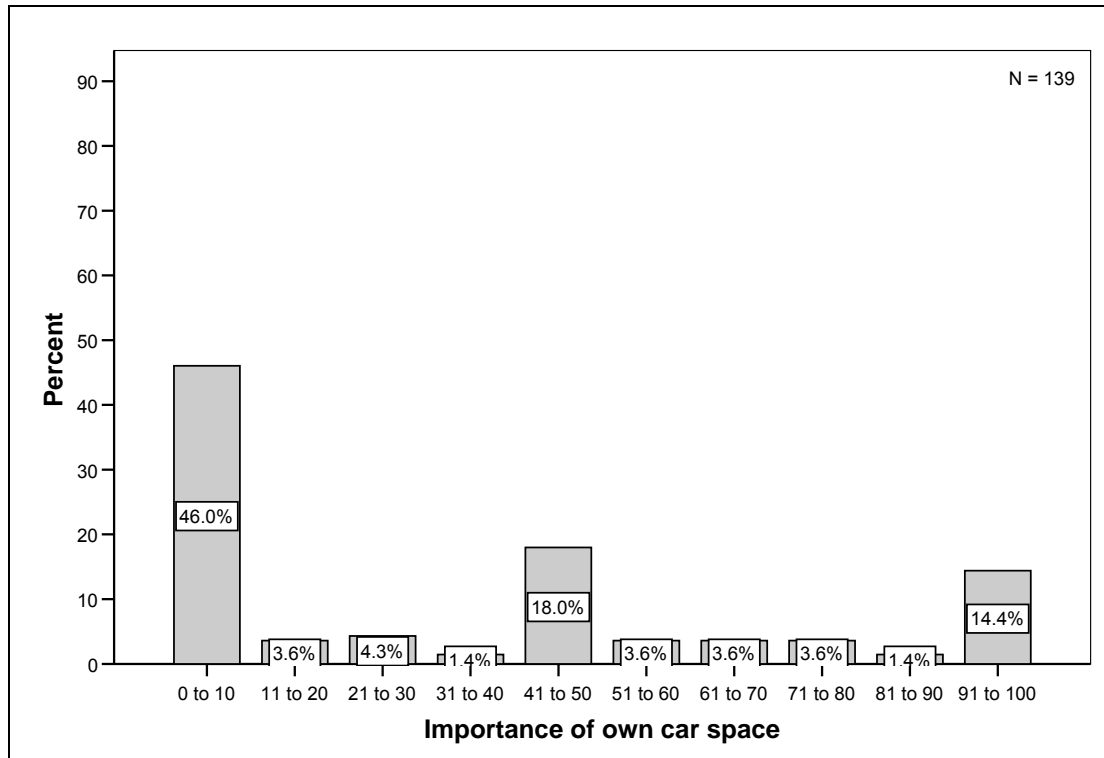


Figure A 25: Importance of own car space

Note. Question: [VI 4.3c] "How important is the following status symbol for you personally: own car space?" Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

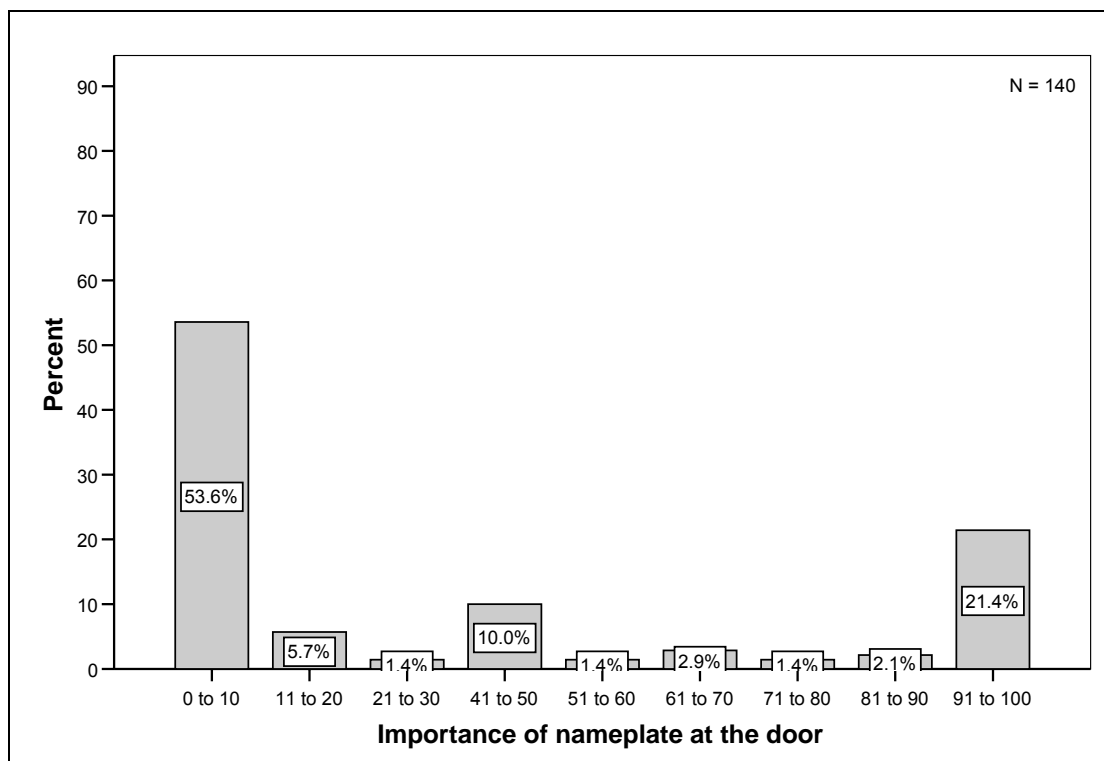


Figure A 26: Importance of nameplate at the door

Note. Question: [VI 4.3d] “How important is the following status symbol for you personally: nameplate at the door?” Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

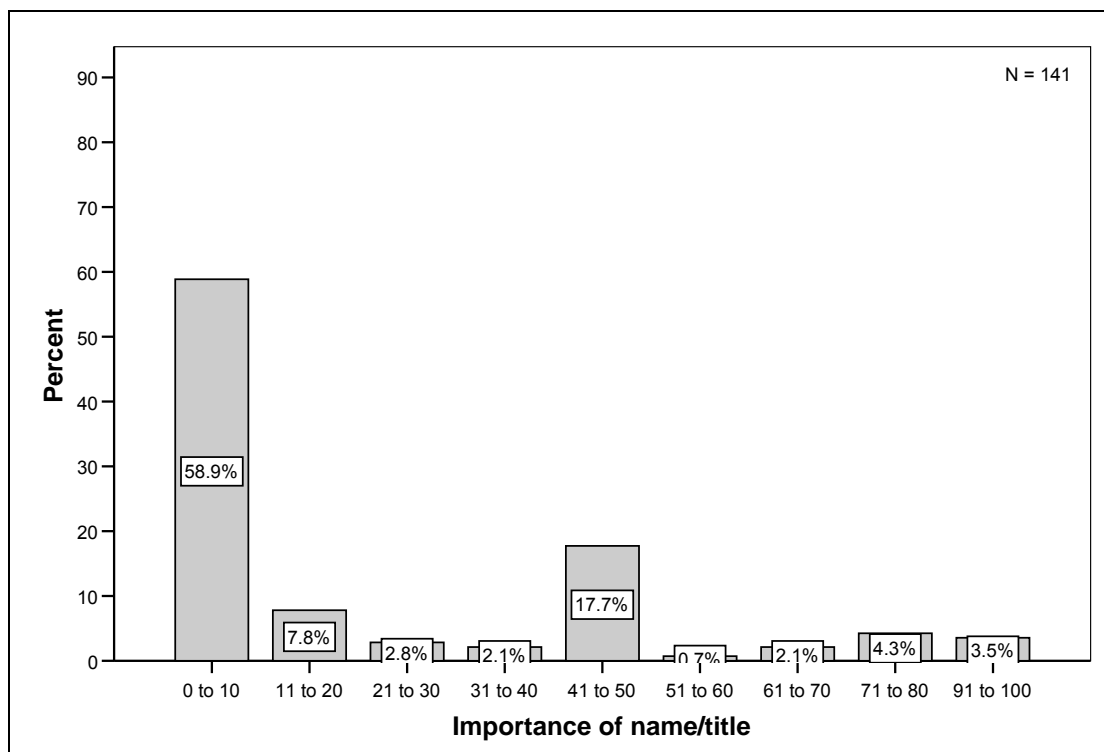


Figure A 27: Importance of title/name

Note. Question: [VI 4.3e] “How important is the following status symbol for you personally: title/name?”

Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

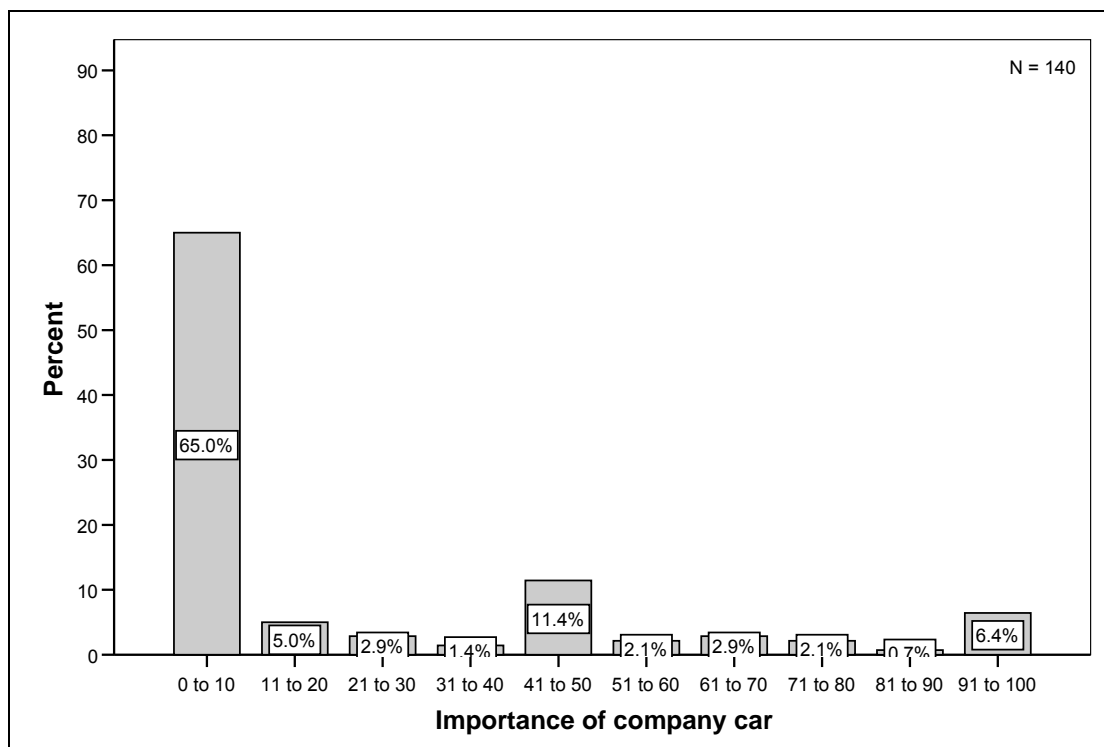


Figure A 28: Importance of company car

Note. Question: [VI 4.3f] “How important is the following status symbol for you personally: company car?” Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

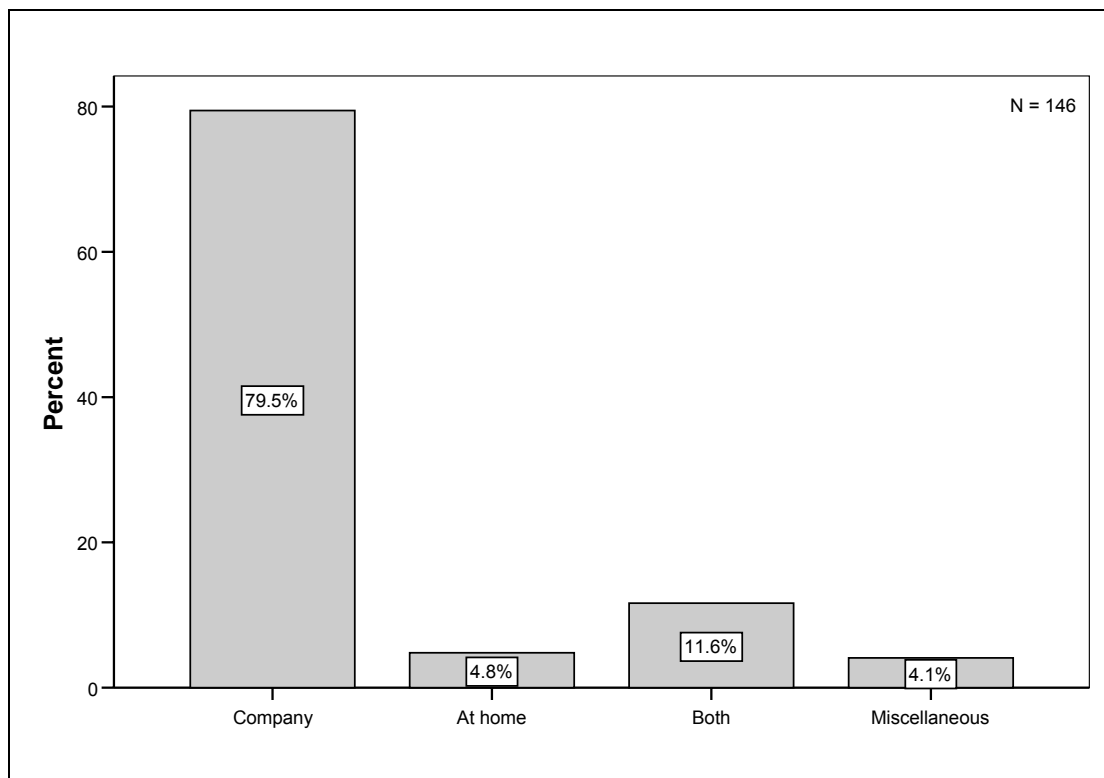


Figure A 29: Former location of work place

Note. Question: [III 2] “Where was your work place located?” Answer categories: Company, At home, Both, Miscellaneous.

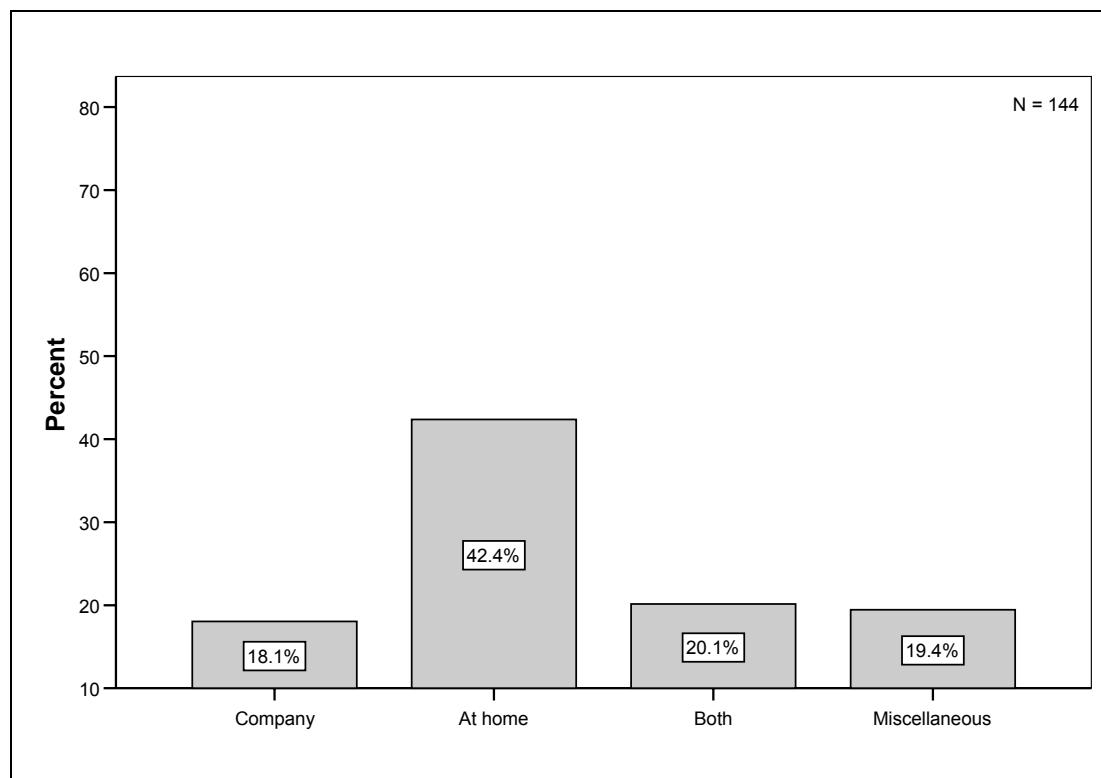


Figure A 30: Today's location of work place

Note. Question: [V 6.1] "Where is your work place located today?" Answer categories: Company, At home, Both, Miscellaneous.

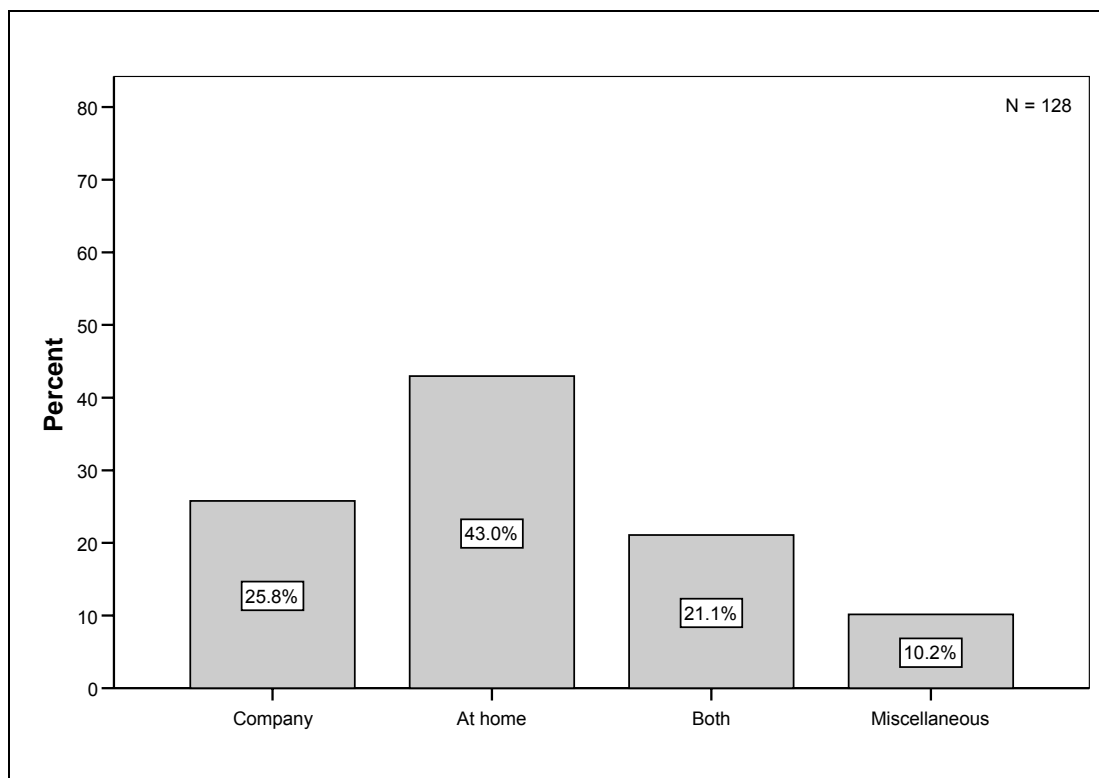


Figure A 31: Ideal location of work place

Note. Questions: [VI 2.1] “Ideally where should your work place be located?” Answer categories: Company, At home, Both, Miscellaneous.

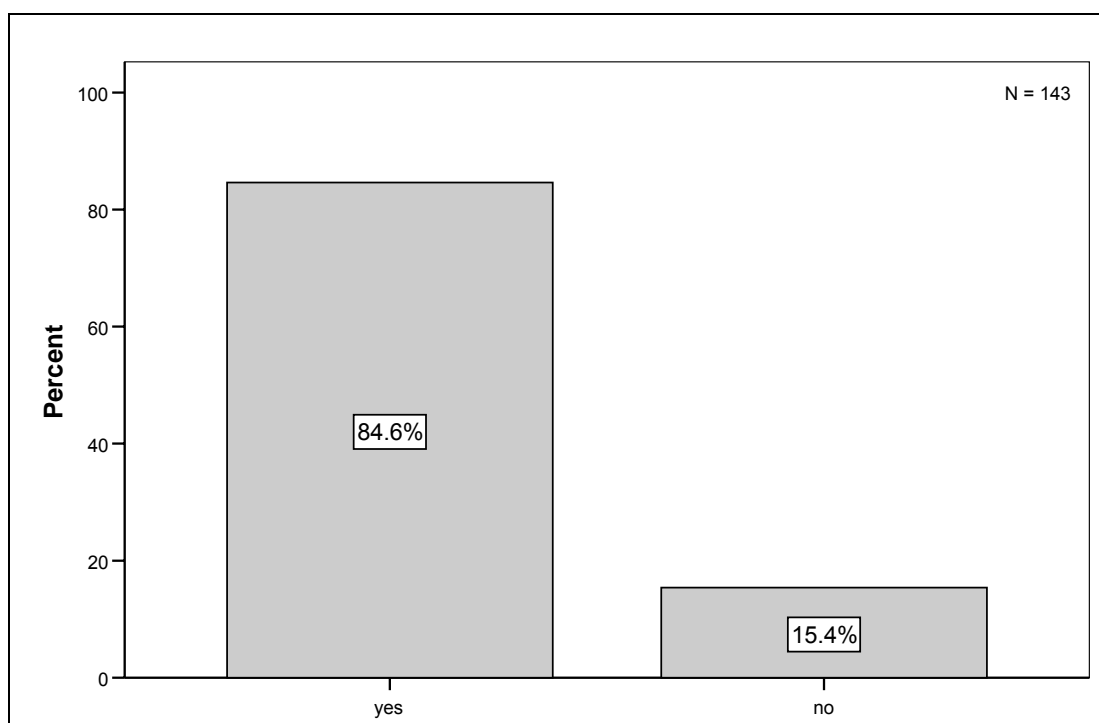


Figure A 32: Business trips

Note. Open-ended question: [VI2.2] “Would you be prepared to go on business trips?”

Table A 9: Valuation of advanced training

value of advanced training		
N	Valid	142
	Missing	4
Mean		78,87
Median		90,00
Std. Deviation		25,781
Minimum		0
Maximum		100

Note. Question: [VI 7.1] “What value would you put on advanced training measures?” Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

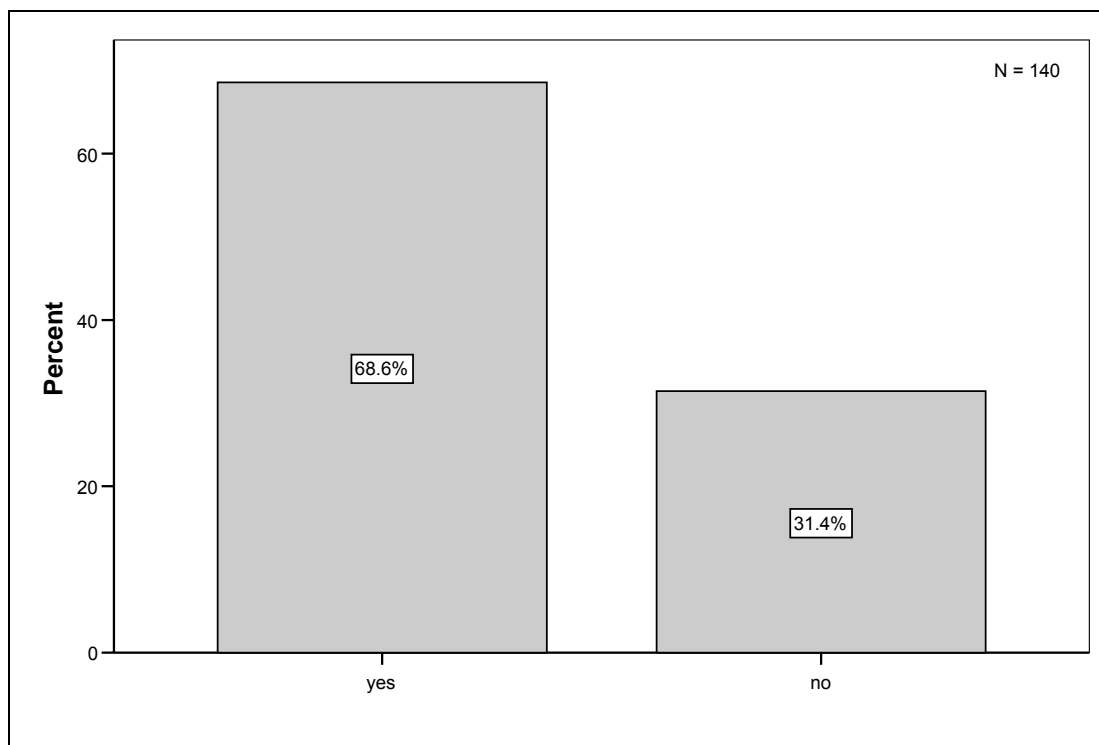


Figure A 33: Participation in advanced training

Note. Open-ended question: [V 8.1]. “Have you participated in advanced training since you went into retirement?”

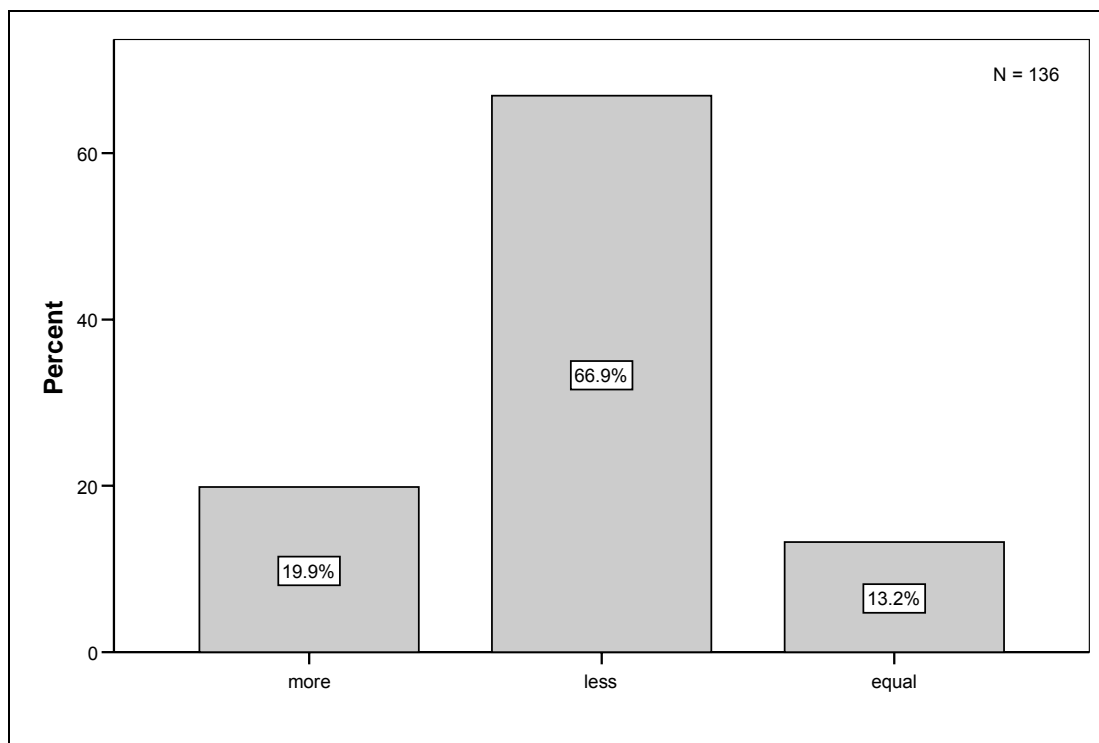


Figure A 34: Advanced training today compared to the past

Note. Question: [V 8.2]. “Is it more, less or equal (compared to in the past)?” Answer categories: More, Less, Equal.

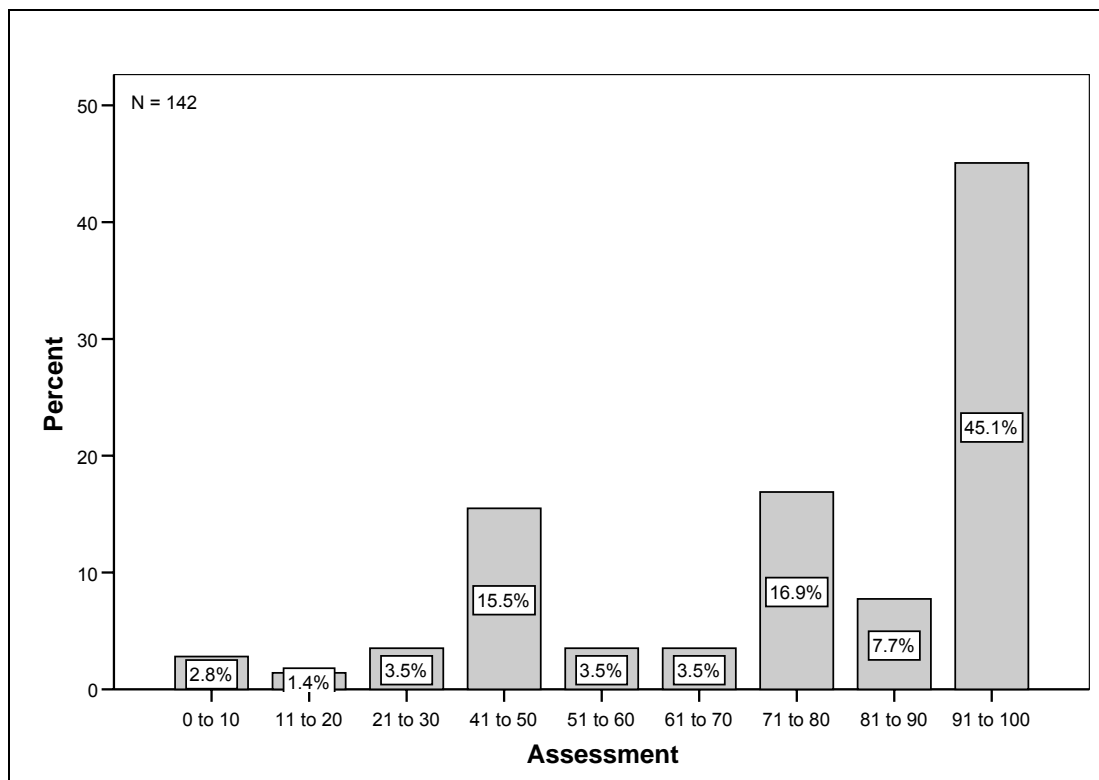


Figure A 35: Valuation of advanced training

Note. Questions: [VI 7.1] “What value would you put on advanced training measures?” Anchors: 0-not at all important; 50-important, but not crucial; 100-essential, very important.

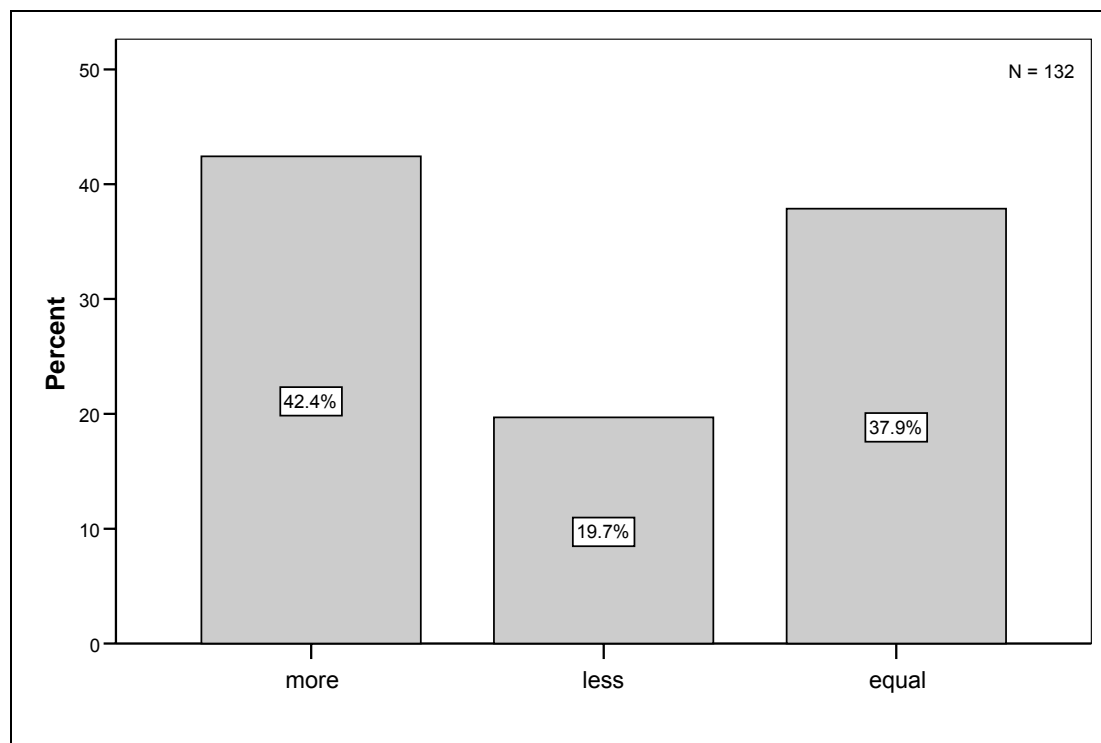


Figure A 36: Ideal participation in advanced training compared to today

Note. Question: [VI 7.2] “Would you like to participate in more/less/equal compared to in the past (ideally compared to today)” Answer categories: More, Less, Equal.

A.6 Employer and services

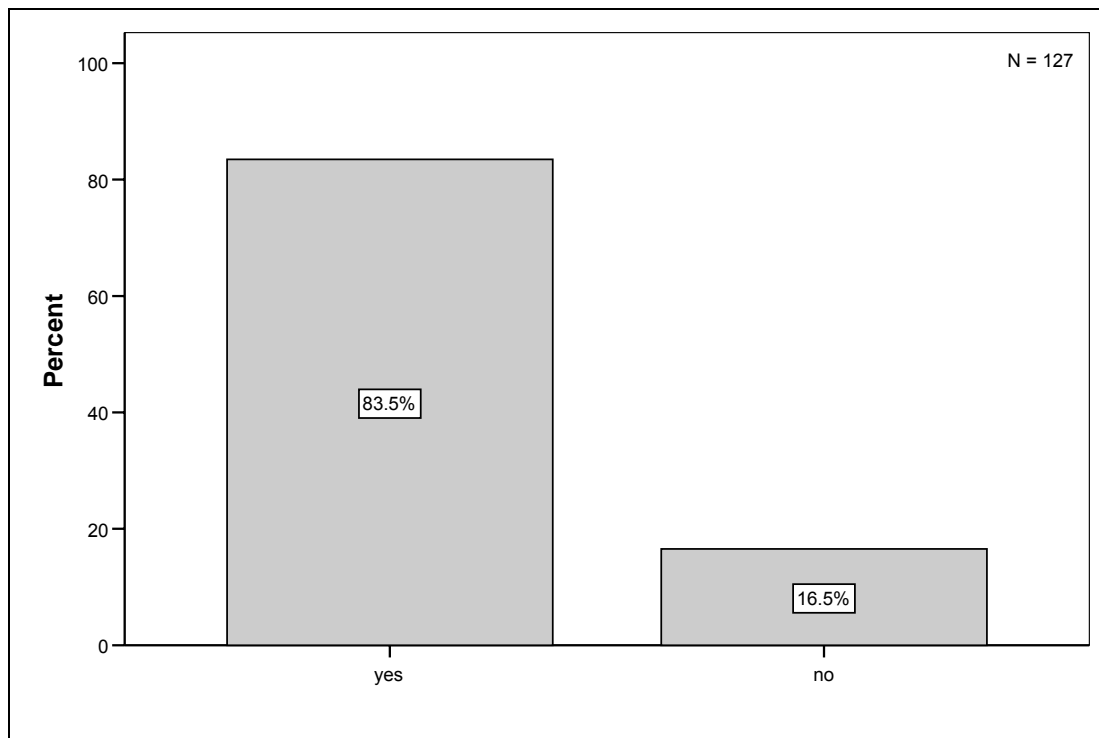


Figure A 37: Personnel policy for older employees

Note. Question: [VI 5.1] "Do you think there should be a specific personnel policy for older employees in organisations?" Answer categories: Yes, No.

A.7 Conditions of work

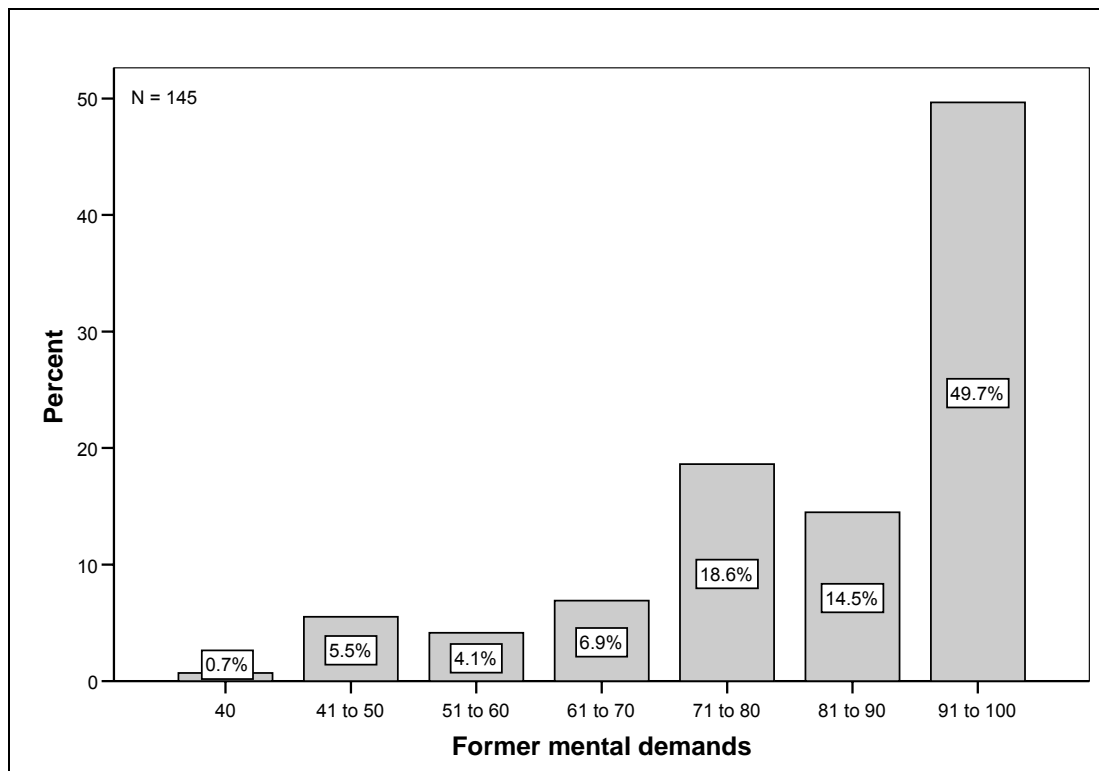


Figure A 38: Former mental demands

Note. Question: [VII 2.1a] “Mental demands in the past.” Anchors: 0-no mental demands; 50-middle mental demands; 100-high mental demands.

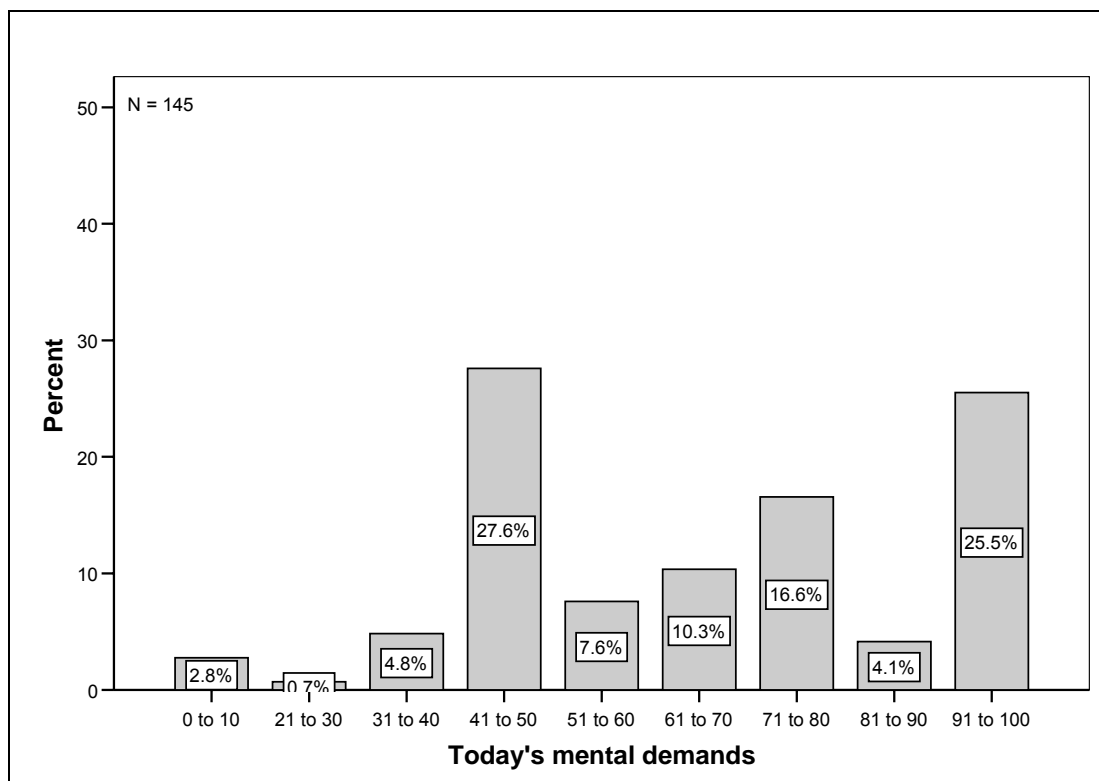


Figure A 39: Today's mental demands

Note. Question: [VII 2.1b] "Mental demands today." Anchors: 0-no mental demands; 50-middle mental demands; 100-high mental demands.

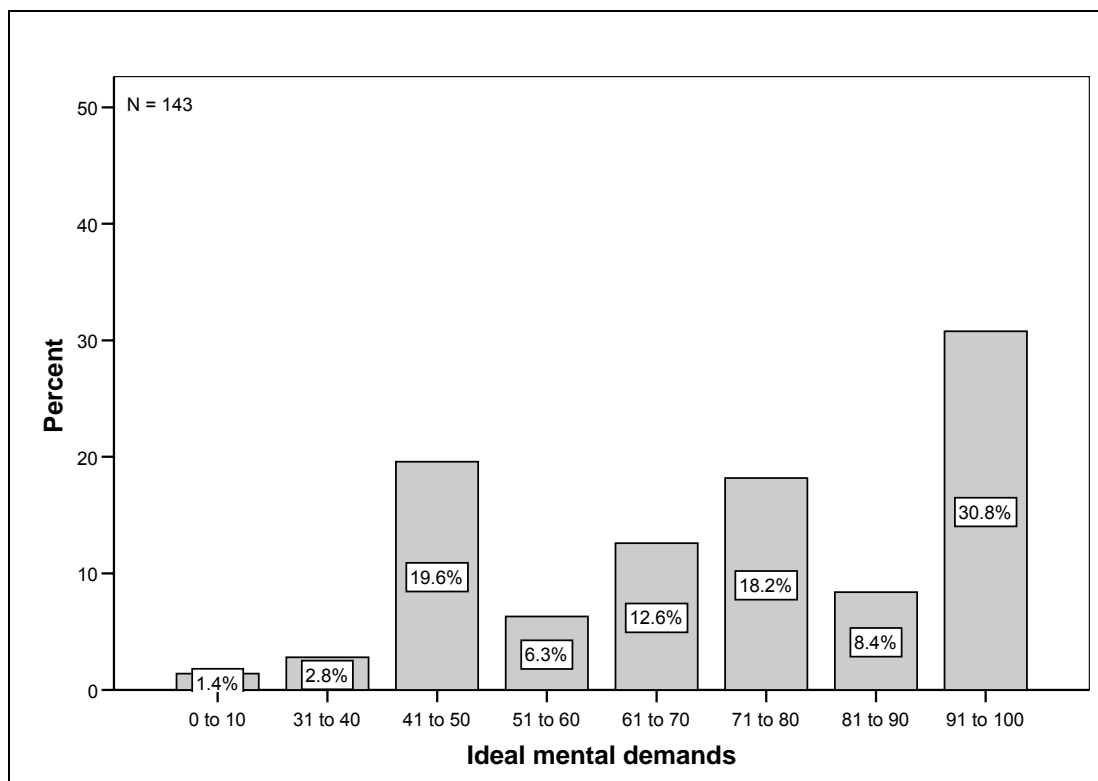


Figure A 40: Ideal mental demands

Note. Question: [VII 2.1c] “Mental demands ideally.” Anchors: 0-no mental demands; 50-middle mental demands; 100-high mental demands.

Table A 10: Comparison of mental demands in the past, today and ideal situation

		Former mental demands	Today's mental demands	Ideal mental demands
N	Valid	145	145	143
	Missing	1	1	3
Mean		87.21	69.66	75.77
Median		90.00	70.00	80.00
Std. Deviation		15.668	23.890	21.707
Minimum		40	0	0
Maximum		100	100	100

Note. Question: [VII 2.1] “Mental demands in three points in time: in the past, today, ideal.” Anchors: 0-no mental demands; 50-middle mental demands; 100-high mental demands.

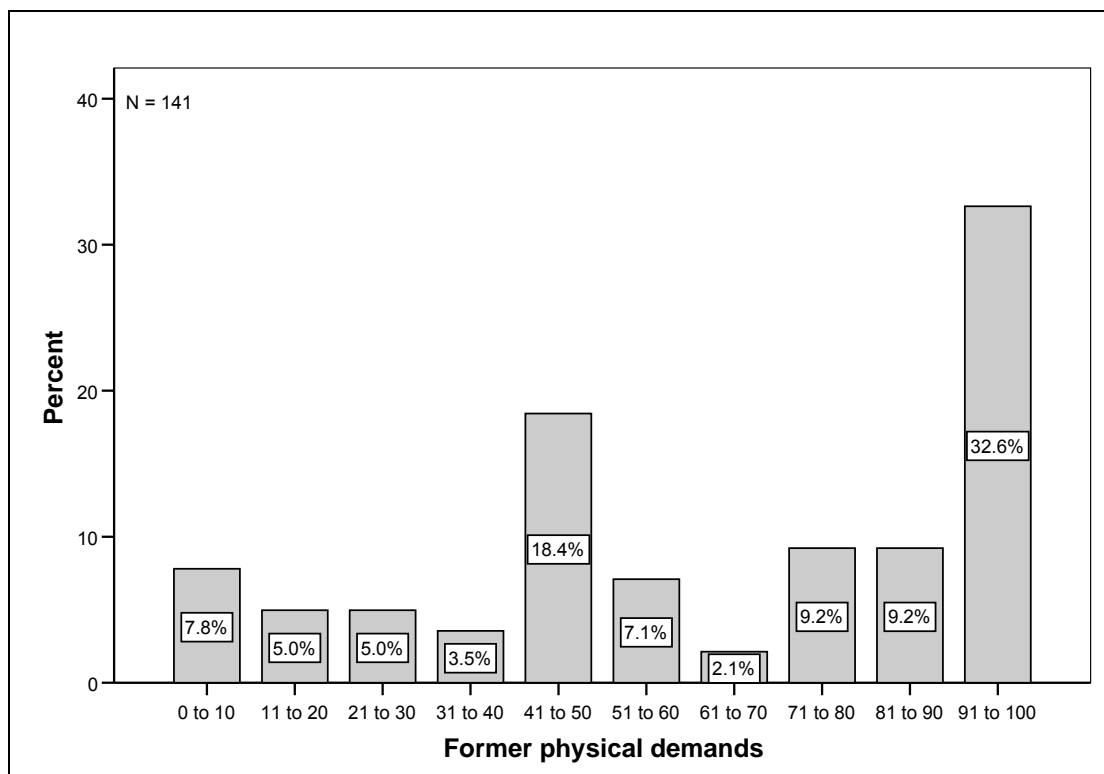


Figure A 41: Former physical demands

Note. Question: [VII 2.2a] "Physical demands in the past." Anchors: 0-no physical demands; 50-middle physical demands; 100-high physical demands.

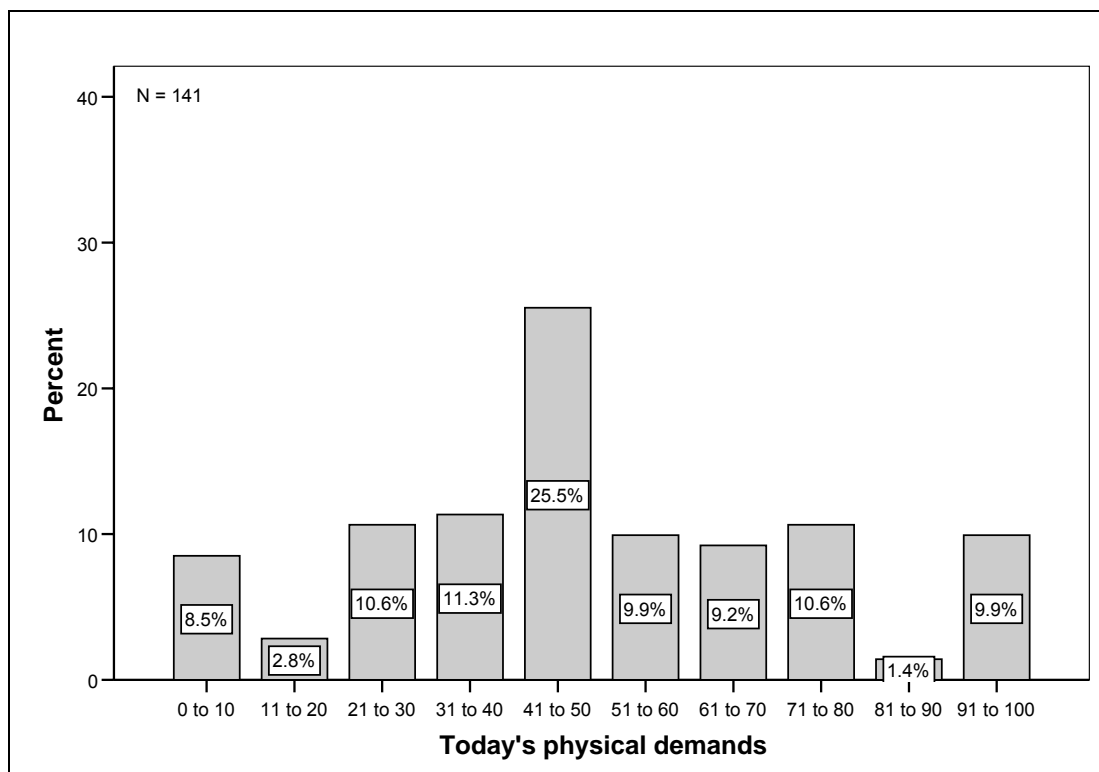


Figure A 42: Today's physical demands

Note. Question: [VII 2.2b] "Physical demands today." Anchors: 0-no physical demands; 50-middle physical demands; 100-high physical demands.

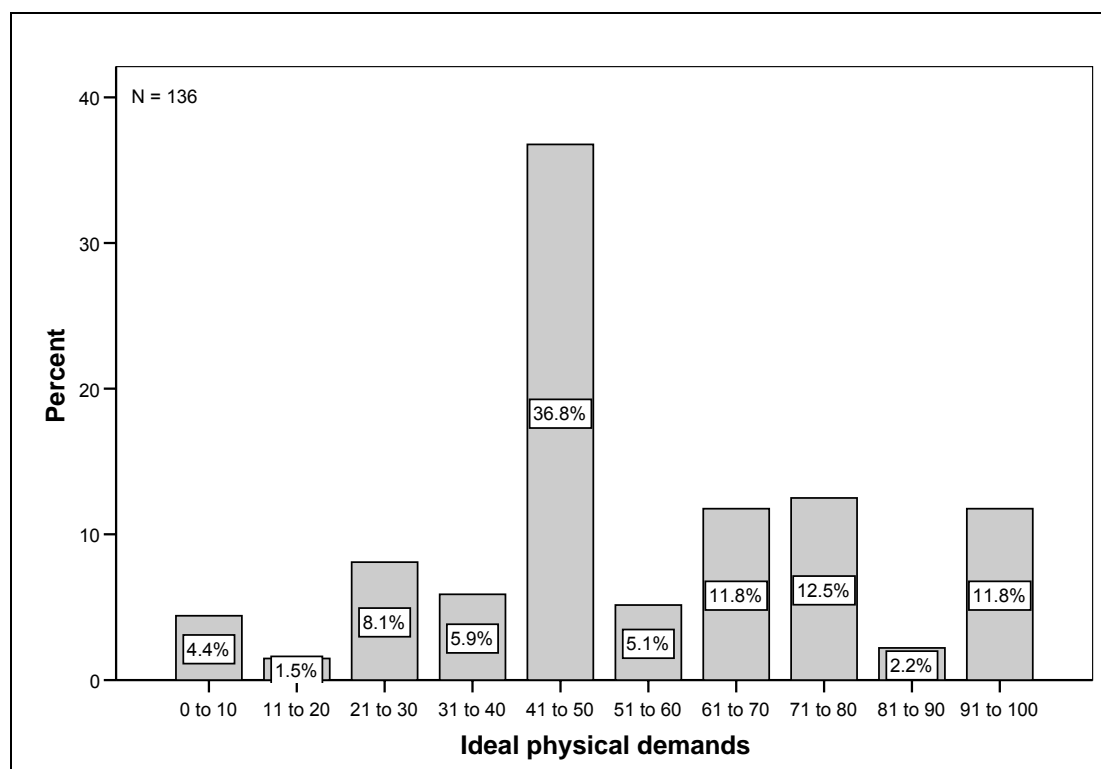


Figure A 43: Ideal physical demands

Note. Question: [VII 2.2c] “Physical demands ideally.” Anchors: 0-no physical demands; 50-middle physical demands; 100-high physical demands.

Table A 11: Comparison of physical demands in the past, today and ideal situation

		Former physical needs	Today’s physical needs	Ideal physical needs
N	Valid	141	141	136
	Missing	5	5	10
Mean		67.02	52.52	57.50
Median		75.00	50.00	50.00
Std. Deviation		31.775	25.985	24.037
Minimum		0	0	0
Maximum		100	100	100

Note. Question: [VII 2.2] “Physical demands in three points in time: in the past, today, ideal.” Anchors: 0-no physical demands; 50-middle physical demands; 100-high physical demands.

Table A 12: Intensity of work today and ideal compared to the past

		intensity of work today	intensity of work ideal
N	Valid	131	129
	Missing	15	17
Mean		68.52	68.60
Median		65.00	70.00
Std. Deviation		32.497	27.668
Minimum		0	10
Maximum		180	150

Note. Question: [VII 2.3] "In comparison to the past, how intense is your work today?" Anchors: higher/lower (in the past=100).

Table A 13: Feeling to meet the demands today

Feeling to meet the demands today		
N	Valid	142
	Missing	4
Mean		91.41
Median		100.00
Std. Deviation		14.760
Minimum		40
Maximum		100

Note. Question: [VII 2.5] "How far do you feel you meet the demands of work today?" Anchors: 0-not at all; 50-partially; 100-totally.

A.8 Social environment

Table A 14: Comparison of contact to colleagues former, today and ideal situation

		Former contact to colleagues	Today's contact to colleagues	Ideal contact to colleagues
N	Valid	143	142	140
	Missing	3	4	6
Mean		88.95	62.77	69.63
Median		100.00	70.00	75.00
Std. Deviation		16.759	31.868	29.079
Minimum		30	0	0
Maximum		100	100	100

Note. Question: [VII 3.1] "How frequent was/ is/ should be contact to colleagues?" Three points in time: in the past, today, ideal. Anchors: 0-no contact; 50-once in a while contact; 100-constant contact.

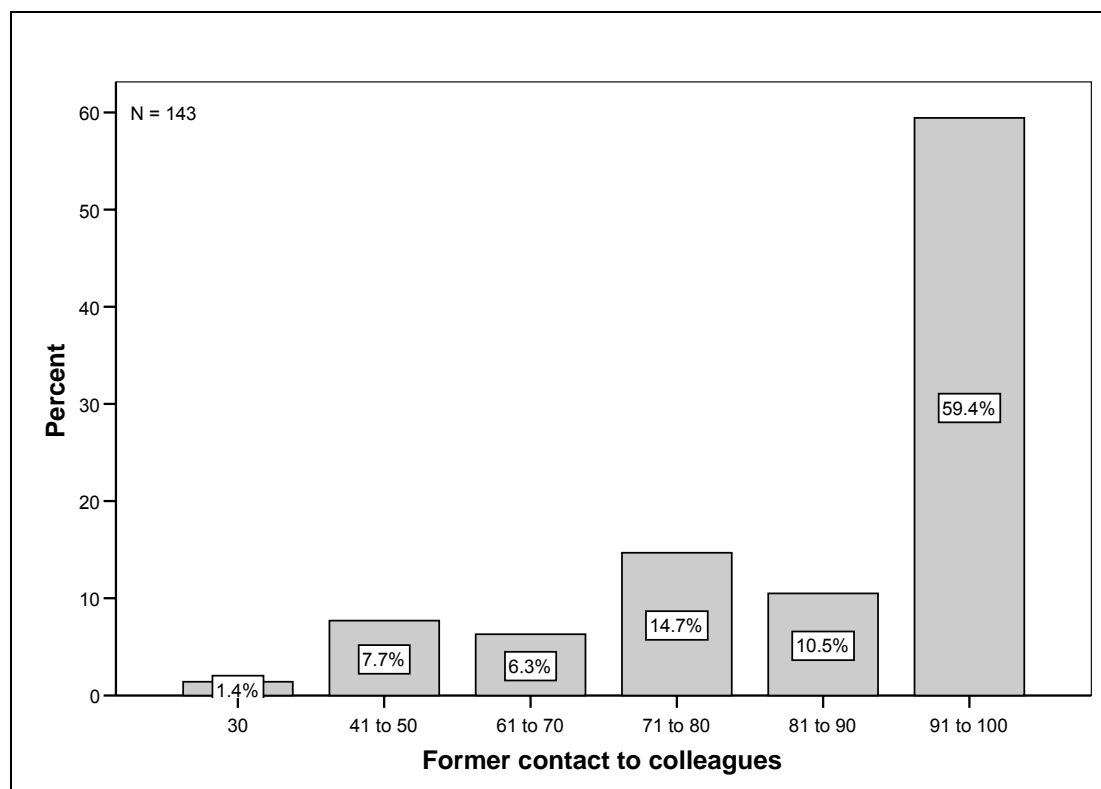


Figure A 44: Former contact to colleagues

Note. Question: [VII 3.1a] "How frequent was contact to colleagues in your former work?" Anchors: 0-no contact; 50-once in a while contact; 100-constant contact.

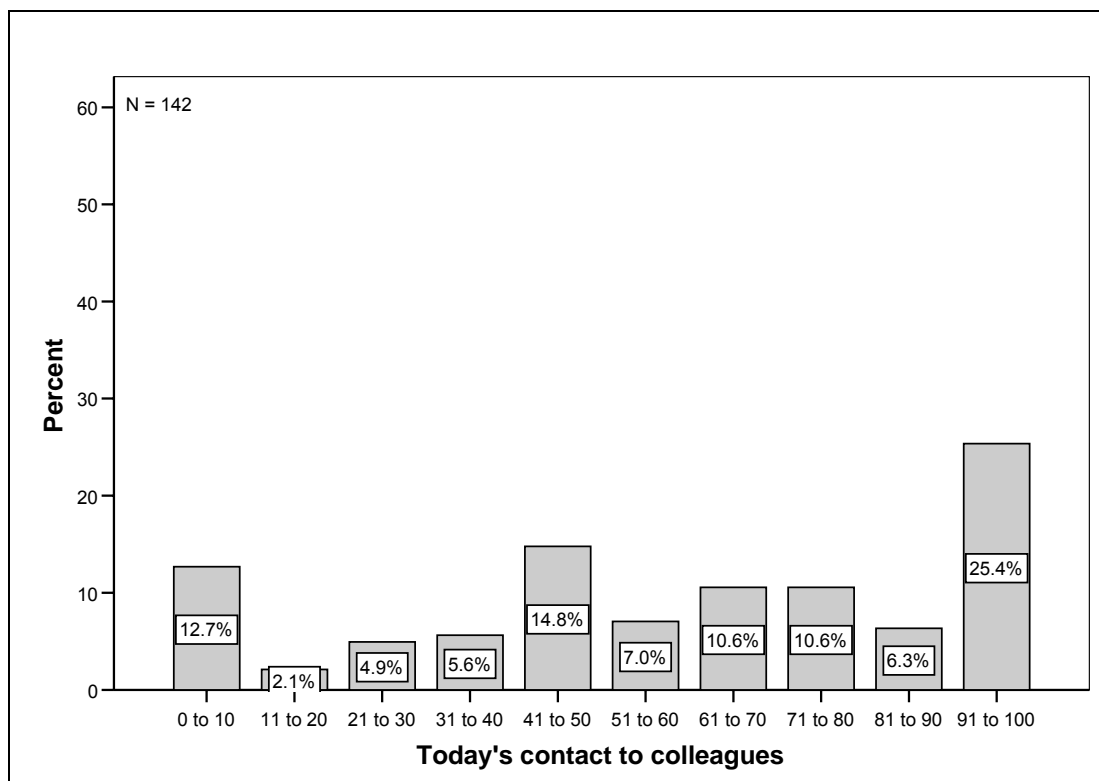


Figure A 45: Today's contact to colleagues

Note. Question: [VII 3.1b] "How frequent is contact to colleagues today?" Anchors: 0-no contact; 50-once in a while contact; 100-constant contact.

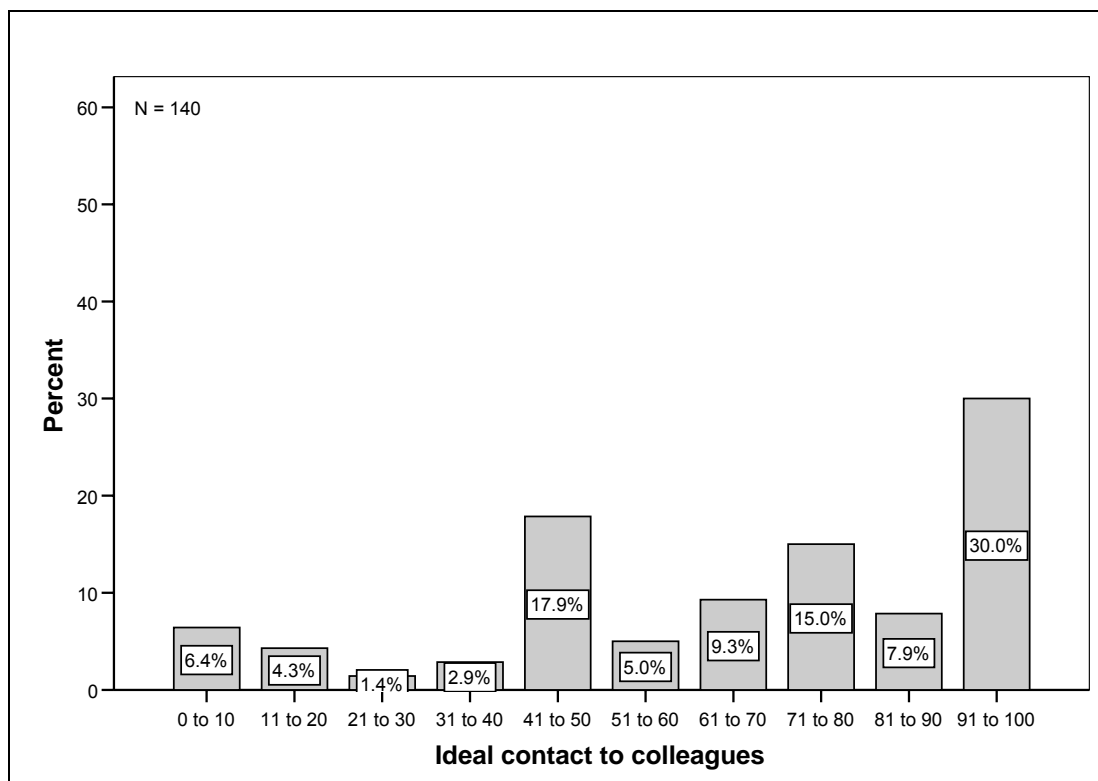


Figure A 46: Ideal contact to colleagues

Note. Question: [VII 3.1c] “Ideally how frequent should contact to colleagues be?” Anchors: 0-no contact; 50-once in a while contact; 100-constant contact.

Table A 15: Extent of appreciation as an expert in the past and today

		Valued as expert in the past	Valued as expert today
N	Valid	139	141
	Missing	7	5
Mean		86.08	80.14
Median		90.00	80.00
Std. Deviation		15.477	21.086
Minimum		50	0
Maximum		100	100

Note. Question: [VII 3.2a] “To what extent did/ do you feel appreciated as an expert?” Two points in time: in the past, today. Anchors: 0-not at all; 50-partially; 100-completely.

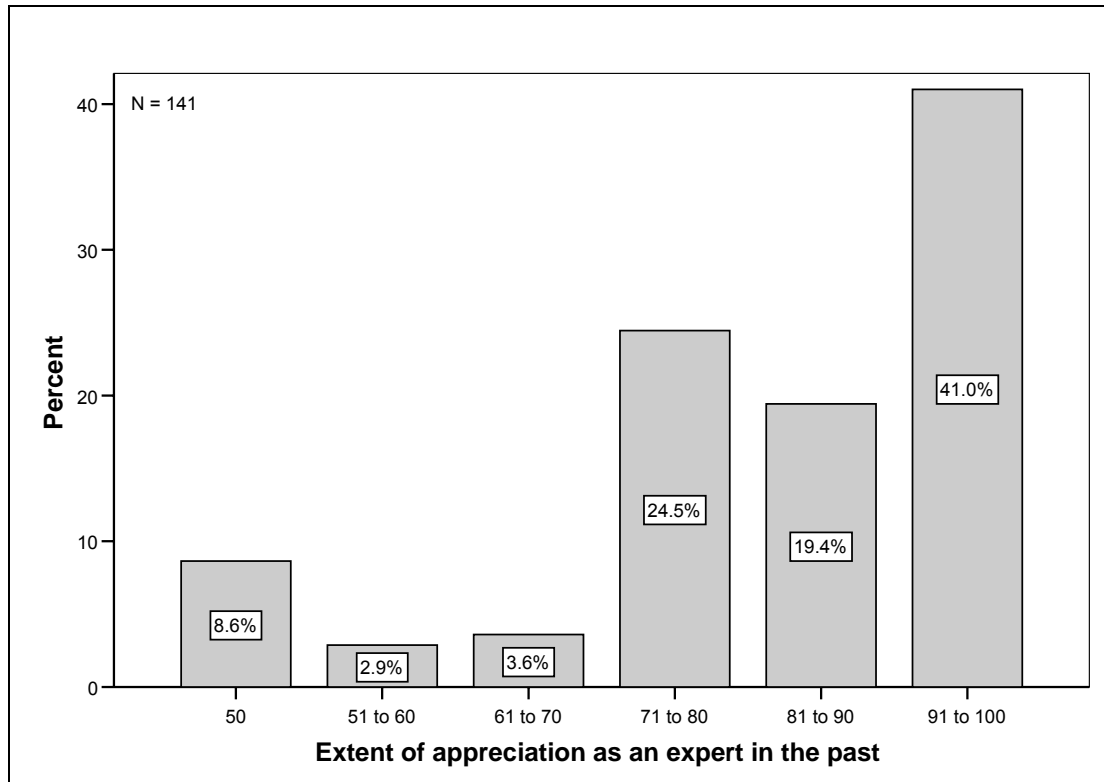


Figure A 47: Extent of appreciation as an expert in the past

Note. Question: [VII 3.2a] “To what extent did you feel appreciated in the past: as an expert?”

Anchors: 0-not at all; 50-partially; 100-completely.

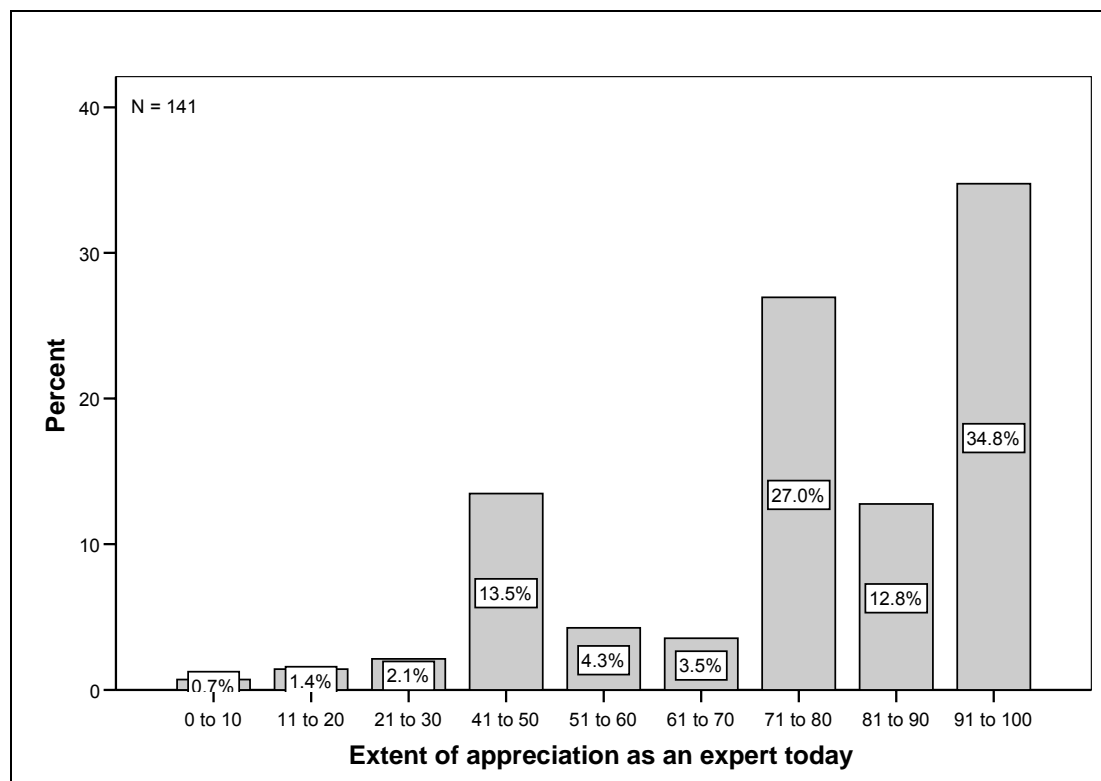


Figure A 48: Extent of appreciation as an expert today

Note. Question: [VII 3.3a] “To what extent do you feel appreciated today: as an expert?” Anchors: 0-not at all; 50-partially; 100-completely.

Table A 16: Extent of appreciation as an advisor/mentor in the past and today

		Valued as advisor/ment or in the past	Valued as advisor/ment or today
N	Valid	138	138
	Missing	8	8
Mean		85.96	79.67
Median		90.00	80.00
Std. Deviation		15.069	21.181
Minimum		30	0
Maximum		100	100

Note. Question: [VII 3.2b] “To what extent did/ do you feel appreciated as an advisor/mentor?” Two points in time: in the past, today. Anchors: 0-not at all; 50-partially; 100-completely.

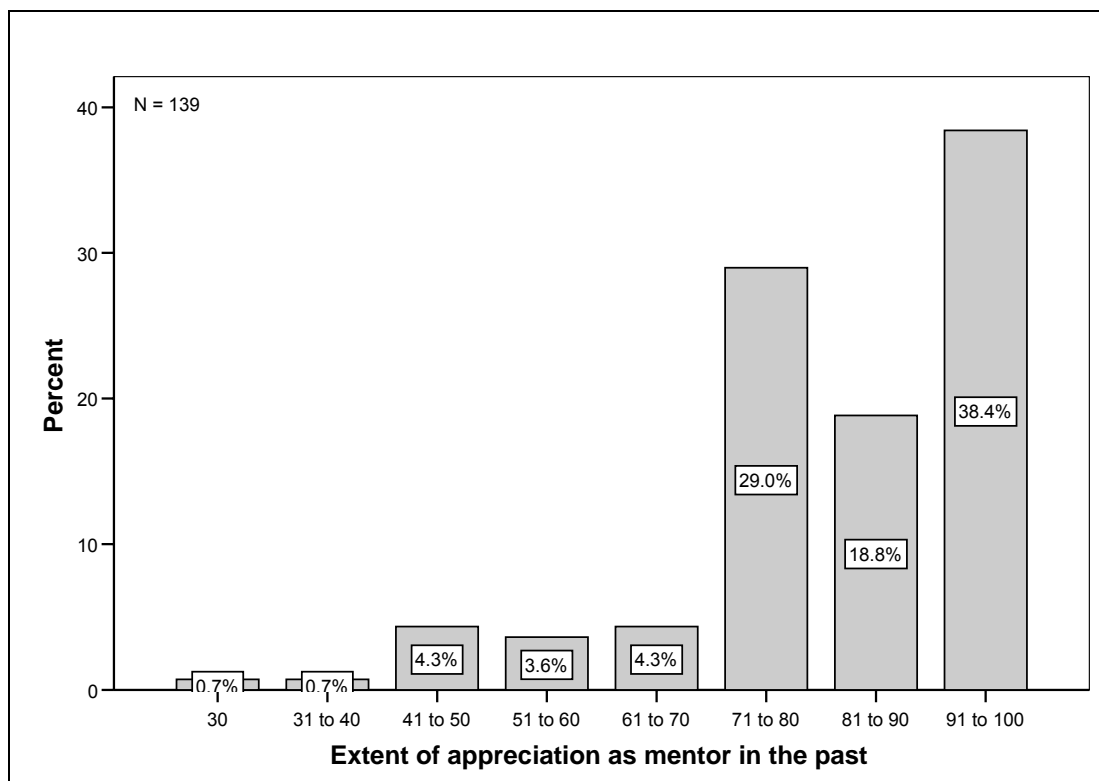


Figure A 49: Extent of appreciation as an advisor/mentor in the past

Note. Question: [VII 3.2b] “To what extent did you feel appreciated in the past: as an adviser/mentor?”
 Anchors: 0-not at all; 50-partially; 100-completely.

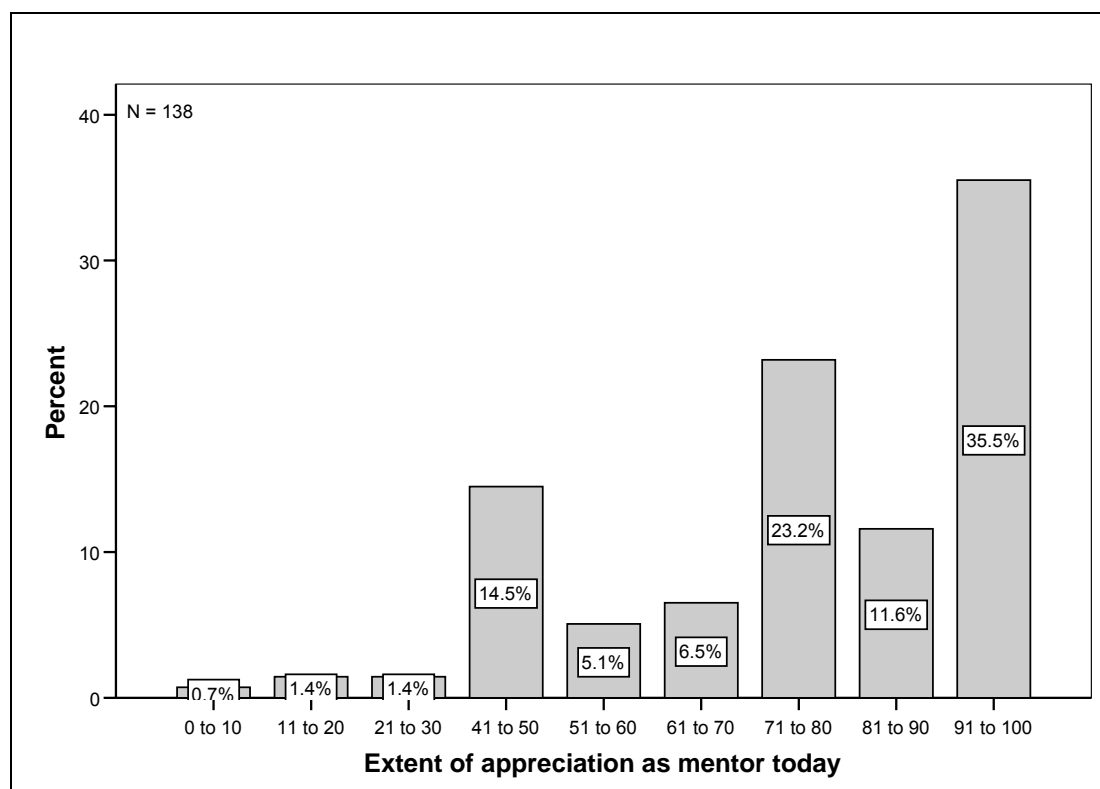


Figure A 50: Extent of appreciation as an advisor/mentor today

Note. Question: [VII 3.3b] “To what extent do you feel appreciated today: as an adviser/mentor?”
 Anchors: 0-not at all; 50-partially; 100-completely.

Table A 17: Extent of discretion of decision-making in the past, today and ideal situation

		Former discretion of decision	Today's discretion of decision	Ideal discretion of decision
N	Valid	141	141	140
	Missing	5	5	6
Mean		77.50	83.56	86.00
Median		80.00	100.00	100.00
Std. Deviation		21.129	24.811	21.635
Minimum		0	0	0
Maximum		100	100	100

Note. Question: [VII 4.1] “To what extent did you/ do you/ do you want to have discretion in decision-making?” Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

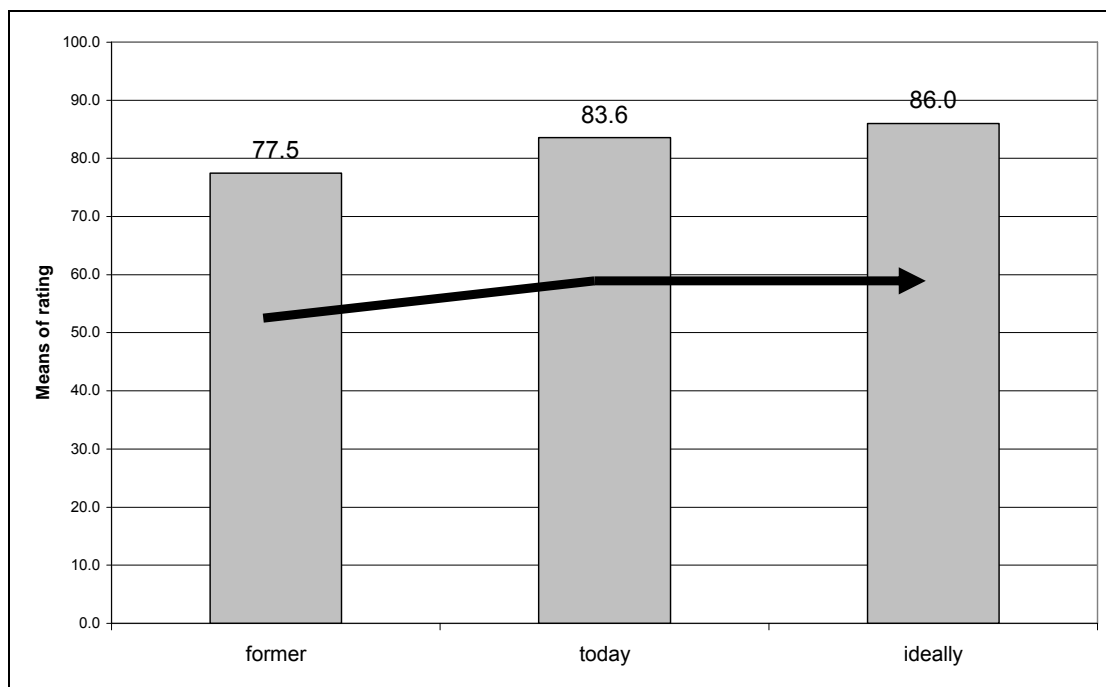


Figure A 51: Extent of discretion of decision-making in the past, today and ideal situation

Note. Question: [VII 4.1] "To what extent did you/ do you/ do you want to have discretion in decision-making?" Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

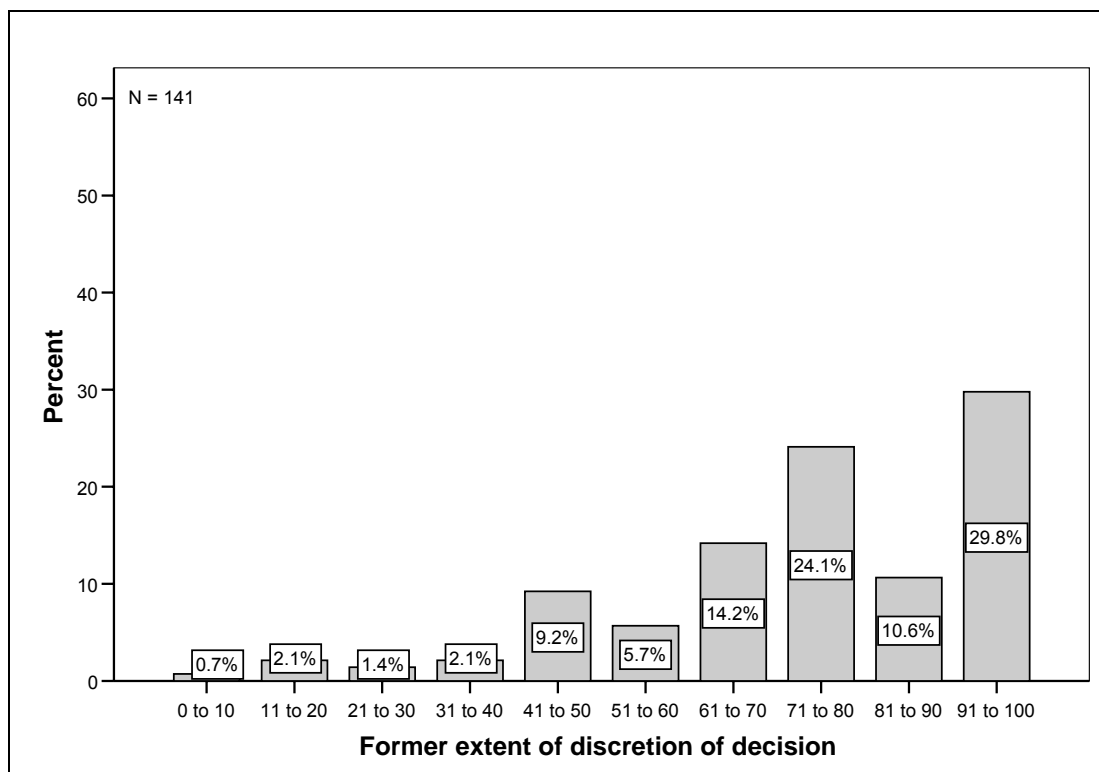


Figure A 52: Former extent of discretion of decision-making

Note. Question: [VII 4.1a] "To what extent did you have discretion in decision-making in the past?"
 Anchors: 0-not at all; 50-partially; 100-completely.

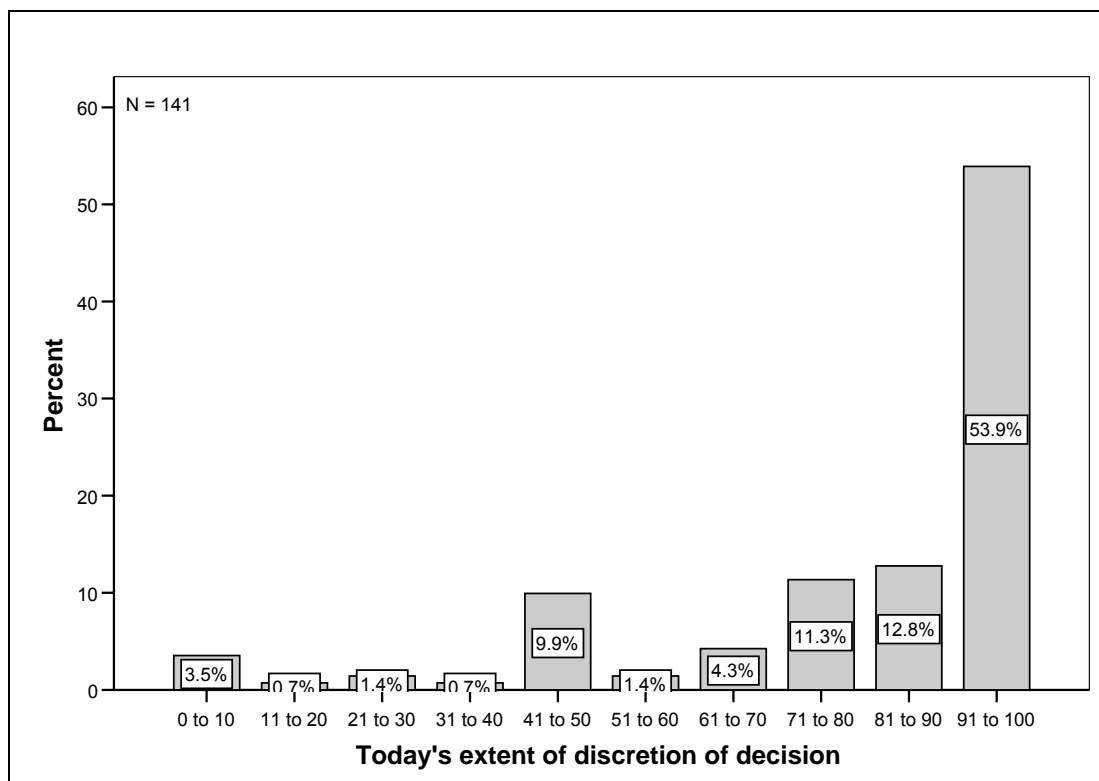


Figure A 53: Today's extent of discretion of decision-making

Note. Question: [VII 4.1b] "To what extent do you have discretion in decision-making today?" Anchors: 0-not at all; 50-partially; 100-completely.

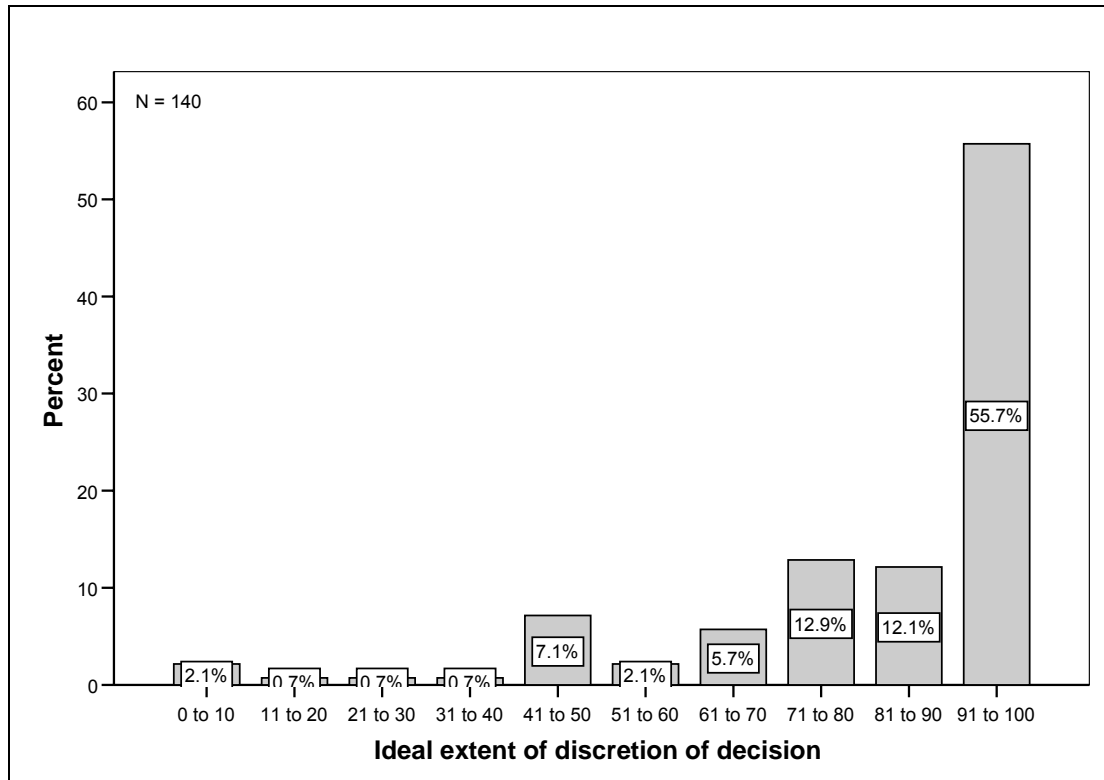


Figure A 54: Ideal extent of discretion of decision-making

Note. Question: [VII 4.1c] “Ideally to what extent do you want to have discretion in decision-making?”
 Anchors: 0-not at all; 50-partially; 100-completely.

A.9 Motivation

Table A 18: Comparison of autonomy in the past, today and ideal situation

		Former autonomy	Today's autonomy	Ideal autonomy
N	Valid	144	144	144
	Missing	2	2	2
Mean		80.47	91.75	92.95
Median		85.00	100.00	100.00
Std. Deviation		21.954	13.655	11.965
Minimum		0	40	50
Maximum		100	100	100

Note. Question: [VII 5.1] “To what extent did you/do you/do you want to have discretion of decision-making?”) Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

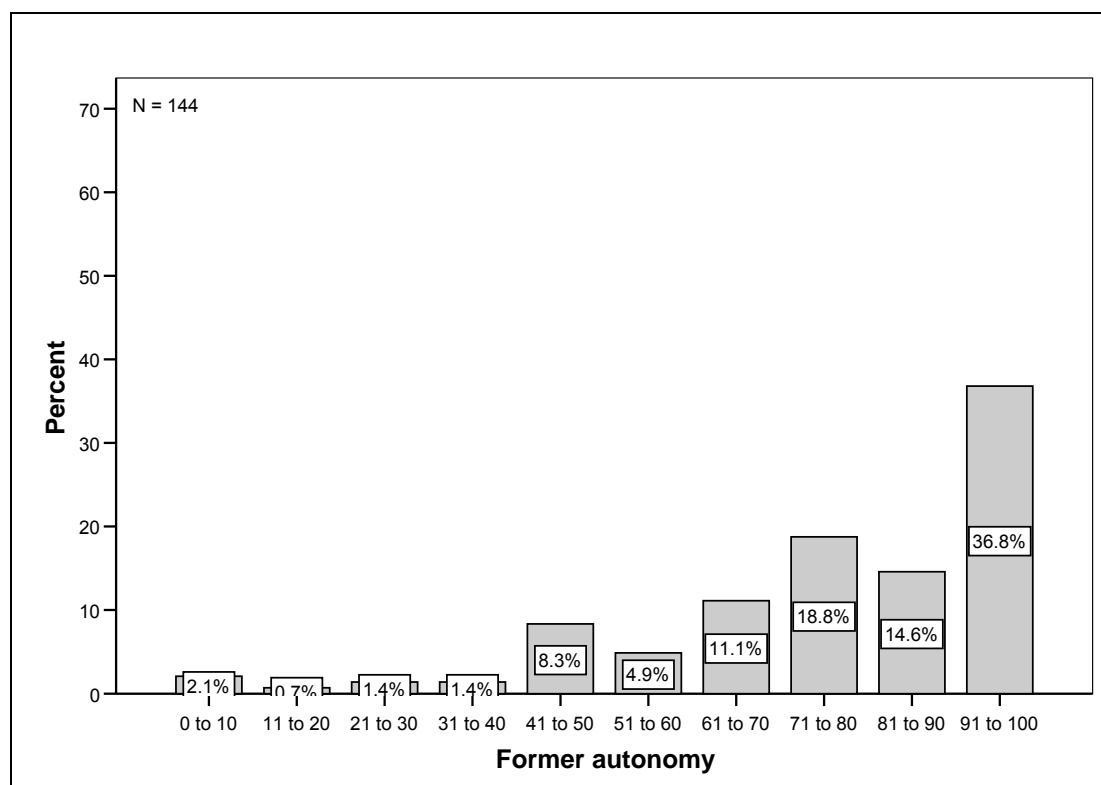


Figure A 55: Former autonomy

Note. Question: [VII 5.1a] “To what extent could you decide for yourself how to do your work in the past?” Anchors: 0-not at all; 50-partially; 100-completely.

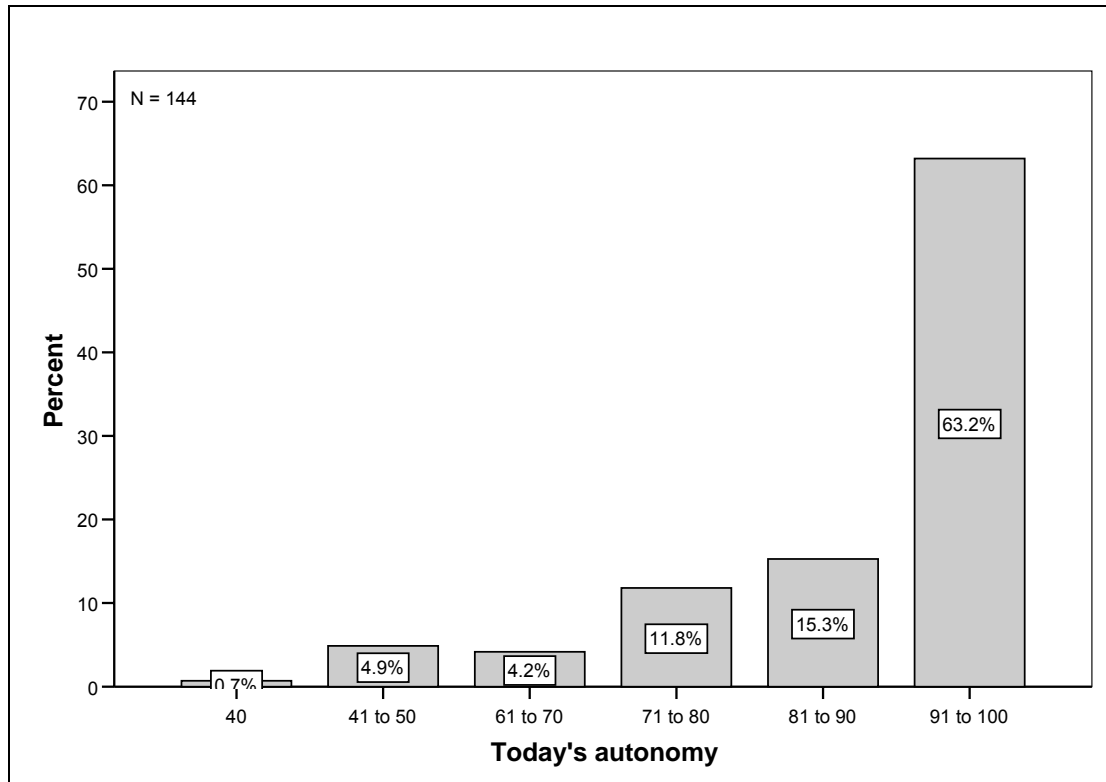


Figure A 56: Today's autonomy

Note. Question: [VII 5.1b] "To what extent can you decide for yourself how to do your work today?"
 Anchors: 0-not at all; 50-partially; 100-completely.

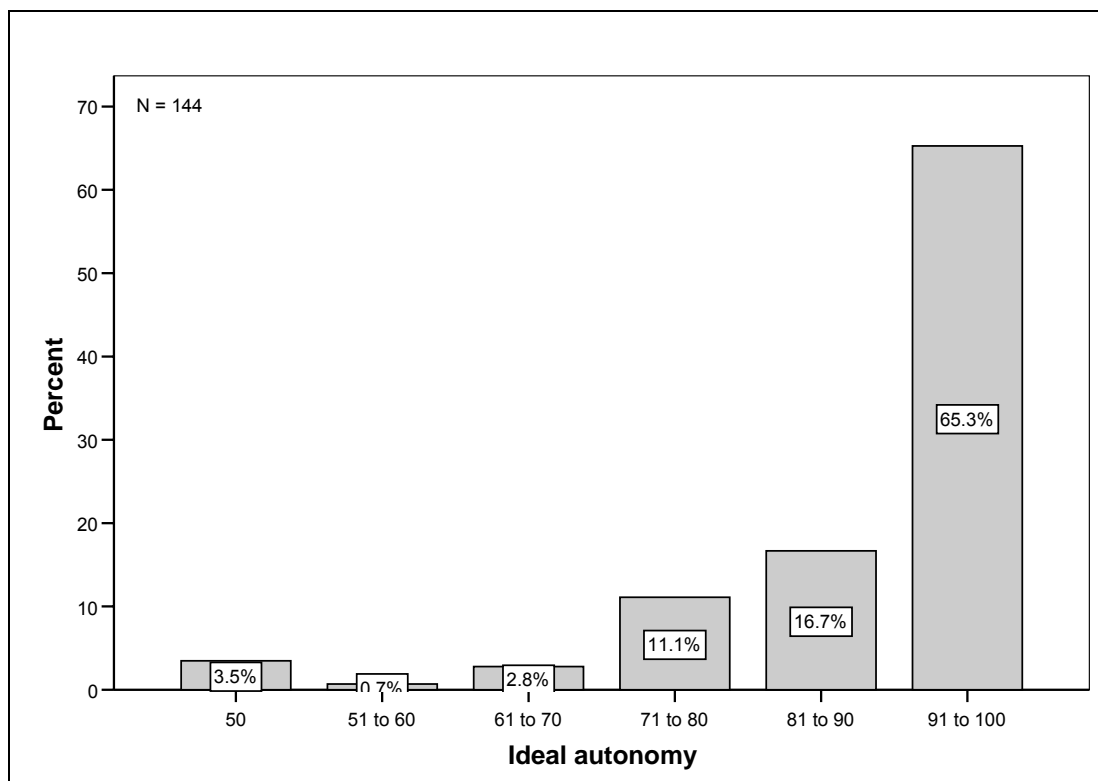


Figure A 57: Ideal autonomy

Note. Question: [VII 5.1c] “Ideally, to what extent would you like to decide for yourself how to do your work?” Anchors: 0-not at all; 50-partially; 100-completely.

Table A 19: Comparison of feedback in the past, today and ideal situation

		Former feedback	Today's feedback	Ideal feedback
N	Valid	142	142	141
	Missing	4	4	5
Mean		80.77	79.89	86.65
Median		80.00	85.00	95.00
Std. Deviation		18.918	23.531	19.254
Minimum		0	0	0
Maximum		100	100	100

Note. Question: [VII 5.2] “To what extent were you able/are you able/would you like to deduce the quality of your work from your work itself?” Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

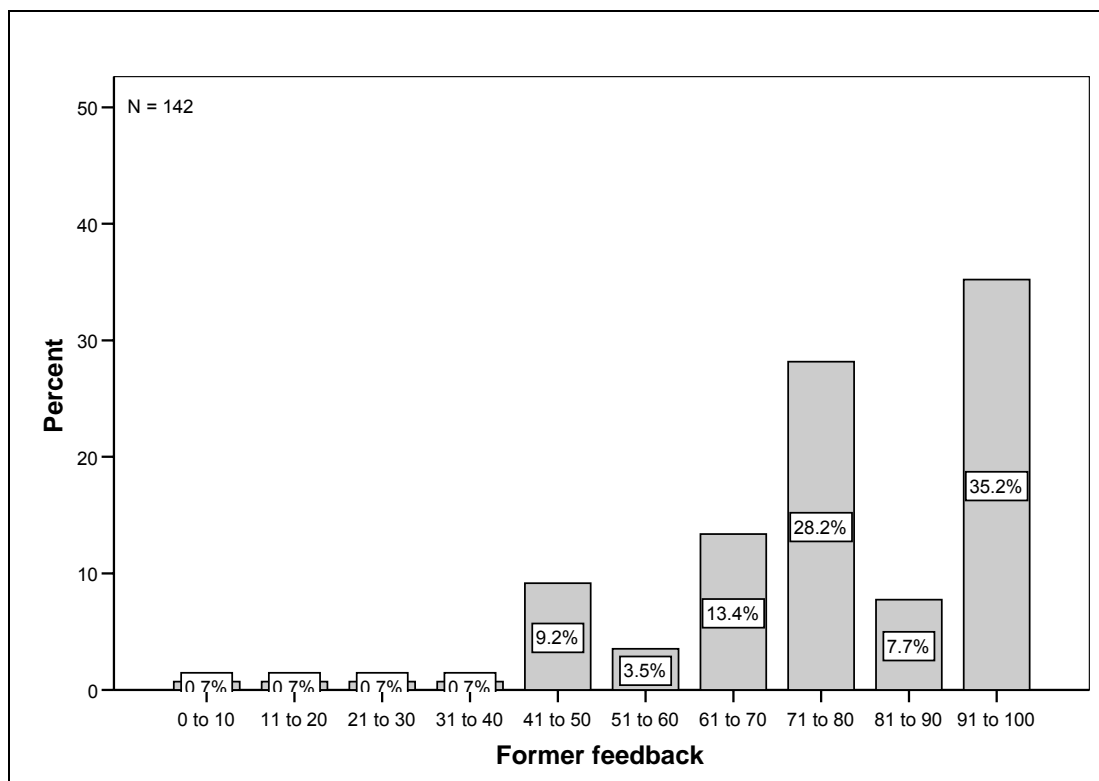


Figure A 58: Former feedback

Note. Question: [VII 5.2a] “In the past, to what extent were you able to deduce the quality of your work from your work itself?” Anchors: 0-not at all; 50-partially; 100-completely.

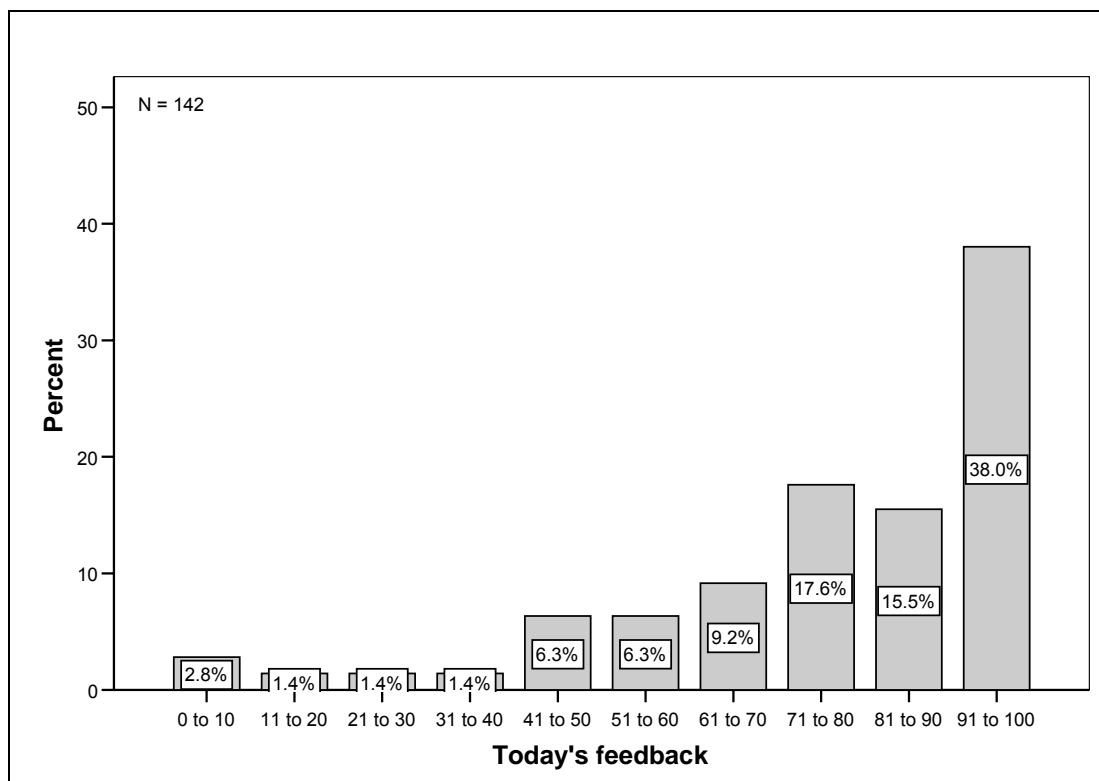


Figure A 59: Today's feedback

Note. Question: [VII 5.2b] "Today, to what extent are you able to deduce the quality of your work from your work itself?" Anchors: 0-not at all; 50-partially; 100-completely.

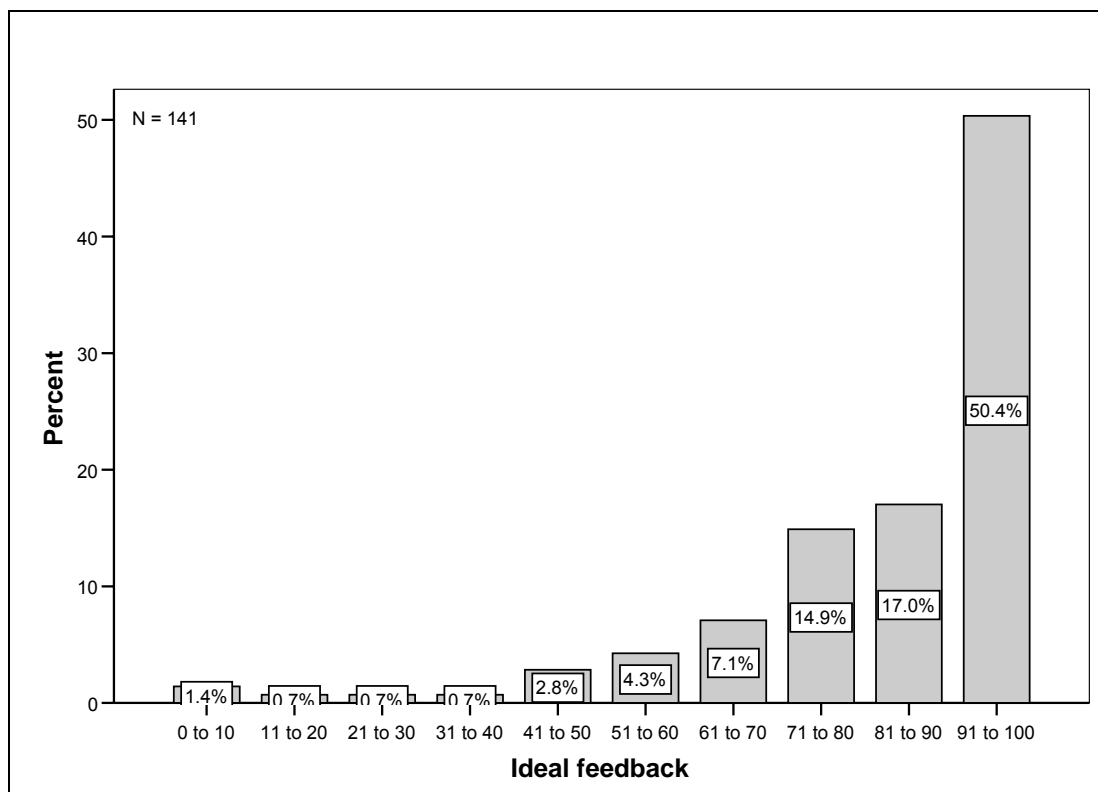


Figure A 60: Ideal feedback

Note. Question: [VII 5.2c] “Ideally, to what extent would you like to deduce the quality of your work from your work itself?” Anchors: 0-not at all; 50-partially; 100-completely.

Table A 20: Comparison of task identity in the past, today and ideal situation

		Former task identity	Today's task identity	Ideal task identity
N	Valid	131	125	124
	Missing	15	21	22
Mean		73.46	76.28	85.58
Median		80.00	95.00	100.00
Std. Deviation		32.258	33.534	26.065
Minimum		0	0	0
Maximum		100	100	100

Note. Question: [VII 5.3] “To what extent did your former work/current work/ideally allow you to develop a completed project?” Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

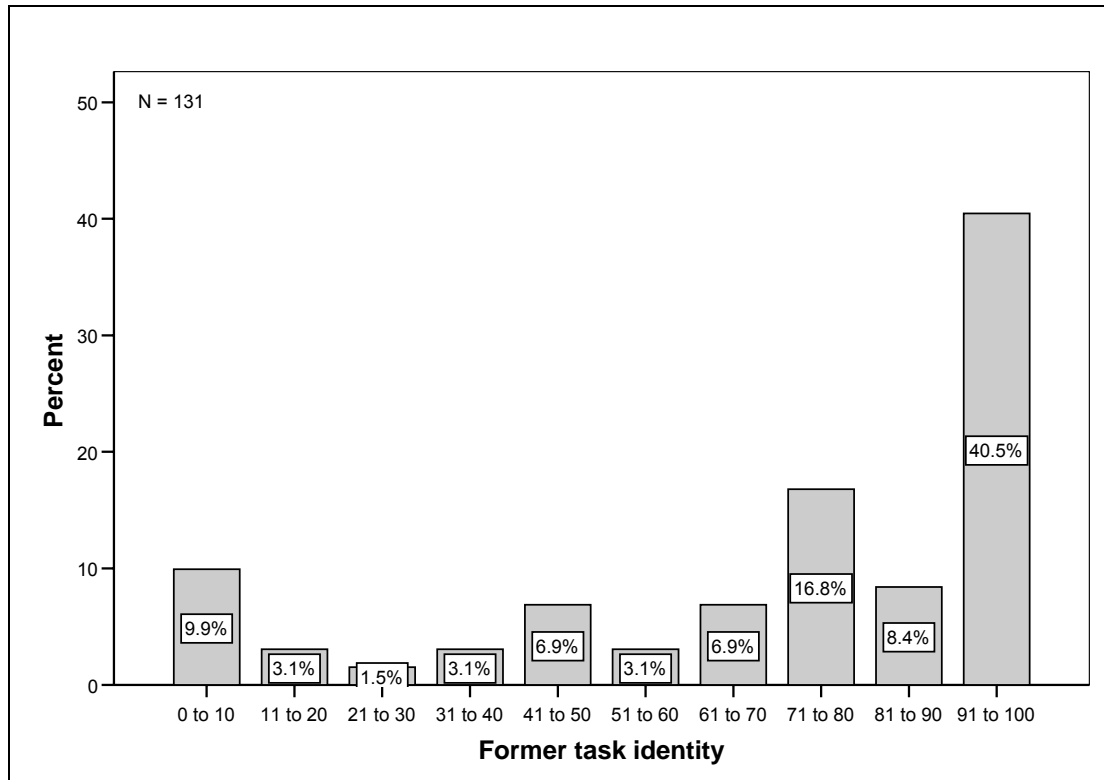


Figure A 61: Former task identity

Note. Question: [VII 5.3a] “To what extent did your former work allow you to develop a completed project?” Anchors: 0-not at all; 50-partially; 100-completely.

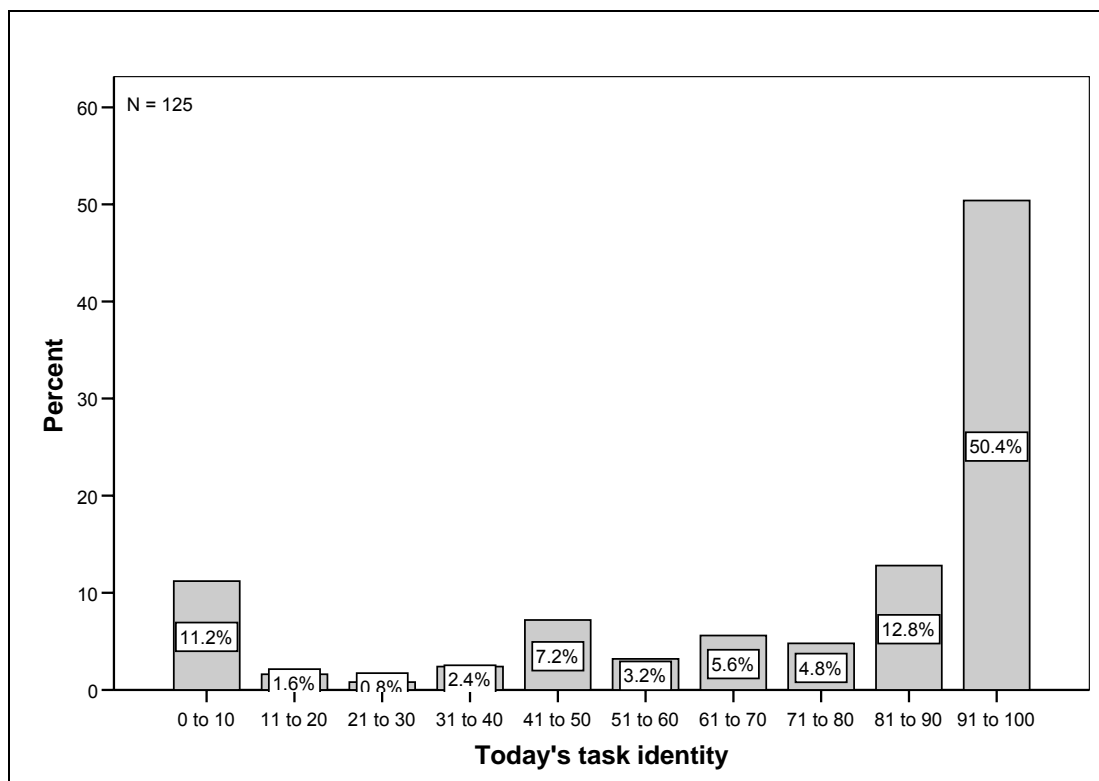


Figure A 62: Today's task identity

Note. Question: [VII 5.3b] "To what extent does your current work allow you to develop a completed project?" Anchors: 0-not at all; 50-partially; 100-completely.

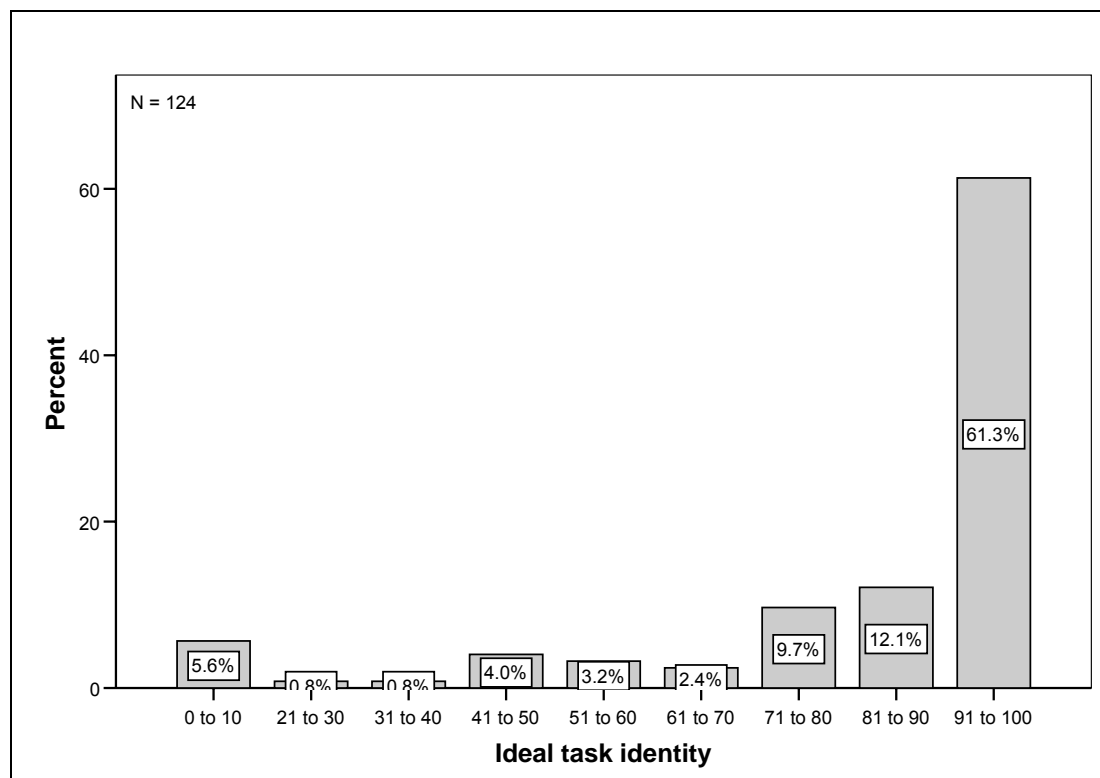


Figure A 63: Ideal task identity

Note. Question: [VII 5.3c] “Ideally, to what extent should your work allow you to develop a completed project?” Anchors: 0-not at all; 50-partially; 100-completely.

Table A 21: Comparison of skill variety in the past, today and ideal situation

		Former variety	Today's variety	Ideal variety
N	Valid	141	145	144
	Missing	5	1	2
Mean		87.87	72.66	80.95
Median		90.00	80.00	85.00
Std. Deviation		14.470	22.547	20.738
Minimum		20	0	0
Maximum		100	100	100

Note. Question: [VII 5.4] “To what extent did your former work/current work/ideally demand different abilities?” Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

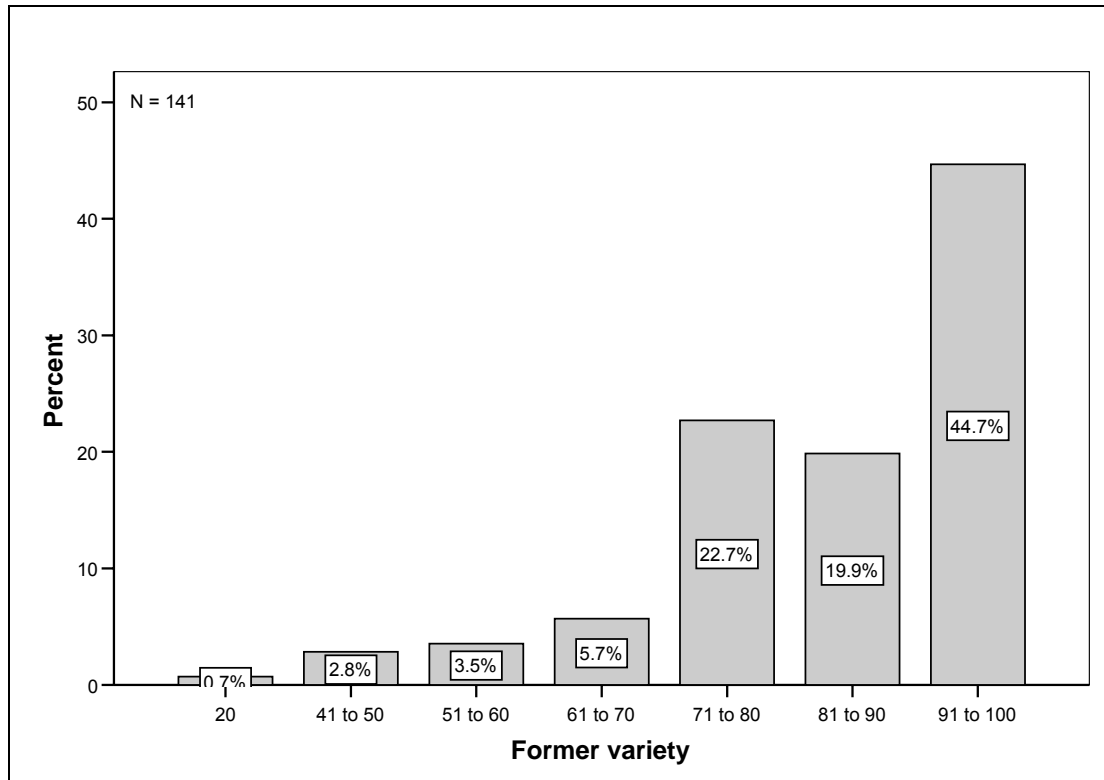


Figure A 64: Former skill variety

Note. Question: [VII 5.4a] “To what extent did your former work demand different abilities?” Anchors: 0-not at all; 50-partially; 100-completely.

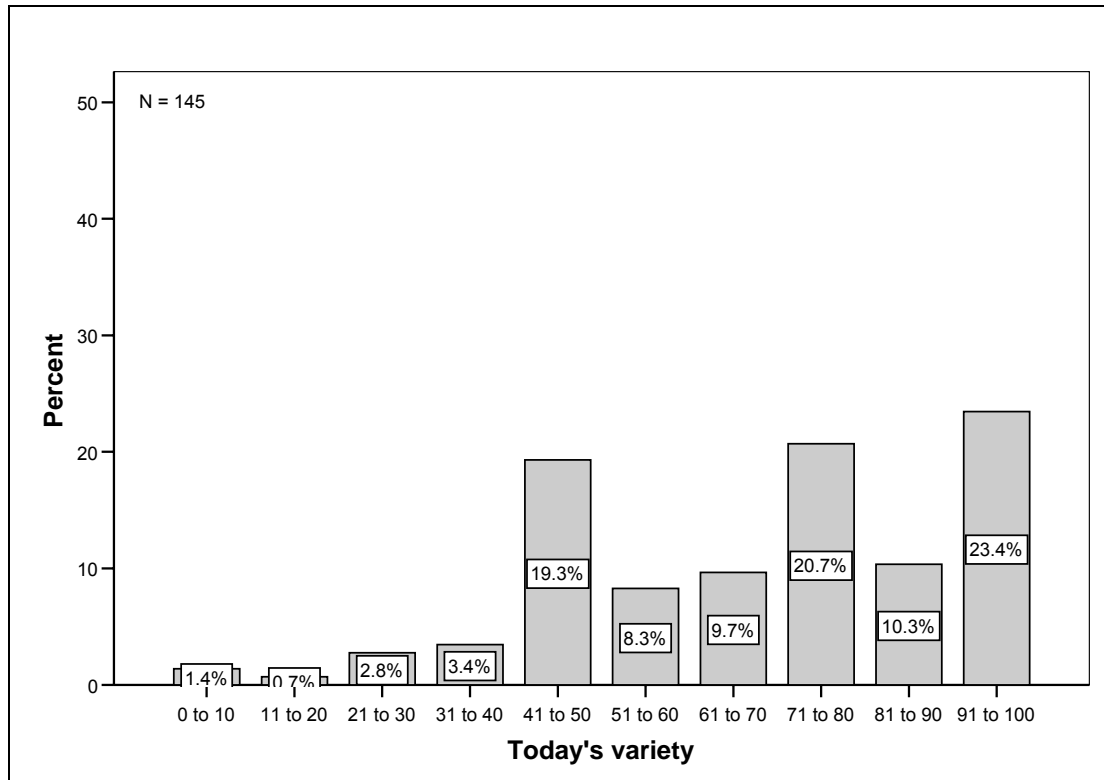


Figure A 65: Today's skill variety

Note. Question: [VII 5.4b] "To what extent does your current work demand different abilities?"
 Anchors: 0-not at all; 50-partially; 100-completely.

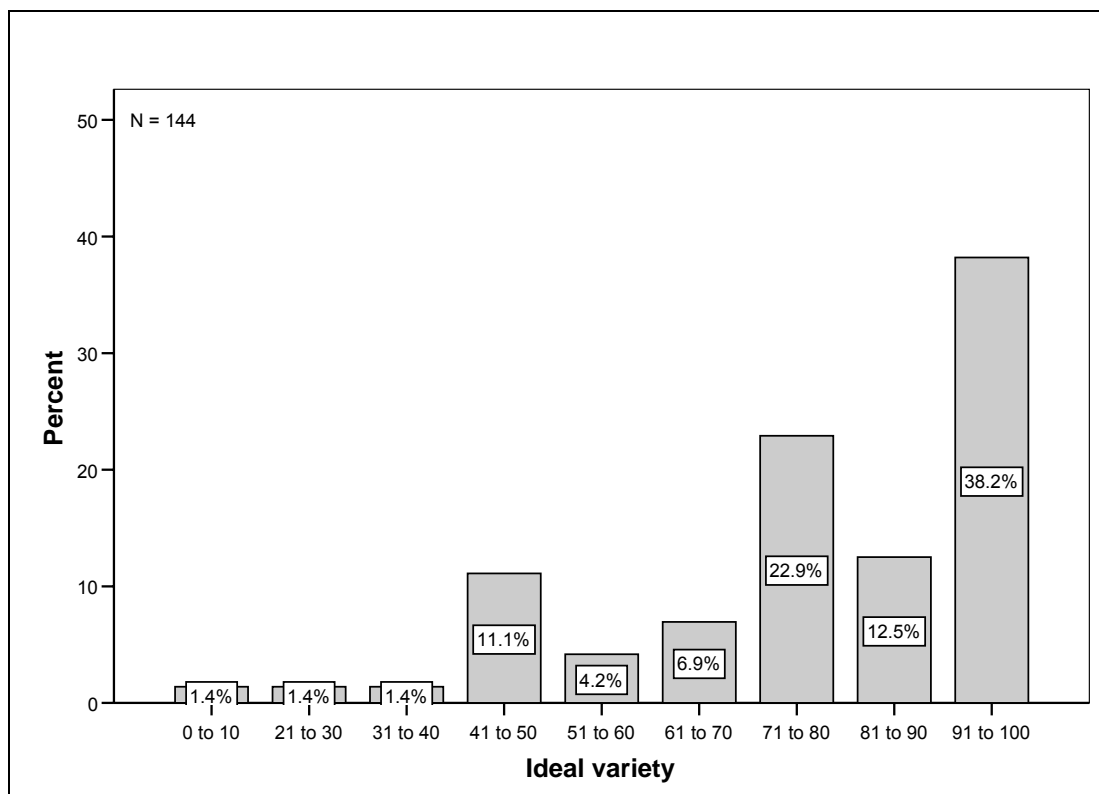


Figure A 66: Ideal variety

Note. Question: [VII 5.4c] “Ideally, to what extent would you like your work to demand different abilities?” Anchors: 0-not at all; 50-partially; 100-completely.

Table A 22: Comparison of task significance in the past, today and ideal situation

		Former task significance	Today's task significance	Ideal task significance
N	Valid	138	139	137
	Missing	8	7	9
Mean		90.00	74.89	81.06
Median		100.00	80.00	90.00
Std. Deviation		13.013	24.253	22.430
Minimum		50	0	10
Maximum		100	100	100

Note. Question: [VII 5.5] “How important or meaningful was/is/should be your work in the past/today/ideally?” Three points in time: in the past, today, ideal. Anchors: 0-not at all; 50-partially; 100-completely.

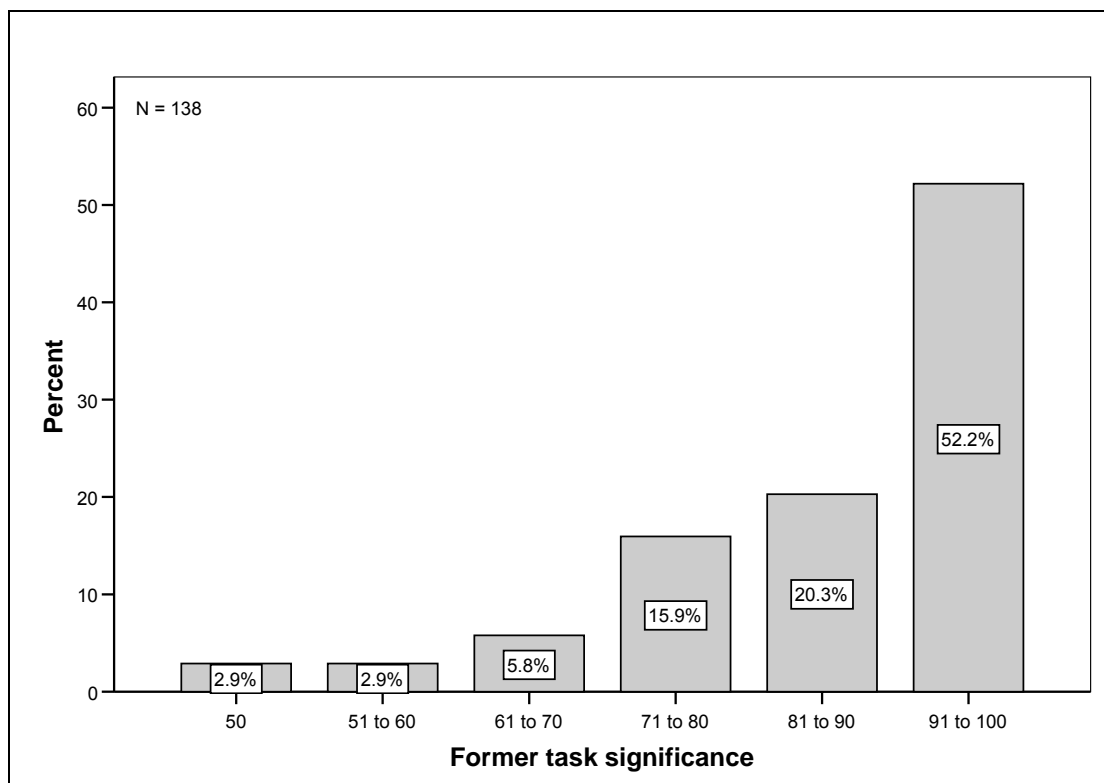


Figure A 67: Former task significance

Note. Question: [VII 5.5a] “How important or meaningful was your work in the past?” Anchors: 0-not at all; 50-partially; 100-completely.

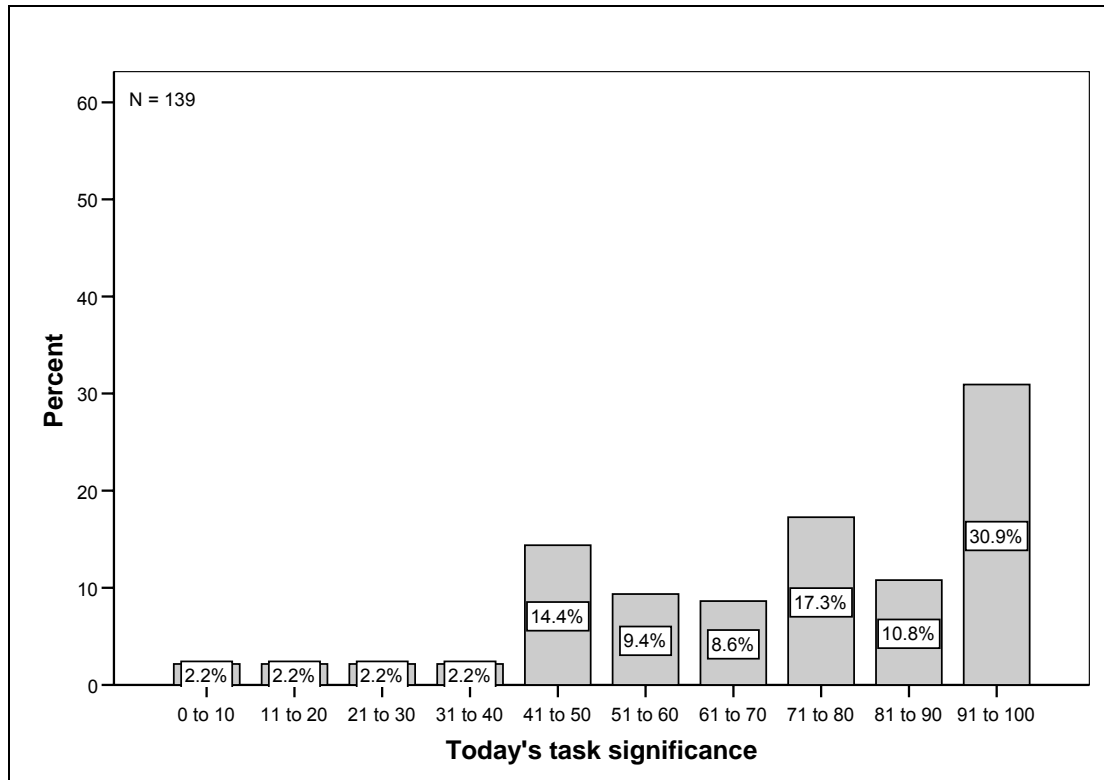


Figure A 68: Today's task significance

Note. Question: [VII 5.5b] "How important or meaningful is your work today?" Anchors: 0-not at all; 50-partially; 100-completely.

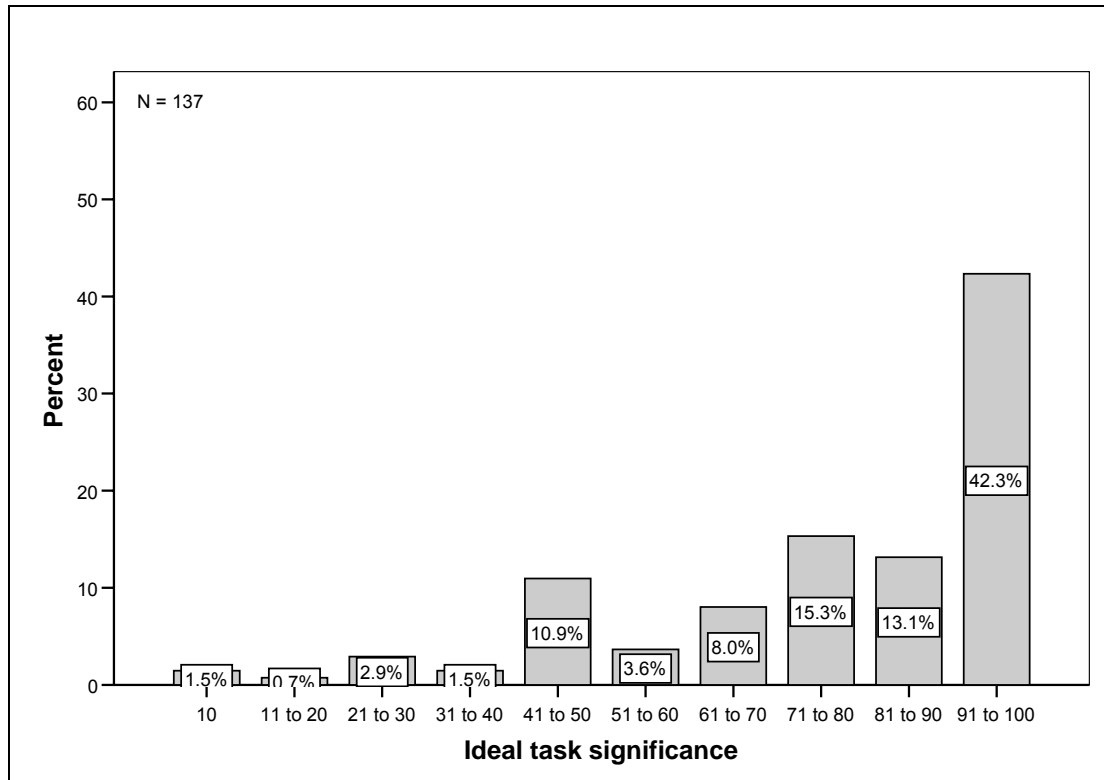


Figure A 69: Ideal task significance

Note. Question: [VII 5.5c] “Ideally, how important or meaningful should your work be?” Anchors: 0-not at all; 50-partially; 100-completely.

A.10 Working hours

Table A 23: Discretion of decision regarding length of working hours in the past, today and ideal situation

		Self decide on former work hours	Self decide on today's work hours	Self decide on working hours ideally
N	Valid	136	138	133
	Missing	10	8	13
Mean		70.04	87.74	90.85
Median		80.00	100.00	100.00
Std. Deviation		35.816	23.499	17.350
Minimum		0	0	30
Maximum		100	100	100

Note. Questions: [VII 6.1.3] [VII 6.2.3] [VII 6.3.3] "To what extent were you able to/could you/would you like to decide yourself on your working hours?" Three points in time: in the past, today, ideal. Anchor: Annual in %.

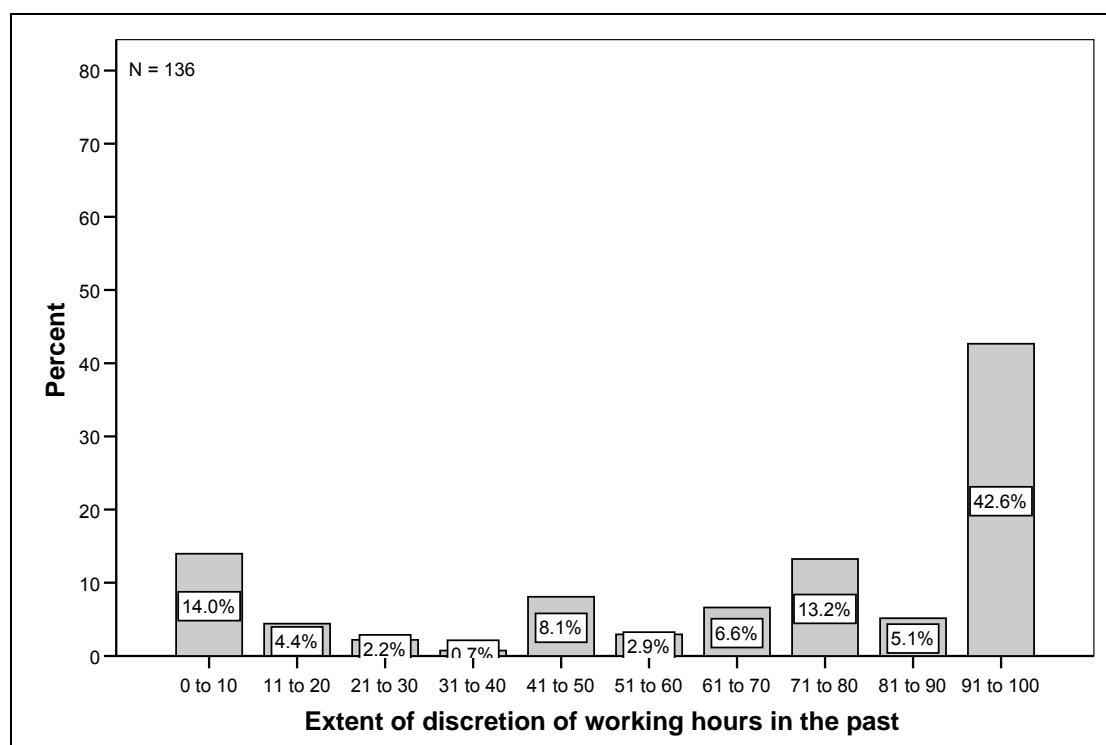


Figure A 70: Former discretion regarding length of working hours

Note. Question: [VII 6.1.3] "To what extent could you decide yourself on your working hours?" Anchor: Annual in %.

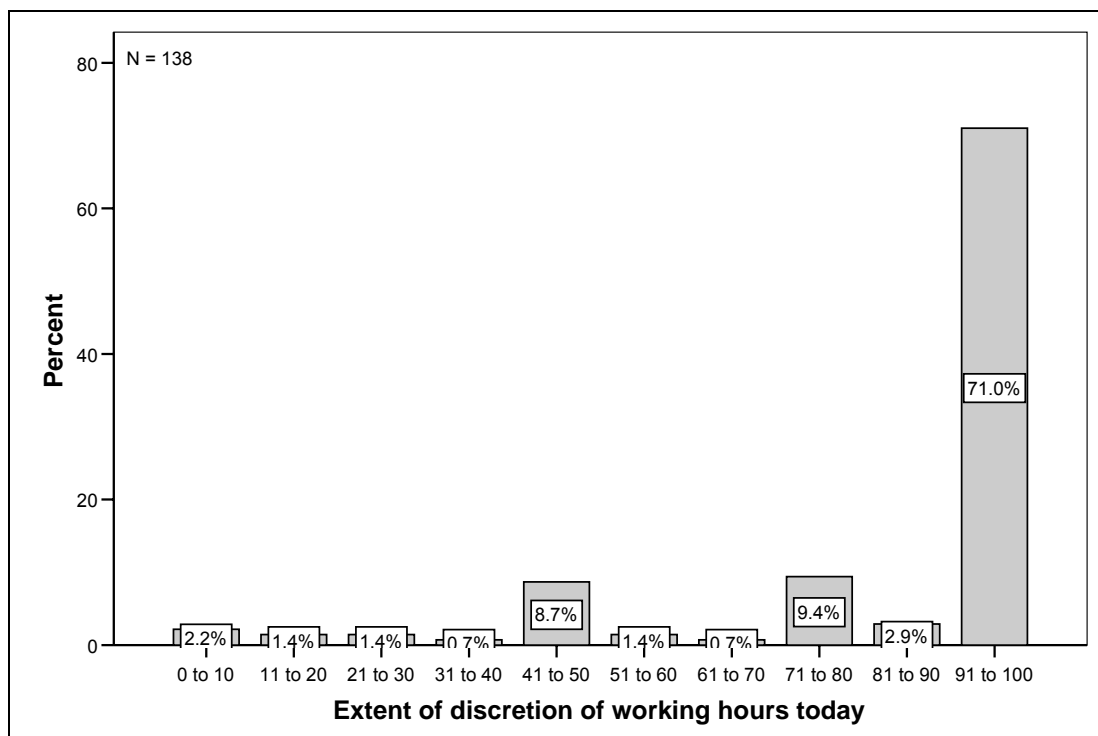


Figure A 71: Today’s discretion regarding length of working hours

Note. Question: [VII 6.2.3] “To what extent are you able to decide yourself on the length of your working hours today?” Anchor: Annual in %.

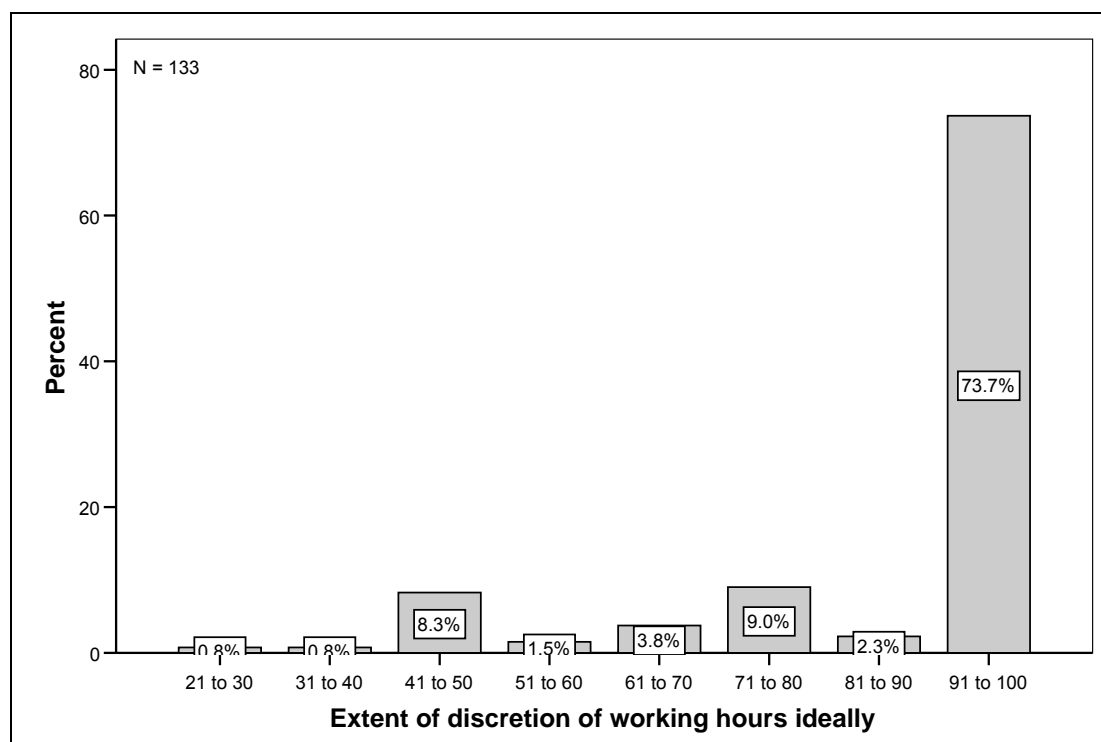


Figure A 72: Ideal discretion regarding length of working hours

Note. Question: [VII 6.3.3] “To what extent you would like to decide yourself on the length of your working time?” Anchor: Annual in %.

Table A 24: Weekly working hours in the past and today

		Former real working hours per week	Today's working hours per week today
N	Valid	142	129
	Missing	4	17
Mean		52.30	18.25
Median		50.00	16.00
Std. Deviation		12.808	12.261
Minimum		10	1
Maximum		85	60

Note. Open-ended questions: [VII 6.1.2] [VII 6.2.2] “How long were/are your real averaged weekly working hours?” Two points in time: in the past, today.

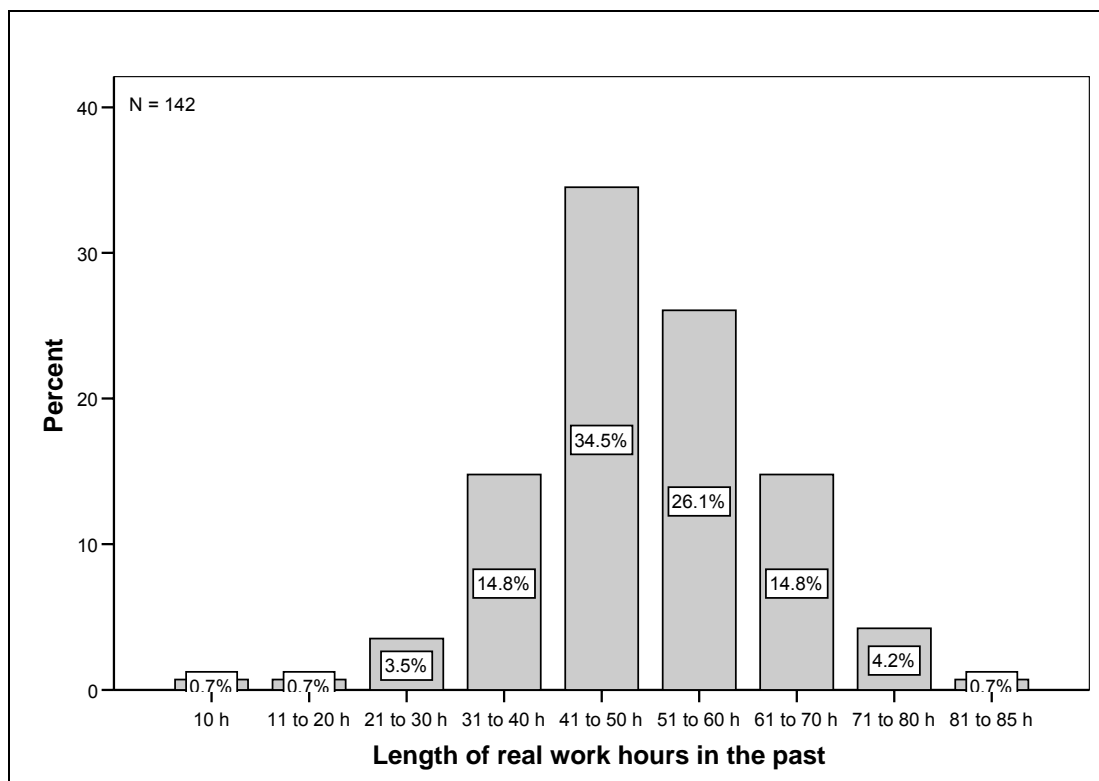


Figure A 73: Real former weekly working hours

Note. Open-ended question: [VII 6.1.2] “How long were your real averaged weekly working hours?”

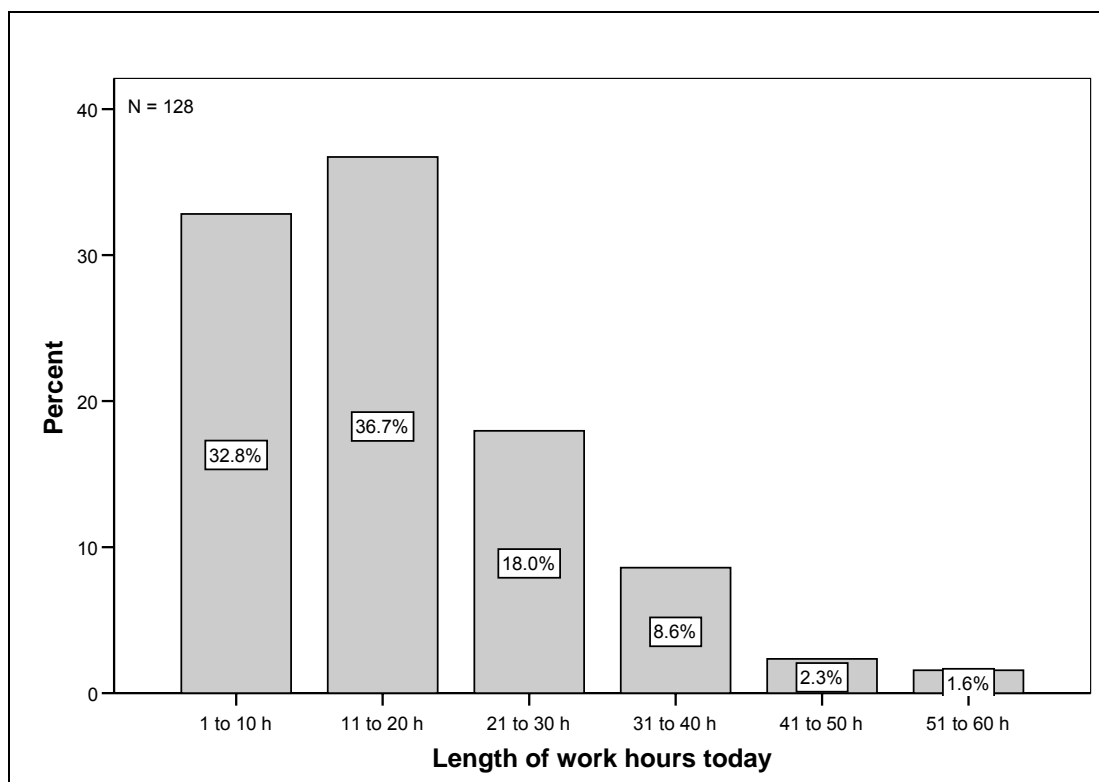


Figure A 74: Today's weekly working hours

Note. Open-ended question: [VII 6.2.2] “When you are working today, how many hours a week, on average, do you do?”

Table A 25: Annual weeks without activity

		Weeks free from activity today	Weeks free from activity ideal
N	Valid	126	126
	Missing	20	20
Mean		11.37	12.11
Median		7.00	8.00
Std. Deviation		11.266	11.397
Minimum		0	0
Maximum		47	53

Note. Open-ended questions: [VII 6.2.1] [VII 6.3.2] “How many weeks in a year do you spend/would you like to be completely free from your current activity?” Two points in time: in the today, ideal.

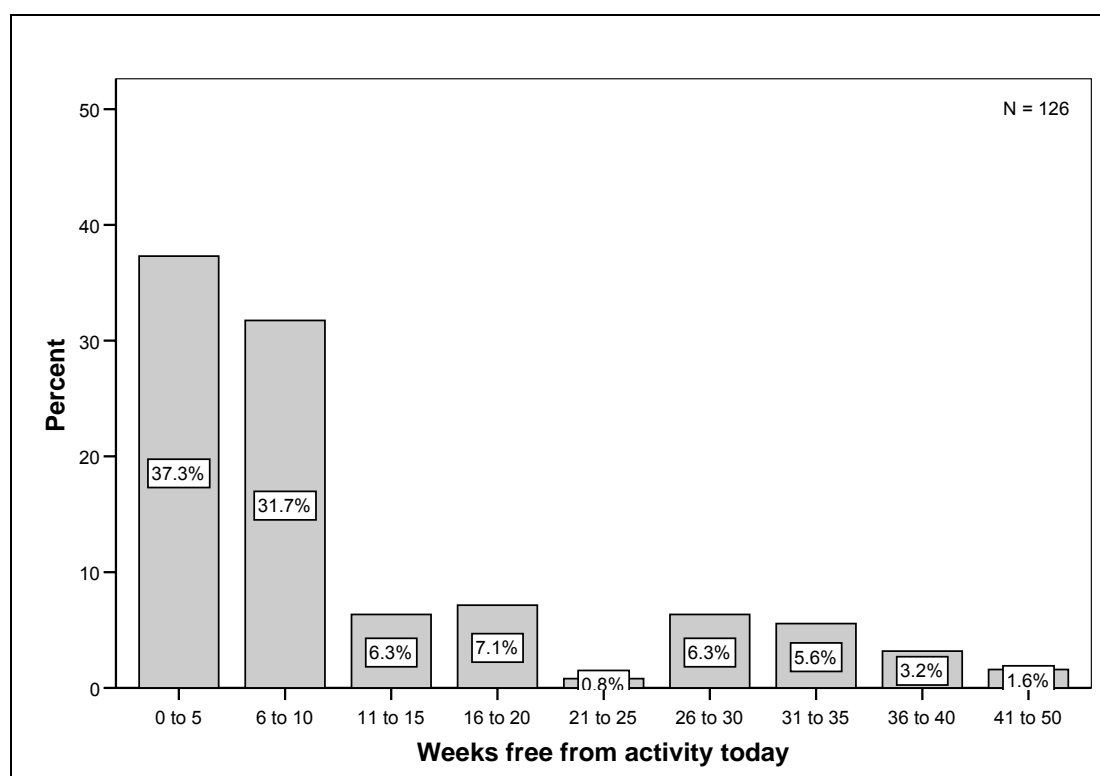


Figure A 75: Today's number of weeks without activity on annual basis

Note. Open-ended question: [VII 6.2.1] “How many weeks in a year do you spend completely free from your current activity?”

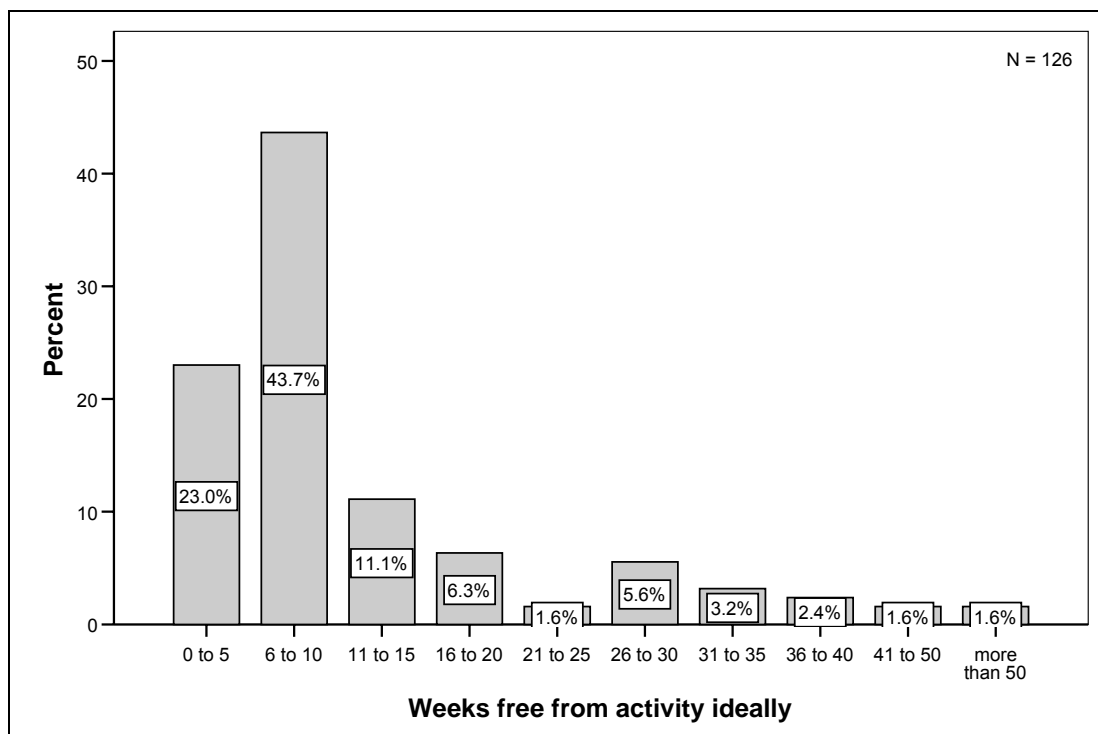


Figure A 76: Ideal number of weeks without activity on annual basis

Note. Open-ended question: [VII 6.3.2] “How many weeks a year you would like to be completely free from your activity?”

A.11 Money consideration and ancillary services

Table A 26: Percentage of last fulltime income that amounts to regular retirement income

		Retirement income without additional income	Retirement income with additional income
N	Valid	93	93
	Missing	0	0
Mean		62.177	72.317
Median		65.000	75.000
Std. Deviation		29.0108	30.6456
Minimum		10.0	10.0
Maximum		210.0	210.0

Note. Questions: [VII 7.1] “In proportion to your last fulltime income: How much % of it amounts to your regular retirement pension (without additional work)?” [VII 7.2] “Including additional work: What percentage of your last fulltime income do you have at your disposal overall? Retirement pension plus additional income?”

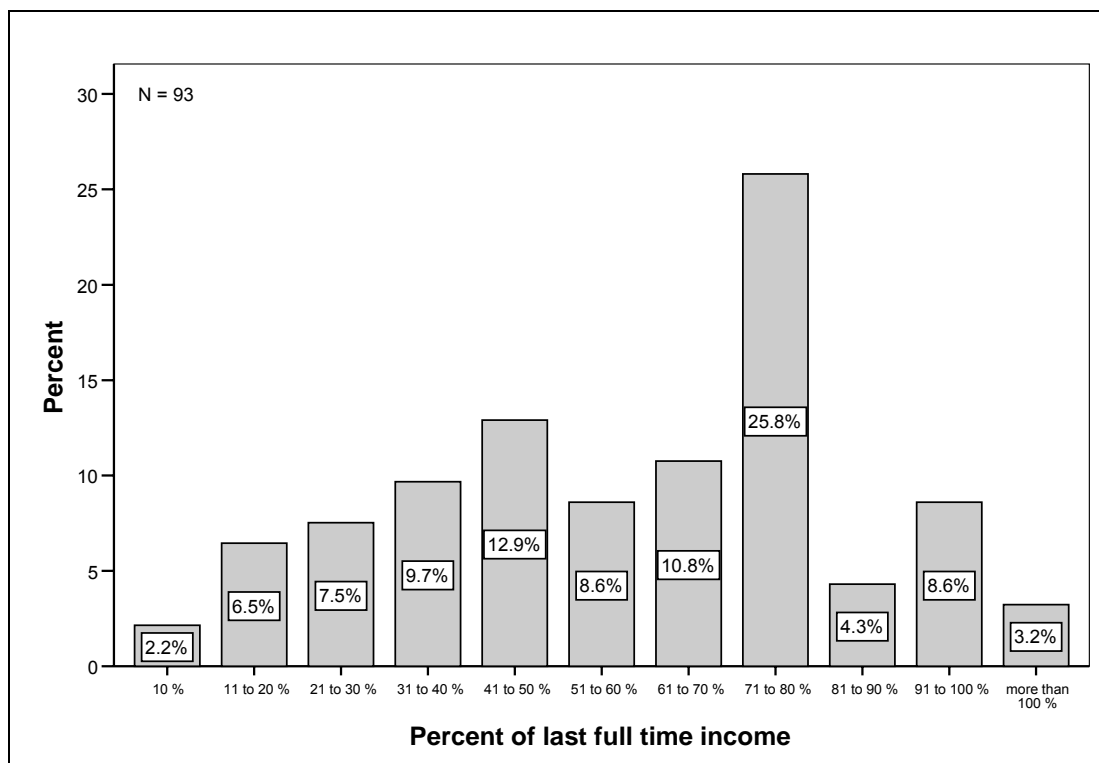


Figure A 77: Regular retirement pension without additional income

Note. Question: [VII 7.1] "In proportion to your last fulltime income: How much % of it amounts to your regular retirement pension (without additional work)?"

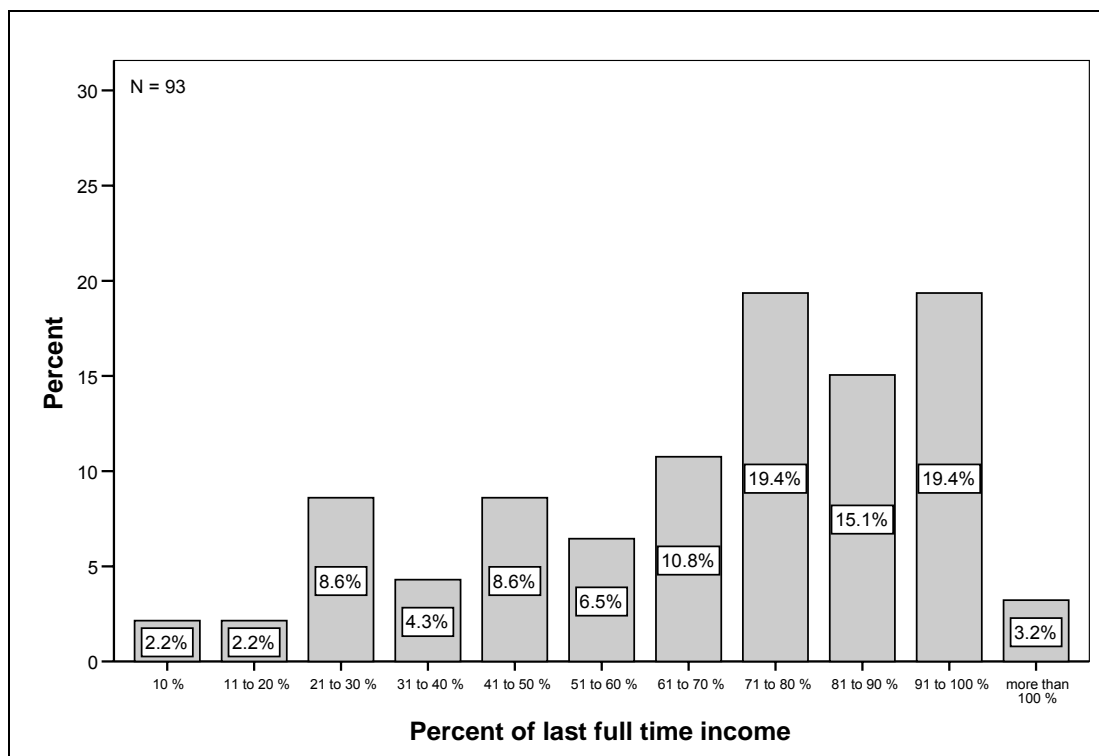


Figure A 78: Regular retirement pension including additional income

Note. Question: [VII 7.2] "Including additional work: What percentage of your last fulltime income do you have at your disposal overall? Retirement pension plus additional income?"

B Appendix – interview guideline

B.1 Original

Leitfaden für die Durchführung eines Telefoninterviews

Folgende Bereiche planen wir abzudecken:

I. Einleitung

1. Vorstellung
2. Erläuterung Studie
3. Erläuterung des Ablaufs:
 - Stelle früher
 - Tätigkeit heute
 - Ideale Bedingungen
 - Quantitativer Vergleich früher – heute – ideal

Hinweise:

Ihre Angaben werden selbstverständlich anonym behandelt. Sie werden an niemand anderen außerhalb des Auswertungsteams weiter gegeben. Bei der Ergebnisdarstellung werden Rückschlüsse auf einzelne Personen nicht möglich sein. Die Beantwortung der Fragen steht Ihnen frei. Wenn Sie eine Frage nicht beantworten möchten, signalisieren Sie dies bitte und wir gehen zur nächsten Frage über.

Ich möchte um Ihr Einverständnis bitten, das Gespräch aufzeichnen zu dürfen. Dies dient lediglich der Ermöglichung der Auswertung.

Unser Ziel ist es, Fallstudien zu entwickeln, die typische Lebenssituationen beschreiben. Sollte die Auswertung Sie im Besonderen treffen, setzen wir uns zuvor noch einmal mit Ihnen in Verbindung.

II. Angaben zur Person und letzten Vollzeitstelle

 II 1.1 Geburtsjahr

 II 1.2 Zeitpunkt der vollständigen Freistellung

 II 2. Geschlecht *m (1) / w (2)*

II 3. Was ist ihr höchster erreichter Bildungs-, bzw. Berufsabschluss?

(1) Hauptschule oder Vergleichbares

(2) Mittlere Reife oder Vergleichbares

(3) Abitur/Fachhochschulreife

(4) Lehre/Ausbildung

(5) Meisterschule

 (6) Universitärer Abschluss (Diplom, Staatsexamen oder
Vergleichbares – Dipl., BA, MA)

 (7) Promotion

 II 4.1 Was war Ihre letzte Arbeitsstelle vor der Pensionierung? *kurz*

 II 4.2 Wie lange waren Sie auf dieser Position? *MM/JJ*

 II 4.3 Wie viele Mitarbeiter hatte das Unternehmen, in dem Sie
zuletzt gearbeitet haben? (*evtl. Name des Unternehmens
notieren*)

 II 5. Verantwortung/Hierarchie letzte Vollzeitstelle

 II 5.1 Bitte beschreiben Sie ihre Rolle innerhalb der Organisation in
ihrer letzten Vollzeitstelle? In welcher Funktion waren sie tätig?
(Bsp.: eher administrativ, Service/Unterstützung,
Geschäftsverantwortlich breit/maximal)

<p><i>Achtung, Filter!</i></p> <p>II 5.2 Wenn Geschäftsverantwortung, Management:</p> <p>Verantwortung für</p> <ul style="list-style-type: none"> ○ Umsatz _____ T€ ○ Budget _____ T€ <p>Hierarchieebene</p> <p>Beschreiben Sie in groben Zügen die Hierarchiestruktur ihres Unternehmens!</p> <p>An welcher Stelle waren Sie?</p> <p>Wie viele Mitarbeiter verantwortet _____</p>	
<p>II 5.3 Wenn Geschäftsverantwortung, Management:</p> <p>Jahreszieleinkommen</p> <ul style="list-style-type: none"> (1) bis 50.000 € (2) 50.000 bis 100.000 € (3) 100.000 bis 250.000 € (4) 250.000 bis 500.000 € (5) 500.000 bis 750.000 € (6) 750.000 bis 1.000.000 € (7) ab 1.000.000 € 	
<p>II 5.4 Wenn <u>nicht</u> Geschäftsverantwortung, Management:</p> <p>Monatsgehalt letzte Vollzeitstelle</p> <ul style="list-style-type: none"> (1) bis 1000 € (2) 1000 bis 2500 € (3) 2500 bis 3500 € (4) 3500 bis 5000 € (5) 5000 bis 7500 € (6) 7500 bis 10.000 € (7) ab 10.000 € 	

III. Tätigkeit früher	
III 1. Beschreiben Sie Ihre letzte Arbeitstätigkeit! Nennen Sie dazu die 2 oder 3 wichtigsten Tätigkeiten.	
III 2. Ort	
Wo befand sich ihr Arbeitsplatz?	
(1) Firma	
(2) Zuhause	
(3) Beides	
(4) Sonstiges _____	
III 3. Arbeitgeber/Dienstleistungen	
III 3.1 Gab es Angebote ihres Arbeitgebers, die besonders von Älteren genutzt wurden, z.B. Gesundheitstrainings oder andere Dienstleistungen? Davon welche speziell für Ältere?	
III 3.2 <i>Wenn es welche gab:</i> Welche haben sie genutzt?	
III 3.3 Aus welchen Gründen haben Sie persönlich andere Angebote nicht genutzt?	
III 4. Rückblick	
III 4.1 Im Gesamtrückblick: haben Sie Ihre beruflichen Ziele erreicht? (0-150); Anker: 0- kein Ziel erreicht, 50-teils/teils, 100-vollständig erreicht, 150- übertroffen	
III 4.2 Wenn Sie geblieben wären, hätte es konkrete Weiterentwicklungsmöglichkeiten gegeben?	
III 4.3 Unter welchen Bedingungen/ Umständen wären Sie noch länger in Ihrem Unternehmen geblieben?	
III 4.4 Inwieweit fühlten Sie sich eingeengt in Ihrer Tätigkeit?	

IV. Übergang Ruhestand	
IV 1.1 Mit welchen Gefühlen sahen Sie dem Ruhestand entgegen?	
IV 1.2 (3.1) Würden Ihre Erwartungen an den Ruhestand erfüllt? <i>J (1), N (2)</i>	
IV 2.1 Aus welchen Gründen gingen Sie (zu diesem Zeitpunkt) in den Ruhestand?	
IV 2.2 Würden Sie rückblickend wieder so entscheiden? <i>J (1), N (2)</i>	
IV 3.1 (3.2) Wie sind Sie zu Ihrer heutigen Tätigkeit gekommen?	
V. Tätigkeit heute	
V 1. Beschreibung	
V 1.1 Welche Tätigkeit(en) ist (sind) dies? (z.B. ehrenamtlich, bezahlte Beschäftigung, soziale Unterstützung von Familie oder Freunden, Sonstiges) Bitte beschreiben Sie die Haupttätigkeit auf die Sie sich beziehen wollen.	
V 1.2 Wie kommen Sie an Ihre Projekte/Aufträge?	
V 1.3 Für wie viele Auftraggeber arbeiten Sie?	
V 1.4 Ist darunter Ihr früherer Arbeitgeber? Wenn ja, wie viel % der Arbeit entfallen auf ihn?	
V 1.5 Schildern Sie einen typischen Ablauf Ihrer Woche.	
V 2. Was ist Ihnen an Ihrer Arbeit besonders wichtig?	
V 3. Wie wichtig ist das Image/der Ruf des Auftraggebers? <i>(0-100) Anker: 0-gar nicht wichtig, 50-wichtig, aber nicht hinreichend, 100-unverzichtbar/sehr entscheidend</i>	
V 4.1 Welche Gründe haben Sie für die Tätigkeit im Ruhestand? <i>(zunächst offen gefragt)</i>	

<p>V 4.2 Wie wichtig sind die folgenden Gründe für Sie? <i>(0-100) Anker: 0-gar nicht wichtig, 50-wichtig, aber nicht hinreichend, 100-unverzichtbar/sehr entscheidend</i></p> <p>(1) Keine ausreichenden finanziellen Reserven _____</p> <p>(2) Zusätzliches Einkommen _____</p> <p>(3) Die Arbeit ist interessant _____</p> <p>(4) Ich will aktiv bleiben _____</p> <p>(5) Mein Beitrag wird geschätzt _____</p> <p>(6) Flexibilität wird gewährleistet _____</p> <p>(7) Beziehungen zu anderen _____</p> <p>(8) Persönliche Weiterentwicklung _____</p>	
<p>V 4.3 Wenn Sie an eine bekannte Person in einer ähnlichen Situation denken, was sind deren Gründe?</p>	
<p><i>Filter: Falls Arbeit für Geld:</i></p>	
<p>V 4.4 Würden Sie auch ohne Vergütung arbeiten? J (1), N (2)</p>	
<p>V 5.1 Haben Sie persönlich insgesamt an Freiheit gewonnen?</p>	
<p>V 5.2 Wie wichtig ist Ihnen dies? <i>(0-100) Anker: 0-gar nicht wichtig, 50-wichtig, aber nicht hinreichend, 100-unverzichtbar/sehr entscheidend</i></p>	
<p>V 6. Ort</p>	
<p>Wo befindet sich heute Ihr Arbeitsplatz?</p> <p>(1) Firma</p> <p>(2) Zuhause</p> <p>(3) Beides</p> <p>(4) Sonstiges _____</p>	
<p>V 7. Arbeit vs. Freizeit</p>	
<p>V 7.1 Was verbinden Sie mit</p> <p>Arbeit _____</p> <p>Freizeit _____</p> <p>(Nennen Sie jeweils die ersten 3 Dinge, die Ihnen einfallen!)</p>	

V 7.2 Bitte beschreiben Sie das Verhältnis von Arbeit zu Freizeit (in % bezogen auf eine Woche)? heute	
V 7.3 In wie weit spielt das eine in das andere?	
V 8. Zukunft, Erwartungen	
V 8.1 Haben Sie seit dem Eintritt in den Ruhestand Fortbildungen besucht (sehr breit, z.B. auch VHS-Kurse)?	
V 8.2 Quant. Ergänzung: mehr (1) /weniger (2) /gleich (3) (im Vergleich zu früher)	
V 8.3 Wie lange möchten Sie tätig bleiben (Maximalalter)?	
V 8.4 Wie halten Sie sich fit (körperlich und geistig)?	
VI. Wünsche und ideale Rahmenbedingungen	
VI 1. Beschreibung	
Wie müssten die idealen Rahmenbedingungen einer Tätigkeit im Ruhestand aussehen? Denken Sie an Arbeitszeit (Teilzeit/Vollzeit), Flexibilität, beratende Tätigkeit, feste Stelle, freiberufliche Tätigkeit etc.	
VI 2. Ort	
VI 2.1 Wo müsste sich Ihr Arbeitsplatz befinden? (1) Firma (2) Zuhause (3) Beides (4) Sonstiges _____ (z.B. Büro, Großraumbüro, Telearbeit etc.)	
VI 2.2 Wären Sie bereit Dienstreisen zu machen? Wenn Ja: Auch internationale?	

 VI 3. Entgelt und Nebenleistungen

Wenn Sie heute (im Rentenalter) weiterhin in einem Unternehmen arbeiten würden...

 VI 3.1 Welche Wahlmöglichkeiten der Zusammensetzung von Entgelt und Nebenleistungen (*Weiterbildungskurse, Gesundheitsprogramme, etc.*) wünschen Sie sich?

 VI 3.2 a) Es gibt die 3 Säulen der Altersversorgung, nämlich die gesetzliche, die private und die betriebliche. Wäre für Sie eine vierte Säule namens Weiterbeschäftigung denkbar?

 b) Wie viel Prozent ihrer Altersversorgung dürfte das Einkommen durch Weiterbeschäftigung ausmachen?

 VI 3.3 ...nach welchem Prinzip sollte die Vergütung erfolgen?

 (1) *Leistungsabhängigkeit*

 (2) *Senioritätsprinzip*

 VI 3.4 ...unter welchen Bedingungen wären Sie bereit, auch Abstriche zu machen, z.B. bezogen auf Entgelt und Nebenleistungen?

 VI 4. Verantwortung/Hierarchie

 VI 4.1 Inwieweit möchten Sie in eine Organisation idealerweise eingebunden sein?

 Fachlich eingebunden *J (1), N (2)*

 Disziplinarisch eingebunden *J (1), N (2)*

 Filter: *Wenn J (1)*

 VI 4.2 Wie wichtig ist Ihnen dabei Ihr eigener Status?

 (zunächst offen gefragt)

<p>VI 4.3 Wie wichtig sind die folgenden Statussymbole für Sie? <i>(0-100) Anker: 0-gar nicht wichtig, 50-wichtig, aber nicht hinreichend, 100-unverzichtbar/sehr entscheidend)</i></p> <p>Dienstwagen _____</p> <p>Eigenes Büro _____</p> <p>Titel, Bezeichnung _____</p> <p>Eigener Parkplatz _____</p> <p>Namensschild an der Tür _____</p>	
VI 5. Arbeitgeber/Dienstleistungen	
<p>VI 5.1 Sollte es Ihrer Ansicht nach eine besondere Personalpolitik für <u>ältere Beschäftigte im Unternehmen</u> geben? J (1), N (2)</p> <p><i>Filter: wenn 5.1 JA:</i></p> <p>VI 5.2 Wie sollte die spezifische PP aussehen? <i>(mögliche Punkte: Auswahl, Stellenbesetzung, PE)</i></p>	
<p>VI 5.3 Welche Dienstleistungen für <u>ältere Beschäftigte</u> wären Ihnen besonders wichtig?</p>	
<p>VI 5.4 Von welchen haben Sie sonst noch gehört (<i>in anderen Unternehmen</i>)?</p>	
<p>VI 6. Wo sehen Sie den größten Handlungsbedarf für Firmen hinsichtlich der Beschäftigung von älteren Mitarbeitern?</p>	
VI 7. Zukunft, Erwartungen	
<p>VI 7.1 Welchen Stellenwert haben für Sie Fortbildungsmaßnahmen? <i>(0-100) Anker: 0-gar nicht wichtig, 50-wichtig, aber nicht hinreichend, 100-unverzichtbar/sehr entscheidend</i></p>	
<p>VI 7.2 Würden Sie gern mehr (1) /weniger (2) /gleich viel (3) in Anspruch nehmen? (<i>idealerweise im Vergleich heute</i>)</p>	
VI 8. Bezeichnung	
<p>VI 8.1 Wie würden sie gern bezeichnet werden?</p>	
<p>VI 8.2 Wie finden Sie die Bezeichnung „Silver Worker“? (0-100) <i>Anker: 0-schlecht, 50-in Ordnung, 100-sehr treffend</i></p>	

VII. Quantitative Abfrage: früher – heute – ideal	
VII 1. Nähe zur früheren Arbeit	
VII 1.1 Falls es Unterschiede zu Ihrer früheren Tätigkeit gibt: wo liegen diese?	
VII 1.2 Was vermissen Sie von früher/was war früher besser? <i>Vermissen Sie: Kontakte, Ansehen, Macht</i>	
VII 1.3 Was ist heute besser?	
VII 2. <u>Arbeitsbedingungen</u> früher – heute – ideal Geistige und körperliche Anforderungen (<i>Skala 0-100</i>) <i>Anker: 0-keine ... Anforderungen, 50-mittlere ... Anforderungen, 100-sehr hohe ... Anforderungen</i>	
VII 2.1 Geistige Anforderungen <u>früher</u>	
... <u>Heute</u>	
... <u>Ideal</u>	
VII 2.2 Körperliche Anforderungen <u>früher</u>	
... <u>Heute</u>	
... <u>Ideal</u>	
VII 2.3 Im Vergleich zu früher, wie ist die Intensität ihrer Arbeit heute? Höher/niedriger (<i>früher = 100</i>)	
VII 2.4 Im Vergleich zu früher, wie sollte sie ideal sein? (<i>früher = 100</i>)	
VII 2.5 Inwieweit fühlen Sie sich heute insgesamt den Anforderungen gewachsen? <i>Anker: 0-gar nicht, 50-teilweise, 100-vollständig</i>	

VII 3. Soziale Umgebung (ABFRAGE PAST&PRESENT) (z.B. Kollegen, soziale Kontakte, in Team eingebunden etc.)	
VII 3.1 Wie stark war in ihrer <u>früheren</u> Arbeit der Kontakt zu Kollegen ausgeprägt? (0-100) Anker: 0- kein Kontakt, 50-hin und wieder Kontakt, 100- ständiger Kontakt	
Wie stark ist er <u>heute</u> ausgeprägt?	
Wie sollte er <u>ideal</u> sein?	
VII 3.2 In welchem Ausmaß haben Sie sich <u>früher</u> wertgeschätzt gefühlt? (0-100) Anker: 0-gar nicht, 50-teilweise, 100- vollständig - als Fachmann	
- als Ratgeber, z.B. Mentor	
VII 3.3 In welchem Ausmaß fühlen Sie sich <u>heute</u> wertgeschätzt? - als Fachmann	
- als Ratgeber, z.B. Mentor	
VII 4.1 In welchem Ausmaß hatten Sie <u>früher</u> Entscheidungsfreiheit?	
... <u>heute</u>	
... hätten Sie gerne <u>ideal</u>	
VII 5. Motivation (0-100) (PAST-PRESENT-FUTURE)	
VII 5.1 In welchem Ausmaß konnten Sie <u>früher</u> selbst bestimmen, wie Sie Ihre Arbeit machen?	
In welchem Ausmaß können Sie <u>heute</u> selbst bestimmen, wie Sie Ihre Arbeit machen?	
In welchem Ausmaß <u>würden</u> Sie gern selbst bestimmen können, wie Sie Ihre Arbeit machen?	

VII 5.2 In welchem Ausmaß konnten Sie <u>früher</u> aus Ihrer Arbeit direkt ableiten, wie gut Sie gearbeitet hatten?	
In welchem Ausmaß können Sie <u>heute</u> aus Ihrer Arbeit direkt ableiten, wie gut Sie gearbeitet haben?	
In welchem Ausmaß <u>würden</u> Sie gern direkt aus Ihrer Arbeit ableiten können, wie gut Sie gearbeitet haben?	
VII 5.3 In welchem Ausmaß ermöglichte Ihre Arbeit <u>früher</u> die Erstellung eines abgeschlossenen Werkes/Projektes?	
In welchem Ausmaß ermöglicht Ihre Arbeit <u>heute</u> die Erstellung eines abgeschlossenen Werkes/Projektes?	
In welchem Ausmaß sollte Ihre Arbeit <u>idealerweise</u> die eines abgeschlossenen Werkes ermöglichen?	
VII 5.4 In welchem Ausmaß erforderte Ihre Arbeit <u>früher</u> viele verschiedene Fähigkeiten?	
In welchem Ausmaß erfordert Ihre Arbeit <u>heute</u> viele verschiedene Fähigkeiten?	
In welchem Ausmaß sollte ihre Arbeit <u>idealerweise</u> viele verschiedene Fähigkeiten erfordern?	
VII 5.5 Wie wichtig oder bedeutsam war Ihre Arbeit <u>früher</u> ?	
Wie wichtig oder bedeutsam ist Ihre Arbeit <u>heute</u> ?	
Wie bedeutsam sollte ihre Arbeit <u>idealerweise</u> sein?	
VII 5.6 In welchem Umfang sind die Kompetenzen, die Sie heute einsetzen, deckungsgleich mit denen Ihrer früheren Tätigkeit? (in %)	
VII 6.1 Arbeitszeit früher	
VII 6.1.1 Wie lang war Ihre vertragliche wöchentliche Arbeitszeit?	
VII 6.1.2 Wie lang war die tatsächliche durchschnittliche wöchentliche Arbeitszeit?	
VII 6.1.3 In welchem Ausmaß konnten Sie selbst über die Länge Ihrer Arbeitszeit entscheiden? (<i>jährlich</i>) (in %)	

VII 6.2 Zeit heute	
VII 6.2.1 Wie viele Wochen im Jahr verbringen Sie völlig frei von Ihrer heutigen Tätigkeit?	
VII 6.2.2 Wenn Sie heute arbeiten, wie viele Stunden pro Woche/Monat durchschnittlich?	
VII 6.2.3 In welchem Ausmaß können Sie heute selbst über die Länge ihrer Arbeitszeit entscheiden? (in %)	
VII 6.3 Zeit ideal (absolute Menge und Verteilung)	
VII 6.3.1 Wie viel % ihrer früher vertraglich geregelten Vollzeit würden Sie gerne arbeiten? (<i>allgemein</i>)	
VII 6.3.2 Wie viele Wochen im Jahr würden Sie gern völlig frei von Ihrer Tätigkeit verbringen?	
VII 6.3.3 In welchem Ausmaß würden Sie gern über die Länge ihrer Arbeitszeit entscheiden können? (in %)	
VII 7. Entgelt	
VII 7.1 Im Verhältnis zu Ihrem letzten Vollzeiteinkommen: Wieviel % davon beträgt Ihre regelmäßige Altersversorgung (<u>ohne</u> zusätzliche Arbeit)?	
VII 7.2 Mit der zusätzlichen Arbeit: wie viel % ihres letzten Vollzeiteinkommens haben Sie insgesamt zur Verfügung? (Altersversorgung <u>und</u> Zusatzeinkommen)	
VII 8. Müssen Sie für eine verwandte/bekannte Person sorgen (Eltern, Kinder, Partner)?	
(1) Finanziell	
(2) Zeitlich	
<i>Hinweis auf eventuelle Rückfragen: bitte melden</i>	
<i>Ergebnisse gewünscht? Wenn ja, wohin?</i>	
<i>Frage nach weiteren Silver Workers</i>	

B.2 English translation

Guidelines for telephone interviews

(Translated from German by the authors)

We aim to cover the following areas:

I. Introduction

1. Presentation
2. Outline of the study
3. Outline of procedure
 - Former activity
 - Current activity
 - Ideal conditions
 - Quantitative comparison past – present – ideal

Instructions:

- anonymous handling of personal data
- interviewee should feel free to skip questions if he or she does not want to give an answer
- ask for permission to record the interview

II. Personal data and information on last employment	
II 1.1 Year of birth	
II 1.2 Year of retirement	
II 2. Sex <i>m (1) / w (2)</i>	
II 3. What was your highest educational or vocational qualification? (1) CSE or comparable (2) O-level or comparable (3) A-level (4) Apprenticeship/vocational education (5) Master school (6) University degree (Diploma, state examination or comparable – Dipl. BA, MA) (7) Conferral of doctorate	
II 4.1 What was your final employment before retirement? <i>In short</i>	
II 4.2 How long did you occupy this position? mm/yy	
II 4.3 How many people did the company employ, at the time you last worked there?	
II 5. Level of responsibility/hierarchy of last full time job	
II 5.1 Please describe the role of your last full time job in the organisation. What was your function? (E.g. Rather administrative, service/support, line management broad/maximum)	

<p><i>Attention, filter!</i></p> <p>II 5.2 If line management, management:</p> <p>Responsibility for</p> <ul style="list-style-type: none"> • Turnover _____ T€ • Budget _____ T€ <p>Hierarchical level</p> <p>Please describe in outline the hierarchical structure of your company!</p> <p>On what position were you?</p> <p>Responsible for how many employees _____</p>	
<p>II 5.3 If line management, management: annual income</p> <ul style="list-style-type: none"> (1) up to 50.000 € (2) 50.000 to 100.000 € (3) 100.000 to 250.000 € (4) 250.000 to 500.000 € (5) 500.000 to 750.000 € (6) 750.000 to 1.000.000 (7) from 1.000.000 € 	
<p>II 5.4 If <u>not</u> line management, management: monthly income last full time job</p> <ul style="list-style-type: none"> (1) up to 1000 € (2) 1000 to 2500 € (3) 2500 to 3500 € (4) 3500 to 5000 € (5) 5000 to 7500 € (6) 7500 to 10.000 € (7) from 10.000 € 	

III. Activity in former working life	
III 1. Please describe your last position! In doing this, please refer to the 2 or 3 most important activities.	
III 2. Location	
Where was your work place located?	
(1) Company (2) At home (3) Both (4) Miscellaneous _____	
III 3. Employer/Services	
III 3.1 Was there any provision made on the part of your employer, aimed at senior and pre-retirement staff, e.g. health care or other services? Which of these were especially popular with seniors?	
III 3.2 If there were some: Which in particular did you use?	
III 3.3 What were the reasons for you for not using other services?	
III 4. Review	
III 4.1 In a general review: Did you achieve your occupational goals? (0-150); anchor; 0-no goal achieved, 50-partly, 100-completely achieved	
III 4.2 If you had remained employed, would there have been possibilities for career advancement?	
III 4.3 Under what condition/circumstances would you have stayed on with company?	
III 4.4 To what extent did you feel constrained in your work?	

IV. Transition to retirement

IV 1.1 What were your feelings about the prospect of retirement?

IV 1.2 (IV 3.1) Have any expectations you may have had of retirement been fulfilled? Y (1), N (2)

IV 2.1 What were the reasons for retirement (at that time)?

IV 2.2 Retrospective: Would you have made the same decision?
Y (1), N (2)

IV 3.1 (IV 3.2) How did your current activity come about?

V. Activity today

V 1. Description

V 1.1 What activity/ies are you engaged in (e.g. unsalaried, occupation, etc...) Please describe the main activity you would like to refer to.

V 1.2 How do you obtain your projects/tasks?

V 1.3 How many employers do you work for?

V 1.4 Does this include your former employer? If it is so, what percentage (%) of time for them?

V 1.5 Please describe the typical routine of a week.

V 2. What is important for you in work?

V 3. How important to you is the image/reputation of the employer?
(0-100) Anchor: 0-not important at all, 50-important, but not adequate, 100-essential, very important

V 4.1 For what reasons do you engage in activity in retirement?
(initially open questioned)

<p>V 4.2 How important are the following reasons for you personally? (0-100) Anchor: 0-not important at all, 50-important, but not adequate, 100-essential, very important</p> <p>(1) no enough financial resources (2) additional income (3) task is interesting (4) I want to stay active (5) My contribution is valued (6) Flexibility is ensured (7) Contact with others (8) Personal development</p>	
<p>V 4.3 When you think of people you know in similar situation, what are their reasons for working?</p>	
<p><i>Filter: If person works for money:</i></p>	
<p>V 4.4 Would you consider working without payment as well? Y (1), N (2)</p>	
<p>V 5.1 Did you personally gain in freedom in general?</p>	
<p>V 5.2 How important is this for you? (0-100) Anchor: 0-not important at all, 50-important, but not adequate, 100-essential, very important</p>	
<p>V 6. Location</p>	
<p>Where is your work place located today? (1) Company (2) At home (3) Both (4) Miscellaneous _____</p>	
<p>V 7. Work vs. Leisure time</p>	
<p>V 7.1 What do you associate with Work _____ Leisure time _____ (Please name the first 3 things that come to your mind!)</p>	

V 7.2 Please describes the proportion of time between work and leisure time (in% based on a week) today.	
V 7.3 To what extent do work and leisure time intermix?	
V 8. Future, expectations	
V 8.1 Have you participated in advanced training since you went into retirement (broad approach, e.g. AEC-Courses)?	
V 8.2 Quant. Supplement: more (1)/ less (2)/ equal (3) (compared to in the past)	
V 8.3 For how long would you like to continue working (Maximum age)?	
V 8.4 How do you keep yourself in shape (physically and mentally)?	
VI. Desires and ideal conditions	
VI 1. Description	
What would be the ideal conditions for an occupation during retirement? Think about working hours (part time/full time), flexibility, advisory activity, regular employment, freelancer activity etc.	
VI 2. Location	
VI 2.1. Ideally where should your work place be located?	
(1) Company (2) At home (3) Both (4) Miscellaneous _____ (e.g. office, open-plan office, telecommuting etc.)	
VI 2.2 Would you be prepared to on business trips?	
If yes: International ones as well?	

 VI 3. Money consideration and ancillary services

Imagine you would still work for a company today (in retirement age)...

VI 3.1 ...what choice of composite of money consideration and ancillary services (professional trainings, health programs etc.) employments benefits would you like to have?

VI 3.2 a) There are three sources of pensions pillars namely statutory, private and occupational. Can you imagine a fourth component based on further employment?

b) What percentage of your retirement income should be represented by income from further employment?

VI 3.3 ... which principle of remuneration should apply to income received?

(1) *based on performance*

(2) *based on seniority (experience)*

VI 3.4 ... under what conditions would you feel up to cut back, p.e. relating to consideration and ancillary services?

 VI 4. Responsibility/Hierarchy

VI 4.1 To what extent would you like to be integrated into an organisation?

Professionally embedded Y (1), N (2)

Disciplinarily embedded Y (1), N (2)

Filter: If Y (1)

VI 4.2 *How important is your personal status for you?* (initially open questioned)

<p>VI 4.3 How important are the following status symbols for you personally? (0-100) anchor: 0-not at all important, 50-important, but not adequate, 100-essential, very important)</p> <p>company car _____</p> <p>own office _____</p> <p>title, name _____</p> <p>own car park space _____</p> <p>nameplate at the door _____</p>	
<p>VI 5. Employer/Services</p>	
<p>VI 5.1 Do you think there should be a specific personnel policy for <u>older employees in organisations</u>? Y (1), N (2).</p>	
<p>Filter: if VI 5.1 YES:</p>	
<p>VI 5.2 What should these specific personnel policies contain?(possible issues: selection, staffing, human resources development)</p>	
<p>VI 5.3 Which services for <u>older employees</u> do you think are especially important?</p>	
<p>VI 5.4 Do you know of other services (in other companies)?</p>	
<p>VI 6. Where do you see the greatest need for action by the employers concerning engagement of older employees?</p>	
<p>VI 7. Future, Expectations</p>	
<p>VI 7.1 What value would you put on advanced training measures? (0-100) anchor: 0-not at all important, 50-important, but not adequate, 100-essential, very important)</p>	
<p>VI 7.2 Would you like to participate in more (1) /less (2) / equal (3) (ideally compared to today)</p>	
<p>VI 8. Description</p>	
<p>VI 8.1 How do you want to be referred to/What do you want to be described as?</p>	
<p>VI 8.2 What do you think about the label "Silver Workers"? (0-100) anchor: 0-bad, 50-okay, 100-very apposite)</p>	

VII. Quantitative interrogation: past – present – ideal	
VII 1. Closeness to former work	
VII 1.1 If there are differences between your current and your former activity: What are they?	
VII 1.2 What do you miss from pre-retirement/ What has been better in the past? <i>Do you miss contacts, prestige, power</i>	
VII 1.3 What is better today?	
VII 2. <u>Conditions of work</u> in the past – today – ideal	
Mental and physical demands (<i>Scale 0-100</i>)	
<i>Anchor: 0-no...demands, 50-middle...demands, 100-high...demands</i>	
VII 2.1 Mental demands <u>in the past</u>	
... <u>Today</u>	
... <u>Ideal</u>	
VII 2.2 Physical demands <u>in the past</u>	
... <u>Today</u>	
... <u>Ideal</u>	
VII 2.3 In comparison to the past how intense is your work today? Higher/lower (<i>in the past = 100</i>)	
VII 2.4 In comparison to the past how should it be ideally? <i>(in the past = 100)</i>	
VII 2.5 How far do you feel you meet the demands of work today? <i>Anchor: 0-not at all, 50-partially, 100-totally</i>	

<hr/> <p>VII 3. Social environment (PROBE PAST & PRESENT)</p> <p><i>(p.e. colleagues, social contacts, to be integrated into a team etc.)</i></p> <hr/>	
<p>VII 3.1 How frequent was contact to colleagues in your <u>former</u> work?</p> <p><i>(0-100) Anchor: 0-no contact, 50-once in a while contact, 100-constant contact)</i></p> <hr/> <p>How frequent is contact <u>today</u>?</p> <hr/> <p>How should it be <u>ideally</u>?</p> <hr/>	
<p>VII 3.2 To what extent did you feel appreciated <u>in the past</u>? <i>(0-100)</i></p> <p><i>Anchor: 0-not at all, 50-partially, 100-completely</i></p> <p>- as expert</p> <hr/> <p>- as adviser, p.e. mentor</p> <hr/>	
<p>VII 3.3 To what extent do you feel appreciated <u>today</u>?</p> <p>- as expert</p> <hr/> <p>- as adviser, p.e. mentor</p> <hr/>	
<p>VII 4.1 To what extent did you have discretion of decision-making <u>in the past</u>?</p> <hr/> <p>...today</p> <hr/> <p>... do you <u>ideally</u> want to have?</p> <hr/>	
<p>VII 5. Motivation <i>(0-100) (PAST-PRESENT-FUTURE)</i></p> <hr/>	
<p>VII 5.1 To what extent could you decide for yourself how to do your work <u>in the past</u>?</p> <hr/> <p>To what extent can you decide for yourself how to do your work <u>today</u>?</p> <hr/> <p>To what extent <u>would</u> you like to decide for yourself how to do your work?</p> <hr/>	

VII 5.2 <u>In the past</u> , to what extent were you able to deduce the quality of your work from your work itself?	
<u>Today</u> , to what extent are you able to deduce the quality of your work from your work itself?	
To what extent <u>would</u> you like to deduce the quality of your work from your work itself?	
VII 5.3 To what extent did your <u>former work</u> allow you to develop a completed project?	
To what extent does your <u>current work</u> allow you to develop a completed project?	
<u>Ideally</u> to what extent should your work allow the development of a complete project?	
VII 5.4 To what extent did your <u>former work</u> demand different abilities?	
To what extent does your <u>current work</u> demand different abilities?	
<u>Ideally</u> to what extent would you like your work to demand different abilities?	
VII 5.5 How important or meaningful was your work <u>in the past</u> ?	
How important or meaningful is your work <u>today</u> ?	
<u>Ideally</u> how important or meaningful should your work be?	
VII 5.6 To what extent are the skills you use today congruent with the skills you used in your former work? (in %)	
VII 6.1 Working hours in the past	
VII 6.1.1 How long were your contract weekly working hours?	
VII 6.1.2 How long were your real averaged weekly working hours?	
VII 6.1.3 To what extent could you decide yourself on your working hours? (<i>annual</i>) (in %)	

VII 6.2 Working hours today	
VII 6.2.1 How many weeks in a year do you spend completely free from your current activity?	
VII 6.2.2 When you are working today, how many hours a week/month, on average do you do?	
VII 6.2.3 To what extent are you able to decide yourself on the length of your working hours? (In %)	
VII 6.3 Working hours ideal (absolute amount and allocation)	
VII 6.3.1 To what percentage of your contract fulltime you would like to work? (<i>in general</i>)	
VII 6.3.2 How many weeks a year you would like to be completely free from your activity?	
VII 6.3.3 To what extent you would like to decide yourself on the length of your working time? (in %)	
VII 7. Remuneration	
VII 7.1 In proportion to your last fulltime income: How much % of it amounts to your regular retirement pension (<u>without</u> additional work)?	
VII 7.2 Including additional work: What percentage of your last fulltime income do you have at your disposal overall? (retirement pension <u>plus</u> additional income)?	
VII 8. Do you have to care for relatives/ acquaintance (Parents, children, partner)?	
(1) Financially	
(2) Regarding time	
<i>Hint for eventual queries: please acquaint</i>	
<i>Wish for results? If yes, to where?</i>	
<i>Further Siler Workers question</i>	

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&
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Rüschlikon, 17 – 18 October 2006

- **No. 320 / December 2006**
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4th CONGRESS OF THE EUROPEAN UNION GERIATRIC MEDICINE SOCIETY
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 Geneva, 24 August 2006
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 Madrid, 16 – 17 November 2006
- **No. 323 / March 2007**
2nd CHIEF RISK OFFICER ASSEMBLY
 Munich, 20 - 22 November 2006
- **No. 324 / March 2007**
3rd INTERNATIONAL INSURANCE AND FINANCE SEMINAR OF THE GENEVA ASSOCIATION
 London, 7 – 8 December 2006
- **No. 325 / April 2007**
4th CHIEF COMMUNICATIONS OFFICERS MEETING
 Amsterdam, 14-15 December 2006
 &
9th AMSTERDAM CIRCLE OF CHIEF ECONOMISTS
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- **No. 326 / April 2007**
THE INSURANCE INDUSTRY: RISK GOVERNANCE AND SOLVENCY II
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 &
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 Report prepared for The Geneva Association and Macros Research
- **No. 327 / April 2007**
THE 23rd PROGRES INTERNATIONAL SEMINAR ON
INSURANCE INDUSTRY AND REGULATORS IN SEARCH OF MODERN REGULATION
 Geneva, 22 - 23 March 2007
- **No. 328 / May 2007**
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 &
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 Milan, 22 - 23 March 2007



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The Activities of The Geneva Association

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The International Association for the Study of Insurance Economics, or by its short name "The Geneva Association", is a unique world organisation comprised of a maximum of 80 chief executive officers from the most important insurance companies in the world (Europe, North and South America, Asia, Africa and Australia). It is a non-profit organisation. Its main goal is to research the growing importance of worldwide insurance activities in all sectors of the economy. It tries to identify fundamental trends and strategic issues where insurance plays a substantial role or which influence the insurance sector. In parallel, it develops and encourages various initiatives concerning the evolution - in economic and cultural terms - of risk management and the notion of uncertainty in the modern economy.

The Geneva Association also acts as a forum for its members, providing a worldwide unique platform for the top insurance CEOs. It provides a framework for its members to exchange ideas and discuss key strategic research issues, especially at the General Assembly where once per year over 50 of the top insurance CEOs gather. The Geneva Association serves as a catalyst for progress in this unprecedented period of fundamental change in the insurance industry. It seeks to clarify the key role that insurance plays in the development of the modern economy.

The Historic Development of The Geneva Association

Former Presidents of the Geneva Association: Mr Raymond BARRE, Paris (1973-1976); Mr Fabio PADOA, Trieste (1976-1983); Mr Julius NEAVE, London (1983-1986); Prof. Dr Dr e.h. Reimer SCHMIDT, Aachen (1986-1990); Sir Brian CORBY, London (1990-1993); Drs. Jan H. HOLSBOER, Amsterdam (1993-1999); Mr Walter KIELHOLZ, Zurich (1999-2003).

The Constitutive Assembly of the Geneva Association took place in Paris on February 27, 1973, at the headquarters of La Paternelle (today part of the AXA Group). The following companies were represented by their President or Chief Executive Officer: Allianz, Münchener Rück, Aachener & Münchener, and Victoria for Germany; Commercial Union, Royal and Mercantile & General for the United Kingdom; Erste Allgemeine for Austria; Royale Belge for Belgium; UAP, AGF, Paternelle, Préservatrice and SAFR for France; Generali, RAS, Reale Mutua, INA and Fondiaria for Italy; Nationale Nederlanden for the Netherlands, and the Swiss Re for Switzerland.