

Carolin Knauber

Elderly People in the Labour Market

A Qualitative Analysis of the Motivation and Characteristics of People Working Beyond the Legal Retirement Age in Germany



Online-Erstveröffentlichung (August 2013) in der Sammlung
texte.online: aus Projekten und Arbeitsbereichen
des Deutschen Instituts für Erwachsenenbildung –
Leibniz-Zentrum für Lebenslanges Lernen (DIE)

Reviewstatus: Begutachtung als Qualifikationsschrift (Master-Thesis)

vorgeschlagene Zitation: Knauber, Carolin (2013): Elderly People in the Labour Market – A Qualitative Analysis of the Motivation and Characteristics of People Working Beyond the Legal Retirement Age in Germany. URL: <http://www.die-bonn.de/doks/2013-aeltere-arbeitnehmer-en-01.pdf>



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Master Thesis

Elderly People in the Labour Market –

**A Qualitative Analysis of the Motivation and Characteristics of
People Working Beyond the Legal Retirement Age in Germany**

M.A. European Adult Education

1. Examiner Prof. Dr. Dieter Gnahs (University of Duisburg-Essen)
2. Examiner Prof. Dr. Bernhard Schmidt-Hertha (University of Tübingen)

Submitted by

Carolin Knauber
Master Programme European Adult Education
E-Mail: knauber@die-bonn.de
Date of first submitting: 09.10.2012

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Abstract

To work beyond the age of 65 is a process that will soon become an economic and social necessity in Europe. A growing group of persons already work beyond the legal retirement age in Germany and Europe. Therefore, it is interesting to look at the characteristics and motivation of this group. Investigating four case studies from persons working beyond the legal retirement age in Germany, the following findings were made. Most commonly known reasons and factors for longer working have been confirmed and new reasons were added. Freedom of decision, self-fulfilment, flexible or reduced working hours, responsibility in the job, appreciation by employer, request by employer, monetary reasons, social inclusion, passion for the job, conception of age and self-conception, competence level, further education behaviour, and health can influence persons positively in their decision to work longer. In order to finally decide to work longer, persons have to overcome a threshold. Most of the time, the way to the final decision is paved by a sum of different reasons. Sometimes, a single reason, which is important enough for the respective person, is sufficient to cause the decision for longer working. Further studies will have to elucidate the importance of the different reasons and factors for working beyond the legal retirement age.

List of Abbreviations

BMAS	German Federal Ministry of Labour and Social Affairs (Bundesministerium für Arbeit und Soziales)
BMBF	German Federal Ministry of Education and Research
BMFSFJ	German Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (Bundesministerium für Familien, Senioren, Frauen und Jugend)
Cedefop	European Centre for the Development of Vocational Training
CiLL	Competencies in Later Life
CVTS	Continuing Vocational Training Survey
DIE	German Institute for Adult Education – Leibniz Centre for Lifelong Learning (Deutsches Institut für Erwachsenenbildung)
DIW	German Institute for Economic Research (Deutsches Institut für Wirtschaft)
Ed.	Editor
EdAGE	Education & Age Study
EU	European Union
EU27	The 27 Member States of the European Union
Fig.	Figure
FYROM	Former Yugoslav Republic of Macedonia
GRV	Legal retirement insurance (Gesetzliche Rentenversicherung)
LMU	Ludwig-Maximilians-Universität München
OECD	Organisation for Economic Co-operation and Development
PC	Personal Computer
PIAAC	Programme for the International Assessment of Adult Competencies
SOEP	Socio-economic panel (Sozio-oekonomisches Panel)
Tab.	Table

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General Remarks

In order to facilitate reading, all references of Internet sources (homepages, online documents) can be found as footnotes. All other references are directly included in the text. Quotations from the interviews, which are analysed in this study, are written in German language (the original language of the interviews) and are not further translated into English.

1. Introduction

Today, Europe is characterised by an on-going socio-demographic change with a decreasing birth rate and a growing life expectancy leading to a higher average age of the population.

Closely connected to the general demographical development is the shortage of (highly) qualified workers and experts.

Moreover, increasing improvements of health care ensure that older people have the possibility to stay active, in private as well as in labour contexts, for a longer time.

A few years ago, ageing was still perceived by many as a danger for personal career and health and the growing number of older people and paying pensions was considered a burden on the working-age population. However, today, these fears subside and the chances for society and economy emerging from this older generation are paid more attention. The fact that a growing number of older people are in still good health, have valuable skills, experience knowledge, and are willing to make a significant contribution to society further pushes this perspective.

Politicians and economists have developed a huge interest in keeping older people longer in employment and to raise the effective retirement age, as activity and continuing contribution to society is the key to tackling the challenge of demographic ageing. Additionally, working people pay taxes instead of receiving pension what further relieves the pressure on the social system. The European Union also recognised the importance of increasing the participation of older people in society (through volunteer work, taking care of grandchildren, etc.) and the labour market and decided to designate 2012 as the "European Year for Active Ageing and Solidarity between Generations" (see European Commission, 2012:3). Besides, the role of lifelong learning and the development of competencies in old age is emphasised more and more nationally and internationally. Over the last years, a slight rise in the participation of older people in the labour market was observed, even a rise in participation beyond the legal retirement age.

My research project focuses on those people participating in the labour market at old age.

They can be seen as pioneers in the restructuring process of the individual curriculum and the labour market, a process that will soon become an economic and social necessity in Europe. My project aims at gaining new insights into the characteristics and motivation of older people participating in the labour market and to investigate which factors influence the motivation to work longer (for example competencies and conceptions of age within the older population). Therefore, four case studies with qualitative interviews are presented and analysed in this thesis.

The special focus of the target group lay on older male persons who are working longer than legally demanded in Germany (65-67 years, depending on the age of the person). This group can provide important information about questions like: What keeps people longer than “necessary” in the job; what is their motivation; how do conceptions of age, critical events, and social inclusion influence the participation in the labour market for this age group; do the competencies of a person influence the longer participation in the labour market and what are possible ways into an employment beyond the legal retirement age?

Results of this research project can provide basic information to create a broader quantitative study in order to find strategies to motivate people to work longer, and to find out if the training of competencies and positive conception of age can influence the people’s labour market participation. The results of this research project can also induce companies to think about incentives and regulations in order to keep people longer in the labour market. Additionally, public authorities can use it to adequately change legal formulations and regulations.

The following thesis comprises five distinctive but cohesively linked parts. The first part of the thesis gives an overview of the political, economical and social background information needed to understand the topic of the thesis (2. *Relevance of the topic: Political, economic and social background*). In the second part, the methodical background of the study, the collection and the analysis of the data are addressed (3. *Methodical background*). The third part specifies the theoretical approach and presents the state of the art as well as the categories used for the later analysis. Furthermore, the research questions

of this study are presented (4. *Theoretical approach, state of the art, and research questions*). In the fourth part, the four case studies are presented and analysed according to specific categories (5. *Data analysis*). The fifth and last part of this thesis outlines the results of the analysis and provides an outlook for further research (5. *Conclusion and outlook*).

2. Relevance of the topic: Political, economic and social background

To date, there are many approaches in economy, society and politics to cope with the challenges of demographic change, the changes of the labour market, and the on-going trend towards greater individualisation in careers.

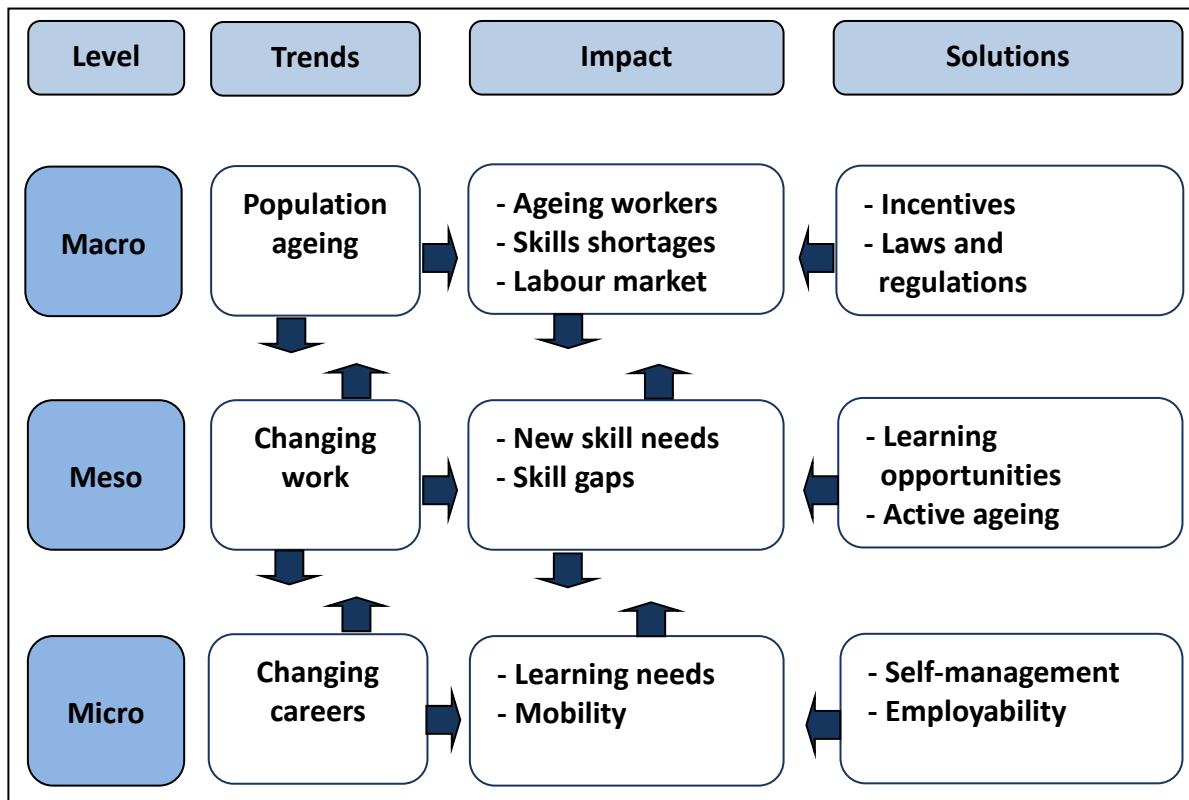


Fig. 1: Levels of changes with trends, impact factors and possible solutions (source: Cedefop, 2011:10)

Fig. 1 shows the different levels on which changes can occur: The macro-, meso- and micro-level. On the macro-level the population's average age is increasing. On the meso-level work is changing its structure, sector and content. The micro-level consists of the changes affecting individual careers.

One important factor of ageing of the (European) population, which can be found of the macro-level, is the increasing number of older people in the society compared to younger people. Moreover, more people reach the legal retirement age potentially resulting in higher pension payments. This could furthermore lead to a dramatic vicious cycle as the decreasing number of young workers has to pay for an increasing number of senior citi-

zens.

The meso-level, describing the changing working conditions, contains for example the shift of jobs from the industrial and agricultural sector to the service sector.

The micro-level with the changes of individual careers focuses on the increasing individualisation of society, for example that learning needs are defined through the individual person and that people have to be more mobile concerning their place of work.

All three levels are related to one another and influence one another. The following chapter deals with the named changes and furthermore provides background information and definitions of basic terms used in this thesis.

2.1 Defining “older people”

In the literature, there is no consensus definition of “older people”. In politics, economy and society different ways of defining “old people” can be found.

The first and most logical way of defining “old” is to look at the chronological age of a person.

This definition is mainly used when looking at people's participation in the labour market, which decreases with increasing age.

Using the age limits of the European Commission, a person is an “older employee” when he/she exceeds the age of 55.¹ However, the Organisation for Economic Co-operation and Development (OECD) counts those to the older employees, who are aged 50 and older:

“The age of 50 is not meant to be a watershed in and of itself in terms of defining who is old and who is not, but it does correspond to the age after which labour force participation rates begin to decline in many countries.” (OECD 2006:16).

The German social legislation defines older employees also as people aged 55 or older, as those people have the right to have access to part time work for older employees. A German initiative from the German government and labour market activists called “Initiative

¹ See: Minty, Paul (2007): Employment in Europe 2007 – The labour market situation of older workers, In: <http://ec.europa.eu/social/main.jsp?catId=113&langId=de&eventsId=99&moreDocuments=yes&tableName=events> (03.05.2012)

50plus” defines older workers as people who are only above the age of 50.²

Another possibility to define age is to regard the situational dimension of life and not only the chronological age of a person.

Peter Laslett divides the life span of a person into four parts and coined the term “Third Age”. It describes a period in a life “[...] of personal achievement and fulfilment [...]” (Laslett, 1991:4). The “[...] life career [...] has its culmination in the Third Age” (Laslett, 1991:4). Laslett further differentiates the four ages:

“First comes an era of dependence, socialization, immaturity and education; second an era of independence, maturity and responsibility, of earning and of saving, third an era of personal fulfilment; and fourth an era of final dependence, decrepitude and death.” (Laslett, 1991:4).

From an individual point of view, a situational definition is advantageous, as a person’s health, mental abilities, work motivation, and activity vary greatly even among people of the same chronological age.

All in all, older people can be defined in different ways and are a very heterogeneous group to deal with, even when the same definition is used. In the following text, a pragmatic definition with regard to chronological age is used. “Older people” are defined as 55 years and older. However, the target group will be - as mentioned before - people aged 65 and older.

2.2 Life expectancy and older people in society

Life expectancy has risen significantly in the last century. It increased particularly in the first half of the century - by about 30 years since 1900. However, an increase can also be seen in the second half of the last century. Since 1960, life expectancy has climbed by eight years. Demographic projections foresee a further five-year increase over the next forty years (see European Commission, 2012:3).

In Germany, girls born today have a life expectancy of 82.4 years and new-born boys of 77.17 years. Females, who have reached the age of 80 today, will on average continue to

² See: <http://www.bundesverband-initiative-50plus.de/verbraucherempfehlung/> (03.05.2012)

live 8.97 years, whereas 80 year-old men continue their life for 7.65 years (see Bericht der Sachverständigenkommission an das BFSFJ, 2010:22).

The rise of life expectancy combined with the low birth rates of the past decades result in rapid ageing of Europe's population. This development is not something that is unique to Europe but is happening in other industrialised countries like Japan, as well.

The European Statistical Office projects that - provided the retirement age stays the same - by 2060 there will be only two people of working age (15-64) in the EU for every person aged over 65. Today, the ratio is four to one. The fastest aggravation is expected to occur during 2015 and 2035, when the people born during the "baby boom" generation, the two decades after the Second World War, will retire (see European Commission, 2012:3).

In Germany, the situation of an ageing society is extremely dramatic. Together with Italy and Japan, Germany has one of the oldest societies in the world. In 2009, every fifth person living in Germany was 65 years or older. 60 years ago, this was only valid for every tenth person. Findings already show that the German population will become even older in the following years (see BMAS, 2012:6).

Progresses in the health system do not only lead to an increase of the life-expectancy itself but also to a longer phase in life, in which people are healthy and active. According to the German "Alterssurvey", the number of people between the ages of 60 and 64 with five or more diseases more than halved from 20 % in the year 1996 to 9 % in the year 2008 (see BMFSFJ, 2010).

A BMAS report from 2012 states, that the new generation of older people is mainly healthy; that they are self-confident and want to continue an independent life; that they want to contribute their social, cultural and vocational experiences, skills and competencies; that they are high-performers and that they are open to new technological developments.

2.3 Legal retirement age

The life expectancy of people in Europe and Germany rises and people tend to have a longer phase in their life in which they are still active – or want to be. However, the labour market has not reacted to meet these new developments, changes and opportunities for a long time.

Finally, in 2007, the German Bundestag and the German Bundesrat decided to increase the legal retirement age of 65 years to 67 years, gradually, from 2012 on until 2029. Therefore, this year, the increase of the retirement age will, for the first time, effect employees and employers. Starting with people born in the year 1947, legal retirement age will increase by one month per year until 2024 (see Tab.1: Increase of legal retirement age in Germany). From 2024 until 2029, the legal retirement age will increase by two months per year. For people born 1964 or later, the new legal retirement age of 67 years will be valid (see BMAS, 2012:6).

Year of birth	Legal retirement age (year/month)
1947	65/ 1
1948	65/ 2
1949	65/ 3
1950	65/ 4
1951	65/ 5
1952	65/ 6
1953	65/ 7
1954	65/ 8
1955	65/ 9
1956	65/ 10
1957	65/ 11
1958	66
1959	66/ 2
1960	66/ 4
1961	66/ 6
1962	66/ 8
1963	66/ 10
1964	67

Tab. 1: Increase of legal retirement age in Germany

Even though, it is not explicitly forbidden in Germany to work longer than the legal retirement age, many companies obligatorily send all people in retirement as soon as they reach the official age line.

Furthermore, employees often do not have the opportunity to work longer if they want to, especially when there is a collective labour agreement (“Tarifvertrag”) covering their enterprise or their specific job position. Several people who took legal action against such a collective labour agreement in order to work longer lost their legal proceedings³.

³ See also: <http://www.spiegel.de/wirtschaft/soziales/0,1518,722643,00.html> (13.03.12) and http://www.gew.de/Wunsch_ueber_das_65._Lebensjahr_hinaus_zu_arbeiten_abgelehnt.html (13.03.12)

Basically, working longer than the legal retirement age is not possible in all labour sectors. When working in physically demanding jobs, like in construction or in the metal industry, it is almost impossible to work long enough to reach the legal retirement age, due to health and endurance/stamina issues. Therefore, the legal retirement age should be arranged individually.⁴

As demonstrated, the option to work longer than the legal retirement age is not common in Germany and there is no special “term” or “expression” for those people deciding to take the option to work longer than the legal retirement age. In the United States, post-retirement work is termed “bridge-employment“. Although equivalent activities of “bridge employment“ exist in Germany (even though on a very low level), there is no generally accepted semantic label so far, such as “silver work“, “Verlängerte Beschäftigung“, or “Brückenbeschäftigung“ (see Deller et al., 2007:115). This reflects that post-retirement work in Germany is not currently regarded as a relevant element of society. There are different possible explanations: Employment beyond the legal retirement age is not covered by law regulations; there are no incentives for employees to stay longer; it is forbidden for certain groups; the level of income in retirement is sufficient for most retirees since the pension systems are still functioning; and it is too much effort for employees to organise work beyond the legal retirement age.

Concerning legal and general retirement age, it is interesting to ask what the Europeans think and want.

The “Active aging report”⁵ of the European Commission (2012:66-70) reveals that only one out of three citizens thinks the retirement age needs to increase by 2030.

According to Eurofound (2010:8), around 60 % of workers in the 27 Member States of the EU (EU27) feel that they will be able to carry on their current job at the age of 60. This

⁴ See also: <http://www.freitag.de/wochenthema/1046-die-arbeitskraft-mit-65-h-ngt-vom-beruf-ab> (13.03.12)

⁵ This report covers the 27 Member States and five non-EU countries; namely Croatia, Iceland, FYROM, Norway and Turkey. The results are presented at an aggregate level for the EU27 excluding the five non-EU countries. In the course of this survey, 31,280 respondents aged 15 and above were interviewed by the TNS Opinion & Social network between September and November 2011.

number has risen marginally since 2000, from 57 % to 59 %. Unsurprisingly, workers in different sectors also feel differently: Around 72 % of highly skilled clerical workers and 61 % of lower-skilled clerical workers said that they could do their current job at the age of 60. However, this is the case for only 49 % of highly skilled manual workers and 44 % of lower skilled manual workers. The agreement declines with qualification on the one hand and with the physical demand of the job on the other hand.

Asked not only if they feel able to do their job but if they want to continue working, just over half (54 %) of the European population does not want to continue working once they reach pensionable age (in Germany 37 %). One third wants to continue working and the option to combine part time work and a partial pension is appealing to the majority of citizens (65 %) (see European Commission, 2012:74-79).

According to the European Commission (2012:71-73), most citizens (61 %) agree that you should be able to work past the official retirement age if you want to. However, there are large differences between countries. At one end of the scale, in Denmark and the Netherlands, nine out of ten respondents feel they should be allowed to continue working, whilst at the other extreme, in Greece, Slovenia, Romania and Italy around two thirds feel they should not.

To sum up, while Europeans generally do not accept the need for increases in the (legal) retirement age, they do seem ready and willing to stay longer in the labour market if they are offered the right opportunities to do so.

2.4 Change of the labour market

The pattern of employment continues to change across Europe, with an on-going shift from agriculture and manufacturing towards services. The proportion of workers employed in agriculture, fishery and industry (manufacturing) decreases and this has coincided with a slight increase of the proportion of those working in services (see Eurofound, 2010:1). Today, four out of five jobs are in service functions. It is also recognised that such service activities typically require less physical demands and greater mental abilities, which means that workers can easily remain productive for a longer time in their life.

2. Relevance of the topic: Political, economic and social background

The legal retirement age of 65 years is not yet the age when most of the people in Germany are getting retired. The effective retirement age is much lower; some people work in special part time jobs for older employees. This is also valid for many other European and non-European countries (see Tab.2: Average effective age of retirement versus the legal age of retirement in selected countries), even though Japan can be named as an exemplary exception.

Average effective age of retirement versus the legal age, 2006-2011 ⁶					
Men			Women		
Country	Effective	Legal	Country	Effective	Legal
Japan	69,3	64	Japan	66,7	62
United States	65,2	66	United States	64,8	66
United Kingdom	63,6	65	United Kingdom	62,3	60,7
The Netherlands	63,6	65	The Netherlands	62,0	65
Germany	61,9	65	Germany	61,4	65

Tab. 2: Average effective age of retirement versus the legal age of retirement in selected countries, 2006-2011 (source: OECD estimations derived from the European and national labour force surveys, In: http://www.oecd.org/els/emp/Summary_2011+values3dec2012.xls, 04.04.2013)

In the EU27 the proportion of older people (in an exceptional case defined as those aged between 50 and 64 years) in work rose from around 49 % in 2000 to more than 56 % in 2009 (Eurofound, 2010:2).

According to BMAS (2012:22-40), the percentage of older people in the total work force in Germany is also continuously rising as well as the percentage of the working people in the group of "older people". Whereas in the year 2000, only 38 % of the people aged between 55-64 years were working, in the year 2010 about 58 % were still working. The largest increase can be seen in the group of the people between the ages 60 to 64, where the amount of people still working doubled in those ten years.

Compared with other countries in the European Union, Germany has the second highest percentage of working older people. Only Sweden has a significantly higher number of older employees with 70.5 %.

⁶ "The average effective age of retirement is defined as the average age of exit from the labour force during a 5-year period. Labour force (net) exits are estimated by taking the difference in the participation rate for each 5-year age group (40 and over) at the beginning of the period and the rate for the corresponding age group aged 5-years older at the end of the period. The official age corresponds to the age at which a pension can be received irrespective of whether a worker has a long insurance record of years of contributions.", source: http://www.oecd.org/els/emp/Summary_2011+values3dec2012.xls (04.04.2013)

The number of people working beyond the legal retirement age also rises in Germany.⁷ According to the Statistische Bundesamt (2011:47), 6 % of people aged 65 to 74 and 1 % of those aged 75 and older were still working in the year 2009. In total numbers, these are 666,000 persons, including 250,000 women working over the age of 65. According to the German Institute for Economic Research (DIW Berlin), there were even 760,000 people working in retirement age, what would mean that the number of persons in retirement age still working doubled in Germany from 2001 to 2011 (see Brenke 2013:3). Disregarding certain age categories, the employment rate of all people aged 65 and older in Germany is 4.1 %. Compared to other EU countries, Germany ranks slightly below the average of 4.7 %. The countries with the highest employment rate of people aged 65 or older are Portugal (16.9 %), Romania (13.7 %) and Sweden (12.4 %) (see Statistisches Bundesamt, 2011:51). The reasons for this comparably high numbers can be found in the economic structures of these countries. For example, in Portugal and Romania, family-based farming binds the workforce even beyond the age of 65.

2.5 EU labour market policy for older people

Following the Lisbon Agenda of March 2000, which aimed to make the European Union the “[...] world's most competitive and dynamic knowledge-based economy, capable of sustainable economic growth with more and better jobs and greater social cohesion.”⁸, the European Union increasingly emphasised the topic of older people, especially creating more job opportunities for them and keeping them employed over a longer period of time.

In 2001, the Stockholm European Council Presidency Conclusions stressed the need “[...] to set an EU target for increasing the average EU employment rate among older women and men (55-64) to 50 % by 2010”⁹ in order to meet the challenges of an ageing society.

One year later, in 2002, the Barcelona European Council endorsed a policy approach on

⁷ See: https://www.genesis.destatis.de/genesis/online;jsessionid=3BE24B50FABC9E265993E02FA1692609.tomcat_GO_2_2?operation=previous&levelindex=2&levelid=1339508778922&step=2 (12.06.2012)

⁸ See: http://www.europarl.europa.eu/summits/lis1_en.htm (17.06.2012)

⁹ See: http://consilium.europa.eu/ueDocs/cms_Data/docs/pressData/en/ec/00100-r1.%20ann-r1.en1.html (17.06.2012)

how to progress in achieving the Stockholm target on older workers and concluded that “[...] a progressive increase of about 5 years in the effective average age at which people stop working in the European Union should be sought by 2010”¹⁰.

Also in 2002, the Joint Report from the European Commission and the European Council on "Increasing labour-force participation and promoting active ageing", requested by the Barcelona summit, showed the way to a life cycle approach of working to ensure that present and future working generations remain in employment as they grow older. Furthermore, the report highlights ways to increase and prolong the participation of today's older workers and calls for the development and implementation of comprehensive strategies by the Member States in six areas:

1) A dynamic life cycle approach, which means to provide a high basic educational level, as this has a fundamental long-term impact on the participation in lifelong learning. Participation rates in educational measures are significantly higher at all ages, in the group of more educated people compared to less educated people in the work force. Moreover, with training of skills and competencies throughout adult education the chances of people remaining in employment for a longer time rise.

2) More jobs and better quality in work: The report states that providing a safe, attractive and adaptable work environment will have a particularly important influence on the decision of older workers to stay in a job and in the labour market. Facilitating a more gradual move into retirement can be encouraged (for example) by the promotion of part time work. Furthermore, an improved work environment, safer working conditions, more flexible working time arrangements and in particular access to training will have a positive impact on labour productivity.

3) “Making work pay”: A targeted review of tax/benefit systems to enhance work incentives for older workers is needed. The report states that emphasis should be placed on removing incentives that encourage early retirement and instead encourage experienced workers to stay longer at work by financially rewarding them for their longer service.

4) Higher and adaptable skills at work: Continuing update of skills throughout working life

¹⁰ See: http://www.consilium.europa.eu/ueDocs/cms_Data/docs/pressData/en/ec/71025.pdf, p.12

is crucial for keeping older workers in work longer. The report further states that making education and initial training systems more responsive to the needs of the labour market is another aim. Furthermore, much effort should be placed on developing non-formal learning, particularly at the workplace and emphasis should be given on related issues of access, equal opportunities, and support of non-traditional learners to take up and/or remain in learning.

5) Making work a real option for all: In order to recognise the potential of older workers and to fight discrimination, a change of attitudes of employers is necessary. The public employment services are in a decisive position to support older workers in finding work, and in directly tackling employers' negative attitudes. Increasing the availability and affordability of quality healthcare and eldercare facilities will help to break down labour market barriers for older workers with care responsibilities.

6) A partnership approach: Public authorities cannot succeed in implementing the approaches listed above without the support from a wide range of partners. Social partners and employers need to develop working conditions, which are appropriate to keep older workers employed. The report recommends joint government and social partners' initiatives to retain workers in employment. The report states that the main focus should be to facilitate access to company training, to improve working conditions and the organisation of work (see Council of the European Union 2002:14-19).

In a joint report from the European Commission and the European Council in 2003, it is furthermore emphasised that staying in the labour market should not be unnecessarily complicated and should be supported:

"[...] ensure that, alongside labour-market and economic policies, all relevant branches of social protection, in particular pension systems, offer effective incentives for the participation of older workers; that workers are not encouraged to take up early retirement and are not penalised for staying in the labour market beyond the standard retirement age; and that pension systems facilitate the option of gradual retirement" (see European Commission 2003:46).

But what became of the objectives from 2000 to 2003? Up to the year 2009, the EU em-

employment rate for persons aged 55–64 has risen substantially compared to 2000, by almost nine percentage points. However, it still falls four percentage points short of the target set by the 2001 Stockholm Council of an employment rate of 50 %. In 2009, only eleven Member States had an employment rate for persons aged 55 to 64 of above 50 %; a considerable number of Member States remain more than ten percentage points short of the Stockholm target: Belgium, France, Hungary, Italy, Luxembourg, Malta, Poland, Slovenia and Slovakia. Even though the employment rate of 50 % for older workers has not been reached, active ageing-strategies and pension reforms have encouraged people to remain in the labour market longer. Furthermore, the rise can be explained by age-composition effects on the older population and cohort effects of increasing female participation in the labour market.¹¹

In 2010, the European Commission launched a new strategy for the next decade, the Europe 2020 Strategy, to support recovery from the crisis and to set out where the EU wants to be by 2020.¹² The new strategy provides a vision of Europe's social market economy for the 21st century, based on three mutually agreed priorities:

- Smart growth: Developing an economy based on knowledge and innovation.
- Sustainable growth: Promoting a more resource-efficient, “greener” and more competitive economy.
- Inclusive growth: Fostering a high-employment economy to deliver social and territorial cohesion.

The strategy is formulated in a very general way, no longer focussing on overall aims or special (small) target groups. For example, a key part of the strategy is a new employment target, namely that 75 % of the population aged 20-64 should be in employment by 2020. The target group of “old workers” is not considered separately. In contrast, the national documents of “Europe 2020” set additional aims for the Member States. The national documents include specifications, e.g. on how to meet the goals. The employment rate target of 75 % is supposed to be met in part through greater participation of youths, older

¹¹ See: http://ec.europa.eu/employment_social/eie/chap1-5-2_en.html (17.06.2012)

¹² See: http://ec.europa.eu/europe2020/index_en.htm (17.06.2012)

workers and low-skilled workers, as well as better integration of legal immigrants.

Comparing the three last annual growth surveys from 2010 to 2012, they all focus on the financial markets, the economic crisis and its effects, and they all try to create a strategy to improve the overall situation.

In the 2010 survey (see European Commission 2011a), the topic of older workers and reforming the pension systems fills a whole chapter. The survey stresses the need to increase the retirement age and to link retirement age with life expectancy. Furthermore, it calls for a reduction of early retirement schemes and for the use of targeted incentives to employ older workers and promote lifelong learning.

In the 2011 annual growth survey, the topic of “older employees” or “older people” is not separately addressed. However, the same measures for this target group are mentioned under the topic “The way forward: Striving for more employment”, which says:

“Further efforts to eliminate premature retirement schemes and increase the statutory retirement age need to be pursued to increase the participation of older workers in employment. Longer working careers could also be encouraged by a more direct link between later retirement and building up more pension entitlements and promoting measures that foster active and healthy ageing.” (European Commission 2011b:11).

In the youngest growth survey of 2012, “older people/employees” are mentioned in the chapter “Mobilising labour force for growth”, which says:

“Restricting access to early retirement schemes and other early exit pathways while supporting longer working lives by providing better access to life-long learning, adapting work places to a more diverse workforce, and developing employment opportunities for older workers, including through incentives.” (European Commission 2012a:11).

To sum up, the European Union still feels the need to increase retirement age and to support and encourage older people to participate longer in the labour market. However, this topic came a bit out of focus due to the financial crises, in which the EU concentrates on other economic and “more pressing” needs.

In this chapter of this thesis important background information was given: Which persons are to be understood as old people, how being old and ageing changed in the last dec-

ades, what legal framework the legal retirement age has and how external factors, like the change of the labour market and the EU policy, influence the current situation on longer working.

The word “motivation” from the title of this thesis will not be defined in a psychological context according to Skinner, Maslow or others. “Motivation” in this thesis simply means the reasons people have to work beyond the legal retirement age. A person can be conscious of these reasons or not, or most likely a mixture. A theoretical approach for this thesis, the “theory of maximisation”, will be outlined in chapter 4. *Theoretical approach, state of the art, and research questions* and take the term “motivation” up again.

3. Methodical background

The four cases studies, which were documented and analysed for this thesis, will also be integrated in a great national survey, called CiLL (Competencies in Later Life). Therefore, the questions asked in the interviews comprising this thesis contain the questions, which are asked in the CiLL-survey, in order to ensure the comparability of data. The following paragraph gives a short outline of the CiLL study.

3.1 CiLL study

The CiLL study focuses on a target group aged between 66 and 80 years. The major demographic changes and ageing societies of Europe provide the background of the study. As older people will make up an increasingly large part of the population in the coming years, the study notably focuses on this specific target group.

CiLL is a parallel study to the German PIAAC-Survey (Programme for the International Assessment of Adult Competencies). It is a joint project conducted by the German Institute for Adult Education (DIE) in cooperation with the Institute for Pedagogy at the Ludwig Maximilians University of Munich (LMU) and is funded by the German Federal Ministry of Education and Research (BMBF).

The project CiLL includes three parts: Analysis of existing data and desk research, development of case studies dealing with older adults in Germany (qualitative research), and comparison of results with an additional sample of older adults (ages 66 to 80) using PIAAC survey instruments.

The following research questions of CiLL provide the direction for the core research lines:

- Which competencies in the domains of 'literacy', 'numeracy' and 'problem solving' are available for people between the ages of 66-80?
- What are the differences in competence-profiles of the older adults compared to younger age-groups? What explains these differences?
- What kinds of learning opportunities are available within daily life?
- To what extent do older adults use their competencies in daily life?
- Which competencies are necessary to cope with daily routine?

- How do the competence-profiles of older adults vary depending on socio-demographic characteristics?
- What is the role of (continuing) education in forming domain-specific competencies?
- What is the relation/connection between active living and the level of domain-specific competencies?

The project's results aim to provide new insights into achievement and learning potentials of the older population (66-80 years old), as well as on the importance of learning in general for this age group. The project further generates awareness of changing concepts and changing knowledge over the life span, as well as it contributes to extending knowledge about learning in older age through educational-biographical analysis. In addition, the project aims to deliver important guiding principles for identifying and interpreting competencies of older adults.¹³

3.2 Method

In the case studies of this thesis, open-ended questions were asked, which demand free, non-supported statements from the interviewees. This question type was chosen in order to find motivation and reasons to work beyond legal retirement age beyond those expected by the author and those the interview persons were aware of.

The interpretation of open-ended questions mainly refers to qualitative content analysis methods according to Mayring (2008), combined with techniques for case study analysis (Ghuri et al 1995). This method was chosen as this study aims at elucidating why people work beyond legal retirement age in the specific cases without claiming to understand quantitative correlations for the whole group of elderly people.

3.2.1 Development of questionnaire guidelines

The aim of this study was to explore the characteristics and motivation of people to work beyond the legal retirement age. Therefore, factors or conditions being conducive to work

¹³ See also: <http://www.die-bonn.de/cill/International.aspx> (22.09.2012)

beyond retirement age will be identified in the biographical, vocational, and educational characteristics (including the competencies) of the target group.

As this study is based upon CiLL, the first part of the guideline topics for the interview questionnaire is predetermined:

- General information about current life and family
- Educational biography and professional life
- Learning: Strategies, activities
- Use of time
- Competencies, activities (calculation, literacy, dealing with technology, computer, Internet)

In addition to the existing CiLL topics, other guideline sub-topics especially focusing on the working life and the work beyond the legal retirement age were created. Under the category “Education and profession (school, apprenticeship/studies, working life, retirement)” the following sub-topics for questions were named:

- Vocational biography
 - Longer employment
 - Origin of longer employment
 - Motivation to work longer
 - Alternative plans
 - Ideal conditions for longer working life

The detailed questions to these topics can be found in the appendix in the final guideline questionnaire (Appendix, A) *Interview guideline*).

3.2.2 Data collection

With regard to the acquisition of participants, large organisations and companies were contacted, as well as the personal environment of the researcher (friends, colleagues and family).

Feedback from the contacted organisations and companies was scarce and mainly negative: Many companies do not employ beyond the legal retirement age at all, whereas others were unable to give information due to internal data protection policies.

Hence, all interviewees of the study were recruited using personal contacts. Because of the small number of cases (N = 4), all reported results are only valid for this specific sample and represent the interviewees' situation alone. The results of this study are not representative for the people over the age of 65 still working in Germany.

The main focus was on people older than 65, who do not work self-employed, but (continue to) work in an institution or a company (public and private sector).

The study sample will be described in detail, and an outline of every case will be given in the chapters *5.1 Short description of the sample* and *5.2 Presentation of the four case studies*.

Altogether, four personal interviews were conducted with an average duration of about 90 minutes. The data collection took place on April 18th, 19th, 20th, and May 23rd.

3.2.3 Qualitative content analysis according to Mayring

Content analysis is based on Mayring (2008) and is used to interpret qualitative data. The aim of content analysis is to analyse data, which originates in any kind of communication (Mayring, 2008:11).

Mayring describes his form of qualitative content analysis with six characteristics (2008:12-13). First, content analysis deals with communication or - in a Watzlawickian term - with the transfer of symbols. Second, the communication that content analysis is dealing with, is "fixed" or documented by texts, pictures, or audio. Third, content analysis works systematically and can therefore be clearly distinguished from hermeneutical methods. Fourth, the systematic approach contains explicit rules to make the analysis comprehensible, transparent, and verifiable and thus fulfils the standard of intersubjective verifiability. Fifth, the systematic approach is accompanied by a theory-based approach. The data is analysed against the background of (a) theoretical research question(s) and the specific theoretical background of the topics. The different steps of the analysis process are also led by theoretical considerations. As a last characteristic, Mayring

states that content analysis is part of the communication process: A method of conclusion. By using content analysis of data, it is possible to draw conclusions about specific aspects of communication, e.g. the statements of the “sender” (his/her intention) and the effect on the “receiver” (see Mayring, 2008:12-13).

In order to analyse the collected data, Mayring describes steps, which have to be considered (see Mayring, 2008:42-46). First, the data has to be embedded in the communication context and has to be interpreted within this context. Second, content analysis is a systematic approach, meaning that it is essential to follow rules defined in advance. Third, categories are in the centre of analysis. According to Mayring, qualitative content analysis specifies the aim of the analysis in categories. Using categories, the analysis becomes inter-subjectively verifiable.

Mayring also states that in all steps of analysis, a reference to the specific topic should be made. Moreover, he suggests testing research and analysis instruments in a pilot study and advices to include quantitative analysis steps.

According to Mayring, it is of central importance to follow a theory-based approach (of analysis). Technical uncertainties are being balanced by theoretical conclusiveness. The current state of research needs to be considered when designing and, finally, conducting an analysis.

Finally, it is important to have quality criteria and to assess the results against the background of criteria (like objectivity, reliability, validity). Furthermore, he says that inter-coder reliability is especially important in content analysis, meaning that different people doing analysis on the same data come to similar conclusions.

The categories of analysis for this thesis were oriented in their design and topics on the categories of CiLL. Some sub-categories were of course added in order to have the possibility to analyse also the data collected with the specific questions on the topic longer employment. The complete descriptions and examples of the different categories can be found in the appendix chapter *B) Codebook – A guideline of coding*.

Techniques for individual/single case studies

According to Mayring (2008:21), single or individual case studies are a main task of quali-

tative analysis with an open, descriptive, and interpretative methodology. Mayring states that using single or individual case studies is widely recognized and successful. Ghauri et al. (1995) recommend a case study research design if the area is less well-known, especially in theory-building research. Furthermore they state:

“The main focus is on seeking rather than testing: instead of testing existing hypotheses, we seek insight through the features and characteristics of the object being studied. A second feature is the intensity of the study of the object, individual, group, organization, culture, incident or situation. We need to have sufficient information to characterize, to explain the unique features of the case as well as to point out the characteristics that are common in several cases. Finally, this approach relies on integrative powers of research: the ability to study an object with many dimensions and then to draw an integrative interpretation.” (Ghauri et al., 1995:88).

In the following study, I will compare four different case studies. Ghauri et al. describe this as the method of comparative case studies (1995:88) in which cases are compared in regard to a set of variables. Thus, the same questions are asked to a number of organisations, individuals etc. and are compared with each other to draw conclusions.

Analysis of quantitative data

According to Mayring (2008:53), a first step of every analysis is to define the material of analysis and the units of analysis (“Analyseeinheiten”):

- Code unit, meaning the smallest text part which can be analysed and put into a category
- Context unit, meaning the biggest text part which can be used in analysis and is falling in a single category
- Interpretation unit, meaning which text parts have to be analysed consecutively.

For this study the analysis units were chosen as can be seen in Tab. 3.

Code unit	word
Context unit	all data from one case
Interpretation unit	text parts of the defined categories

Tab. 3: Units of analysis for this thesis

The selection of samples was guided by the central characteristics (age, gender, etc.) of the target group.

The next two steps in content analysis are, first, the analysis of the framework and the situation of the interview, and, second, the analysis of the formal characteristics of the data (see Mayring, 2008:54).

After recording the interviews, additional characteristics of the data, the framework and situation of the interview were documented with a postscript (containing, for example information about the living situation, estimation of health of the interviewee etc.).

The further analysis was oriented on the topics of the guideline-interview and on the defined categories.

For the analysis of the single case studies, the content analysis techniques of summary, explication, and structuring were used (see Mayring, 2008:59).

- **Summary**

For the summary, the case studies are “reduced” by the steps of omission, generalisation, construction, integration, selection, and concentration (see Mayring, 2008:60-62).

- **Explication**

The technique of explication describes the process when a part of the interview transcription needs interpretation to be understandable and therefore additional information/data is required (see Mayring, 2008:77). Mayring distinguishes between narrow and broad explication. A narrow explication is a process, when statements are analysed through additional consideration of other text parts within the case study¹⁴, whereas broad explication uses information about general conditions of the interview, personal characteristics, and theoretical pre-assumptions (for example historic background information, which influences the lives of specific cohorts).

¹⁴ E.g. the interpretation of behavioural patterns through the additional inclusion of statements concerning the opinion about education and described experiences at school/university etc.

- **Structuring**

Structuring the transcription of the case studies was done with the help of a category system mentioned before at the beginning of this chapter. All rules concerning the coding of the transcripts are documented in the codebook (see Appendix, *B) Codebook – A guideline of coding*).

For the analysis of the text content, text parts of the transcripts were coded following the rules of the codebook and were assigned to the respective categories depending on their topic (see Mayring, 2008:82-83).

In order to facilitate the analysis, the software “MaxQDA”¹⁵ was used. To ensure the reliability of the coding (intercoder-reliability), parts of the interviews were independently coded by a second person and the two different codings were compared, afterwards.

Using the different codes/categories, specific topics of the interviews, for example „transition into retirement“, „numeracy“, “conception of age”, etc., can now be analysed quicker and in greater detail.

Fig. 2, on the following page, shows a summary of the methodical line of action.

¹⁵ See also: <http://www.maxqda.de/> (20.06.2012)

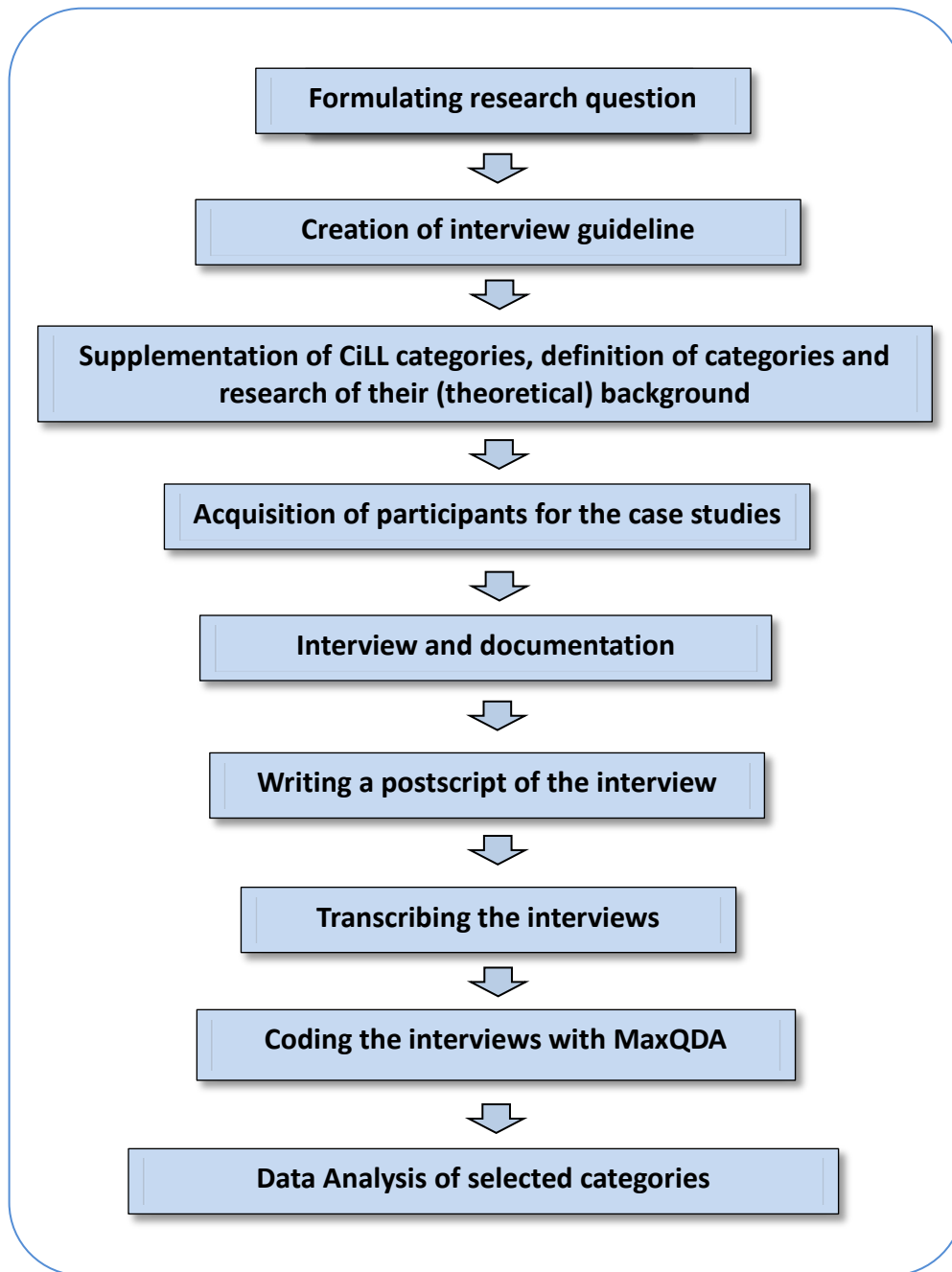


Fig. 2: Methodical line of action for this thesis

4. Theoretical approach, state of the art, and research questions

In the following chapter, a theoretical approach will be presented in order to explain extended working of (some) older people. Furthermore, the state of the art concerning possible motivational factors to work longer will be given and categorised. Additionally, the categories, which will be later on used for the analysis of the case studies, will be outlined. In the last part of this chapter the final research questions will be formulated.

4.1 Theoretical approach: Theory of maximisation

One theory explaining why some people work longer than the legal retirement age originates in the scholarly field of economic anthropology, and tries to explain human behaviour with the use of tools of economics and anthropology. There are three major paradigms within the field of economic anthropology: Formalism, substantivism, and culturalism. The following paragraph will mainly deal with a formalist perspective.

T.I. Prattis (1982:207) assumes that society is a collection of choice-making individuals whose every action involves conscious and unconscious selections among alternative means to alternative ends. The “ends” are culturally defined and represent goals of the individuals and can vary from money to household solidarity, leisure or prestige. It is assumed that people make decisions and choices in a rational manner between known alternatives and that choices are made according to determinable principles. However, all choices aim for a certain kind of “maximisation”. However, the theory of maximisation does not specify *what* is to be maximised. It is often assumed that monetary profit is maximised, but this is just one possible application of the theory and not the sole purpose of the maximisation theory (Prattis, 1982:207). Other examples of aims that can be maximised (according to the theory) include, for example, family happiness or personal free time.

Of course, value parameters can vary over time and with personal situation. However, economising and maximising are held to be constant cross-cultural processes.

In order to obtain the aims that they value, people are held to make rational use of rules and resources, of their physical and cultural environment, as well as situational logic of the person’s position in a power and wealth structure. To understand a person’s decision

one has to consider social fabric, motivation, prior experiences and the available means by which defined ends could be attained (Prattis, 1982:213).

“My argument was that the actor grows up in networks of information, constraints and opportunities which constitute the social reality within which he acts. The actor’s view of the situation and its implications for action are given in the cross-cutting of life history with location in social structure.” (Prattis, 1982:214).

In order to find answers to the question why some people work beyond the legal retirement age, the social, cultural, political, and historical background of a person and his/her prior experiences have to be considered. According to the theory of maximisation, every decision of a person has the aim to maximise one or several aspects of this person’s life.

The theory of maximisation will be one basic for the following thesis. In considering a person’s background and the social “power structures” he/she is acting in, I aim to find out *what* he/she tries to maximise or - in other words - what his/her motivation to work longer is.

4.2 State of the art: Reasons for longer working

Currently, there is not much research on the topic of motivation for people to work beyond a certain age.

One important source for reasons to work longer is the “Silver Workers” study by Deller et al. from 2007, in which 146 participants from the target group (retired people between 60 and 85) were interviewed on activities in retirement. “Activity” in this study is defined as any kind of activity, including paid as well as voluntary work. The study tried to investigate reasons, motivation and ideal conditions for working in old age in Germany.

In the study, two quite similar questions were asked, the first about priorities at work (“What is important for you at your work?”) and the second about reasons for post-retirement activities (“For what reason do you engage in activity in retirement?”). Both questions can elucidate motivational reasons for work beyond the legal retirement age.

Asked about their priorities at work, the participants of the silvery workers study primarily wanted to “help, doing something meaningful and promoting society” (33.3 %). Almost a quarter (24.1 %) of the participants articulated “contacts” to others as an important as-

pect for work. Other aspects named were: “staying active and [personal] development” (14.9 %), “importance of work quality and own demand” (14.9 %), “appreciation, recognition and valuation” (14.2 %), “self-fulfilment and well-being” (12.8 %) and “want to hand knowledge and experience to others” (10.6 %) (see Deller et al., 2007:48-49).

The question about the reasons for post-retirement work, was most commonly answered by “want to be occupied/to have something to do” (36.7 %), followed by “joy/fun/interest” (31.7 %) and “stay fit/development” (24.5 %). “Financial reasons” were only the seventh most frequent reason for post-retirement work with 10.8 % (see Deller et al., 2007:50-51 and compare with Fig. 3). When the interviewees were asked to think of persons they know in similar situations and to report what their reasons for post-retirement work would be, the answers differed a lot compared with the two questions asked before. “Financial reasons” are now the most commonly answered reason with 36.4 %, followed by “staying active/having something to do” (25 %) and “social contacts” with 17 % (see Deller et al., 2007:56). “Self-realisation” (10.2 %), a reason that does not occur in the self-evaluation at all, was also named.

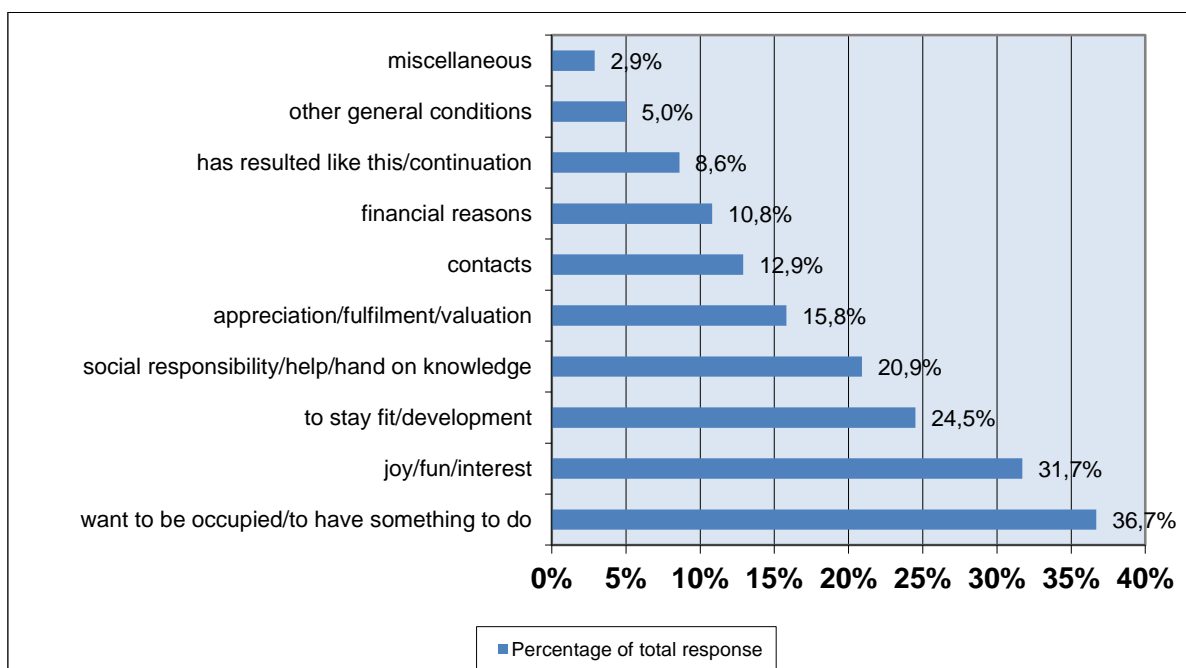


Fig. 3: Reasons for post-retirement activity, multiple answers allowed (source: Deller et al., 2007:51)

All in all, using the answers to the mentioned (first) three questions as a basic, the following main categories of motivational reasons to work beyond the retirement age can be

named: Monetary reasons, personal reasons (activity/having something to do, hand-on knowledge, self-realisation), and social reasons (contacts with colleagues, employees, clients and employers, recognition/appreciation).

As monetary reasons are not further specified, the next paragraph gives an overview of possible monetary motivational reasons to work longer.

4.2.1 Monetary reasons

Monetary reasons seem to influence in some cases the choice of working beyond legal retirement age, even though people do not want to admit it when asked directly.

Fear of poverty in old age

The German socio-economic panel (Sozio-oekonomisches Panel, SOEP) of 2009 shows that the risk for poverty in old age remained constant within the last ten years. However, there is a significant increase in the risk of poverty in the last two reference years (2008 and 2009). Goebel and Grabka (2011) state that it is still unclear if this will become a new trend in the following years.

Furthermore, the amounts paid by the German legal pension insurance (Gesetzliche Rentenversicherung, GRV) decrease since the year 2000 for newly retired men. Today, the average pension is 7 % lower than ten years ago (see Goeble/Grabka, 2011:1). This can be explained by a change of occupational biographies in the last decades. An average biography can contain a longer time of education (schooldays, studies, apprenticeships, and trainings), phases of (temporary) unemployment, and precarious employment. If inflation is considered as well, the real value of the average pension even decreased 12 % from 1999 to 2009.

The average pension of men in Germany today is 820 € in western Germany and 800 € in eastern Germany. This sum is only slightly higher than the basic security for retirement, which is 676 € per month (in 2009). The authors calculate a general risk for poverty in old age (65 years and older) of 10 %. However the risk for poverty in old age is not the same in all groups of society. Civil servants have nearly no risk (less than 1 %) of poverty in old age as they have a high pension level; retired male civil servants have an average pension of 2490 €, a sum three times higher than the average pension paid by the GRV (see Goe-

bel/Grabka, 2011:7).

As mentioned before, about 666,000 people aged 65 to 74 in Germany have worked in the year 2009. The Statistisches Bundesamt (2011:47) found out that 40 % of the people working beyond the legal retirement age need the earnings from their job as the main source of their livelihood. For the other 60 %, the work is only an additional earning to the pension, from which they mainly live.

Standard of living

Even though most people are not affected by poverty in old age, their pension is considerably lower than their previous salary. For about 50 % of the people going into retirement the standard of living (in monetary matters) is inevitably decreasing, according to a study of Bernd Raffelhüschen from 2009¹⁶. Therefore, one can assume that some people keep working to retain their financial status or to be able to pay expenditures they do not want to or cannot reduce (e.g. rent, insurances, hobbies, etc.).

Debts

Another possible explanation to work beyond the legal retirement age because of monetary reasons is that about 3.31 % of the people between the age of 60 and 69 (a total number 427,000) and 0.81 % of the people above the age of 70 (total number 105,000) have debts. This percentage is relatively low, compared to the people aged 40 to 49 (having/showing a rate of 13.29 %).¹⁷ However, with a pension, it is more difficult to repay debts and working can be a good solution to earn additional money.

4.3 Categories to consider when investigating motivational factors

There are a number of variables, which might elucidate the characteristics of people who work beyond the legal retirement age and variables, which influence the motivation to work beyond the legal retirement age. They mainly refer to the analysis of a person's

¹⁶ The study was commissioned by Union Investment and can be found here: http://unternehmen.union-investment.de/-snm-0116930877-1343727877-025b100000-0000000000-1343727985-enm-Downloads/UMH/Studien/061e016280d23dd43ffaafbf5e1d4c0.0.0/Vorsorgeatlas_Deutschland_2011.pdf (31.07.2012)

¹⁷ Compare Micom/CEG/Creditforum (2010): SchuldnerAtlas Deutschland, p.16-17. The named numbers are from the year 2010.

“background”, as Prattis (1982) explains in the theory of maximisation.

Therefore, I will look at some selected categories, which might contain those variables, from the supplemented CiLL categories¹⁸. CiLL contains over 30 categories and sub-categories to assess competencies and to draw a complete picture of a person’s life. Of all these categories, only those, which are useful to analyse the characteristics and motivation of people who work beyond legal retirement age, have been used in this study.

Of the CiLL study, the categories, “social-historic background”, “social inclusion”, “health”, “competencies” (meaning literacy, numeracy, and problem-solving), “further education behaviour”, “transition into retirement”, and “self-conception/conceptions of age” were considered to contain variables influencing the motivation to work longer.

Besides this, the supplemented category “longer employment” will be used, which includes all statements concerning longer employment mentioned in the case studies.

4.3.1 Social-historic background

Historical and political events and periods (in the past) are the framework for an individual biography and therefore pose a possible variable influencing the (longer) working life of people. The interviewees of the case studies are all from the same generation, born at the end or after the Second World War, between the years 1944 and 1947. The social-historic background will therefore contain events or phases like the post-war period, the oil crisis, the German reunification etc.

Concerning their schooldays (another aspect of the social-historic background), the respective age group differs a lot compared to younger age groups (see Tab. 4). Whereas in the group of old people, the majority has a school leaving qualification from “Hauptschule” or “Volksschule” (which is a basic primary school for older pupils from grade 5-8, and, optionally, a school preparing for grammar school), the majority of the people aged 25 to 34 have a school leaving qualification from a “Gymnasium” (a grammar

¹⁸ Some CiLL categories have been supplemented by sub-categories, which are relevant for the research aim of my study (see also chapter 3.2.2 *Qualitative content analysis according to Mayring*).

school) enabling them to study at university.¹⁹

Tab. 4: School education qualification in Germany in 2009 in % (source: Statistisches Bundesamt, 2011:29)

	Persons in the age of ...			
	25-34	35-44	55-64	65 and older
Haupt-/Volksschule	22	26	47	68
Polytechnische Oberschule	0	12	11	1
Realschule or comparable school type	32	26	16	12
Gymnasium	42	32	21	13
No school leaving qualification	3	3	3	3

After school, most people from the considered age group did an apprenticeship (50 %); a high percentage of 30 % stayed without any vocational qualification and only 10 % got a university degree. Compared to the age group aged 35 to 44 these numbers changed a lot over the years: 57 % made an apprenticeship, nearly 20 % received a university degree and only 14 % did not get any vocational qualification at all (see Statistisches Bundesamt 2011 and Tab. 4).

The category of “social-historic background” is of central importance to characterise the sample and to find similarities and differences in the biographical backgrounds of the interviewees.

4.3.2 Longer employment

The category “longer employment” is the core of this study. All statements directly mentioned by the interviewees about their longer employment are assigned to this category.

¹⁹ In Germany, the school system is primarily the responsibility of the federal states. However, German secondary education included three main school types in nearly every federal state for a long time (some federal states still include those three school types, today). The first, “Gymnasium”, is designed to prepare pupils for university education and finishes with the final examination “Abitur” (comparably to British A levels), after grade 12 or 13 and is meant when referred to a “high” school qualification throughout this thesis. The second type, “Realschule”, has a broader range of emphasis concerning practical and theoretical knowledge, is meant for “intermediate” pupils, and finishes with the final examination “Mittlere Reife”, after grade 10. “Realschule” is meant, when referred to a “middle” school qualification. “Hauptschule”, the third school type, prepares pupils for vocational education and finishes with the final examination “Hauptschulabschluss”, after grade 9, and is meant when referred to a “low” school qualification. The “Polytechnische Oberschule” (see Tab. 4) was the standard school type in Eastern Germany before the German reunification. The school structure was a ten-class comprehensive school without any internal or external differentiation.

In detail, the question, where the longer employment originates from, is discussed: If it was employee's or the employer's initiative. Furthermore, the appreciation of the employer and changes in work routine compared to the work before legal-retirement age are discussed.

In the "Silvery workers" study, which was already outlined in chapter 4.2 *State of the art: Reasons for longer working*, the question was asked what ideal conditions for an occupation beyond the legal retirement age would be.

Far ahead of anything else is the answer "flexible working hours" (63.1 %), which seems to be the most important condition to hold people in work beyond the retirement entrance. All other named conditions are far behind that first one. Only the answers "consulting/freelance" (25.5 %) and "self-determination/freedom of decision" (21.3 %) have more than 20 % agreement (see Deller et al., 2007:64).

Flexible working hours, the possibility to work as a consultant or freelancer, and the option to have freedom of self-determination seem to positively influence the decision for continuing work beyond the legal retirement age. In the category "longer working", it will also be interesting to see if some of these "ideal conditions" can be found in the current employment of the interviewees.

Additionally, the question if the interviewee has an own age limit until which he wants to continue working is regarded.

However, the main part of the "longer working" category is the analysis of the self-assessment of the interviewees, whose reasons are responsible for their longer working. Possible answers were already discussed in chapter 4.2 and can include social, personal and monetary reasons. Thus, some reasons, which are mentioned, may overlap with other categories of this thesis. However, the reasons for longer working drawn from this category are only self-assessed. It can be assumed that the interviewees are not conscious of all their personal reasons to work longer. Hence, the other categories are also an important source of analysis.

4.3.3 Social inclusion (family, friends, neighbours)

The social inclusion of a person might influence the behaviour concerning work beyond the legal retirement age decisively. If a person mainly values his/her social contacts of the family and friends, he/she might not be so much interested in working longer, whereas a person, who is mainly focused on social contacts at the workplace (colleagues etc.), will probably work longer because he/she fears loneliness or isolation from the social contacts. For this study, it is of special interest how much a person is included in his/her social environment and how the social environment is distributed.

Therefore, the living situation and the relationship to other persons in the household are considered as well as the relationship to other family members, friends, and neighbours. It is further investigated, if the interviewee has to take care of relatives, which might reduce the willingness to work longer. Additionally, this category deals with the question if the interviewees are getting support (also concerning learning) from persons in their social environment.

4.3.4 Competencies

Concerning longer working, one can assume that people with a higher competence level can more easily work for a prolonged time in their life than those with lower competence levels. Competencies in literacy, numeracy, and problem solving in technology-rich environments are basic competencies to deal with the daily, as well as with labour routine. Especially the last mentioned competence, which contains dealing with computers, Internet, and researching information, is a competence required in nearly every job today.

Literacy

There is no common definition of the term “literacy”. Therefore, I use the definition of the Programme for the International Assessment of Adult Competencies (PIAAC), a study conducted by the Organisation for Economic Co-operation and Development (OECD), which reads as follows:

“Literacy is understanding, evaluating, using and engaging with written texts to participate in society, to achieve one’s goals, and to develop one’s knowledge and potential.” (OECD, 2009a:8).

In this study, reading, writing, and language competencies are considered (as part of literacy), in the private life of the interviewees as well as in their vocational life.

Numeracy

Again, the PIAAC definition of numeracy is used, as there is no consensus definition:

“Numeracy is the ability to access, use, interpret, and communicate mathematical information and ideas, in order to engage in and manage the mathematical demands of a range of situations in adult life. [...] Numerate Behavior involves managing a situation or solving a problem in a real context, by responding to mathematical content/information/ideas represented in multiple ways.” (OECD, 2009b:21).

Numeracy can be used in every-day life as well as in working life and can include the calculation of a household, planning of shopping, using a hand calculator, interpreting mathematic schemes and tables in newspapers and books and so on.

Problem solving in technology-rich environments

Today, participation in society and the labour market is influenced by a person’s ability to deal with technology-rich environments, and to use new communication and information technologies. Many services are increasingly offered on the Internet (like counselling offers, information, banking, shopping) and a lack of access or of competencies results in an exclusion from important parts of social and economic life. A definition of the term “problem solving in technology-rich environments” can be found in an OECD working paper for PIAAC:

“Problem solving in technology-rich environments involves using digital technology, communication tools and networks to acquire and evaluate information, communicate with others and perform practical tasks. The first PIAAC problem solving survey will focus on the abilities to solve problems for personal, work and civic purposes by setting up appropriate goals and plans, accessing and making use of information through computers and computer networks.” (OECD, 2009c:9).

It can be assumed that knowledge of and skills in digital technologies is an underlying

condition for many jobs in the labour market and that people with this knowledge have an advantage in order to stay active for a longer time or work beyond the legal retirement age.

Even though older people today did not grow up with easy access to computers and Internet, they become increasingly aware of the possibilities of the Internet for every-day-life and free time. In 2010, 31 % of the older people used the Internet. In the whole population (beginning with the age of 10) this rate was 75 %. Compared to 2006, the percentage of older people using the Internet increased by more than 14 percentage points.

Interestingly, Internet use is much more common among men, than women. In 2010, 42 % of the men and only 23 % of the women above the age of 65 used the Internet.

The use of the Internet of older people in Germany is slightly higher than the EU average, which was 28 % of the people aged 65 to 74 years in 2010 (see Statistisches Bundesamt, 2011:35).

Concerning activities on the Internet, users above the age of 65 are mainly interested in sending/receiving e-mails and collecting information about health issues. Online banking, shopping of pharmaceutical products and hotel booking are also popular activities (compare Tab. 5).

Tab. 5: Activities of Internet users in 2010 in % (source: Statistisches Bundesamt, 2011:33)

Activities	Internet uses in the age of...	
	65 and older	overall
Sending/receiving e-mails	87	88
Chatting/blogs	10	43
Download of software	30	36
Getting informed about health issues	67	56
Online banking	42	49
Shopping of food	15	12
Pharmaceutical products	37	28
Electric devices	27	32
Booking of hotels	47	40
Tickets for events	28	39

4.3.5 Further education behaviour

Further education²⁰ and training – especially concerning competencies required for a person’s job – can be seen as an important condition for working in old age, as it offers the opportunity to keep knowledge up-to-date or get to know new technologies. Therefore, it can be assumed that people working beyond legal retirement age take part in continuing training offers.

Participation in further education and lifelong learning in Germany

In their book about education of elderly people, Tippelt et al. (2009) present results from the “EdAge-Study” (2006-2008). This study is a representative survey of 45-80 year-old people from Germany. Following the results of this study and data from TNS Infratest, the participation in further education in Germany is highly dependent on the age and the working situation. As shown in Fig. 4 participation decreases with age, but is nearly three times higher (in the group of the 55-64 years old) or twice as high (in the group of the 65-80 years old) when people are employed.

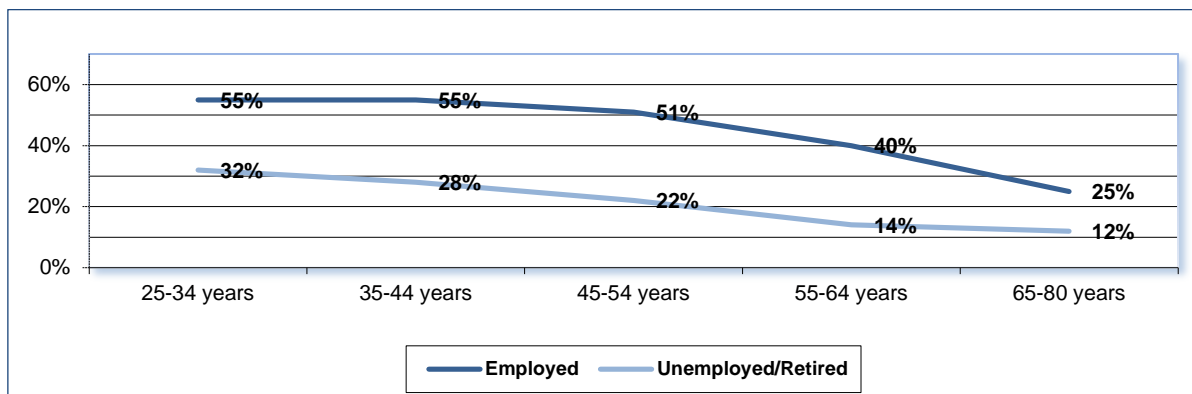


Fig. 4: Participation in further education depending on age and employment situation (source: Tippelt et al., 2009:36)

Participation in vocational education (compare Fig. 5) also decreases with increasing age and is much higher when people are in an employment. Both figures show that even if people are in an employment, participation in further education and vocational training

²⁰ Further education, the translation of the German word “Weiterbildung”, encompasses all education (except university “higher education”) beyond compulsory schooling. It can be seen as a part of the term lifelong learning, which is used rather loosely to cover all forms of post-compulsory education including family education, community education, traditional adult education, further and higher education, and continuing professional development (see Fieldhouse, 1999:22).

decreases. Therefore, there seem to be barriers preventing older people from taking part in educational measures.

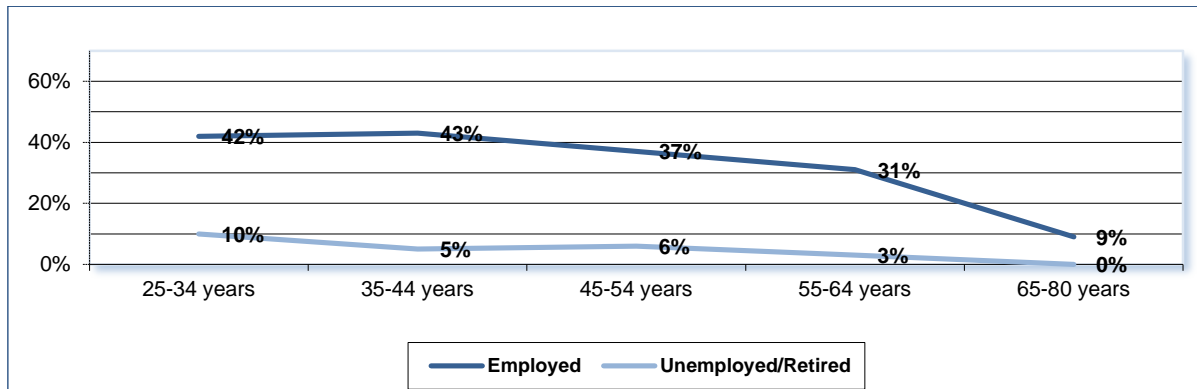


Fig. 5: Participation in vocational training depending on age and employment situation (source: Tippelt et al., 2009:37)

Tippelt et al. found out that the participation of older people in educational measures furthermore depends on their level of education (higher educational level – higher participation rate in educational measures), but also on their life situation, personal expectations, interests, and the supply structure.

According to Tippelt et al., there are general barriers preventing the participation in education besides “missing educational offers”, “inaccessible offers”, and “unknown educational offers” (see Tab. 6). Most commonly named barriers are: “no pressing private need for education”, “education is no longer worth the effort”, and “no need for training for the job”.

Barrier	Percentage %
No (private) need of education	22
No longer worth the effort (concerning age)	17
No need of training for the job	17
No time, private obligations	9
Health prevents it	8
Other	27

Tab. 6: Most important barriers for the participation in further education (source: Tippelt et al., 2009:44)

Tippelt et al. state that these basic barriers reduce the general interest in education and the willingness to participate in educational offers.

In case there is a general willingness to participate, problems can occur when the expectations of a potential participant are not compatible with available offers. Especially for older people, didactic and personal qualities of trainers/teachers, and possibilities for social

and inter-generational interaction are the most important points for successful educational measures (compare Tab. 7).

Tab. 7: Expectations of participants in further education measures (source: Tippelt et al., 2009:45)

	Percentage %			
Understanding teacher/trainer	75	79	86	77
Educational measure concentrating on the content	90	88	87	89
Exchange with younger people	79	75	79	79
Appropriate speed of learning	91	92	82	90
Modern course room	49	53	58	51
Certificate	44	51	8	40
	45-64 years old (working)	45-64 years old (not working)	65-80 years old	total

Participation in further education and lifelong learning: Europe

For the first time since its start, the third Continuing Vocational Training Survey (CVTS3) collected European-wide data of training participants in enterprises by age. The report shows that participation of older employees in continuing vocational training is much differentiated across Europe. On average, one in four employees attends continuing vocational training. In enterprises offering continuing vocational training for its employees directly, one in three employees participated. Germany ranks in the lower middle, running behind nearly every other northern and western European country (see Moraal/Schönfeld, 2011:55).

Not all workers receive equal amounts of training. Older workers receive less, with 30 % of those aged over 50 years receiving training paid by their employer, compared to 36 % of workers aged between 30 and 49 years. However, this disparity has eased somewhat, with the proportion of older workers receiving training rising by seven percentage points over the last 15 years, compared to a rise of only four percentage points for the younger group (see Eurofound, 2010:4-5).

4.3.6 Health

As mentioned before, life expectancy is increasing and health conditions of older people improve (compare chapter 2.2. *Life expectancy and older people in society*).

A long-term study from the University of Gothenburg, comparing data of older people from thirty years ago with current data, reveals that pensioners are generally healthier and more animated today than they were 30 years ago. The elderly are coping better with everyday life: The number needing help with cleaning has decreased from 25 % to 12 %, and only 4 % of the older people (compared to 14 % in the 1970s) need help taking a bath.

However, old people's mental health does not seem to have changed. Dementia disorders are no more prevalent today than they were 30 years ago; severe forms of depression have not become more common.²¹

Concerning working beyond the legal retirement age, it can be assumed that those people working longer are in good health, or work in a job in which physical restrictions are not a disadvantage.

4.3.7 Conception of age and self-conception

Schmidt (2011:21) describes that self-conceptions result from own experience, theoretical knowledge, and attitudes transmitted or represented by our social environment. Conception of age describes a self-conception related primarily to age. Schmidt reasons that individual conceptions of age are influenced by previous socialisation and current life and working conditions (Schmidt 2011:21).

Age-conceptions can concern yourself as well as others. As the following paragraph shows, conceptions of age have far-reaching consequences for self-conception and behaviour of people feeling to be part of the group of older people or being assigned to this group by others. Therefore, the conception of age might be an important variable to consider when investigating reasons why people work beyond the legal retirement age.

²¹ See also the press release of the university of Gothenburg:
<http://www.alphagalileo.org/ViewItem.aspx?ItemId=114121&CultureCode=en> (05.10.2012)

According to Schmidt (2011), subjective conceptions of age (“Altersbilder”) shape the self-conception of older employees and have an effect on their performance, their health, and their behaviour concerning continuing (vocational) education.

This is not only valid for people already feeling to be part of the group of the older, but also for those who feel they will become part of the group in the foreseeable future.

Schmidt (2011:22) states that the internalisation of loss- and deficit-oriented conceptions of age can hinder older employees to lead an active lifestyle and can cause a retraction from social and working life. In contrast, a positive conception of age can support further participation in working life and social activities, as well as participation in continuing education.

Levy (2003) uses the term “ageing self-stereotypes” or “ageing stereotypes” for (mainly negative) conceptions of age. She states that a wide range of studies suggest that the development and effect of ageing self-stereotypes have identifiable characteristics: They originate (in the form of ageing stereotypes) in early childhood and are reinforced in adulthood; they operate below awareness; ageing stereotypes become ageing self-stereotypes in old age (Levy, 2003:203).

According to Levy, it seems plausible that the recurrent activation of ageing stereotypes could contribute to older adults’ way of work, as they include expectations for future ways of work, are internalised and become ageing self-stereotypes.

Whereas physical and cognitive decline in old age is frequently explained in biological terms, Levy examines an alternative approach: Whether debilitation might be at least partly a result of a social psychological construct, in the form of ageing self-stereotypes, rather than an inevitable biological process.

In a previous study, Levy looked at how memory was affected by varying cultural stereotypes about memory in old age (Levy/Langer, 1994). She found that conceptions of age (indicated by ageing stereotypes) and memory scores are positively correlated, which means that people thinking positively about age perform better in old age.

Other findings include that older individuals who were randomly assigned to a positive stereotype of ageing subliminal priming intervention demonstrated better memory per-

formance, more controlled handwriting, faster walking, stronger will to live, and a lower cardiovascular response to stress, compared to those randomly assigned to a negative stereotype of ageing priming group.

People with a positive conception of age tend to have a positive view on their own health and have a higher life expectancy, as these personal views influence also the functional health of a person (compare Levy, Slade, Kasl, 2002:413).

Following the “Bericht der Sachverständigenkommission an das BMFSFJ” (2010), the individual conception of age can be particularly influenced by inter-generational contacts and inter-generational dialogue. People from all age groups, who have regular contact with other generations, have a more positive attitude concerning the phase of old-age in general and their own ageing.

Schmidt (2011:25-28) analysed data from the EdAge-study²² from 2007 to elucidate the relationship between the conception of age and age of the surveyed, their educational qualification, their professional status, and their continuing education outside the workplace.

Therefore, Schmidt divided the different conceptions of age in four categories: Substantially above-averaged positive, slightly above-average positive, slightly above-average negative and substantially above-average negative conception of age.

He found that people with a lower school qualification (like “Hauptschulabschluss”) tend to have a slightly or substantially above-average negative conception of age. People with a high educational qualification (like “Hochschulreife”) mainly express a substantially above-average positive age-conception. Schmidt also found a connection between a positive conception of age and the participation in continuing education outside the workplace.

Concerning the professional status, Schmidt divides between four categories: Workers²³, employees, civil servants, and self-employed. Self-employed people and civil servants are

²² The EdAge-study is a representative survey (n = 4,909) of the age group 45-80 years in Germany that focuses on the continuing education behaviour and interests of elderly people (compare Tippelt et al. 2009).

²³ Workers differ from employees as their work is mainly physical whereas employees do mainly office work.

most often found having a substantially above-average positive age-conception, whereas two-thirds of the workers belong to the two negative categories of age-conception. Employees are equally distributed over the four categories.

Finally, the participation in continuing education measures and the development of competencies and skills of older employees is not only steered by their own conception of age but also the conception of age of personnel managers in companies/organisations/institutions (Schmidt 2011:28).

Considering all the described aspects of conception of age according to Schmidt and Levy, the interviewees who are all still working will probably have a positive conception of age, as this can support a further engagement in working life. Furthermore, all of my interviewees have a relatively high educational qualification, additionally suggesting a positive conception of age.

4.3.8 Transition into retirement

Looking at the transition into retirement is interesting, as there might be a connection between expectations and plans for retirement and the decision to work longer, positive or negative. If a person has not made plans for retirement, longer work might be a possibility delaying to finally deal with the topic of retirement.

Moreover, this category investigates experiences with retirement in the personal environment of the interviewee, which influences the interviewee's attitude towards retirement. The categories "transition into retirement" and "conceptions of age" overlap here and there. However, the category "transition into retirement" only considers concrete plans and attitudes towards retirement, whereas "conceptions of age" is more comprehensive.

4.4 Research questions

In the following paragraph, the research questions for the thesis are formulated. The questions serve to define the topic of this thesis as precisely as possible. Relating to the selected categories and the current state of the art concerning reasons for longer working, the following central research questions were asked:

- *Why do people work beyond the legal retirement age? What is their motivation and what characteristics do they have?*

Furthermore, the following research sub-questions will be answered with this thesis:

- *Can the social-historic background influence people to work beyond the legal retirement age?*
- *Can social inclusion (family, friends, and neighbours) influence the decision to work longer?*
- *Can the development of competencies (literacy, numeracy, problem solving in technology-rich environments) influence the decision and the ability to work longer?*
- *Can the continuing training behaviour influence the decision and the ability to work longer?*
- *Can health influence a person's decision to work longer?*
- *Can different conceptions of age have an influence on longer employment? Can the self-conception influence the decision to work longer?*
- *Can plans for and attitudes towards retirement influence a person's decision to work longer?*
- *Can certain conditions at the workplace influence the decision to work longer? (In-depth questions: What are ideal conditions to facilitate working beyond the legal retirement age? What are ways to a longer employment? How did the interviewee end up working longer?)*

Chapter 4.2 gave an overview of possible reasons for longer working.

First, there are monetary reasons, when a person fears poverty at old age, when there is a

risk of losing the familiar standard of living because of a low pension compared to the last income, or when a person is not able to repay debts with only the pension.

Moreover, personal reasons might play a role in the decision to work beyond the legal retirement age. These personal reasons can include fear of boredom, the wish to have an occupation, and the wish to find self-realisation with the job. The wishes to stay fit, to pass on knowledge and experience to younger colleagues, and to remain in a job because of the passion for and interest in it, can also be associated to personal reasons.

Additionally, social reasons might influence people to work beyond the legal retirement age. These can include fear of isolation, loss of contacts to colleagues, clients, and employers, as well as lack of appreciation and social recognition for the own occupation.

Furthermore, it can be assumed that some persons do not have a single reason, but several (differently weighted) reasons leading to the decision to work beyond the legal retirement age. For example, a person appreciating the financial benefits of working beyond the legal retirement age to maintain his/her standard of living could additionally enjoy the contacts to colleagues and clients. It is likely, that in some cases, a single, decisive reason exists, leading to the decision to work longer. However, in most cases, the sum of all the reasons leads to a positive decision.

The reasons for longer working presented in chapter 4.2, which were recapitulated in the last paragraphs, can be summarised as follows:

- Monetary reasons
 - Necessity to earn additional money to supplement the pension (low pension), fear of poverty
 - Fear to lose the standard of living with a lower budget (pension is usually lower than the salary while working fulltime)
 - Need of additional money to pay debts
- Personal reasons:
 - Fear of boredom in retirement, wish to be occupied/to have something to do

- Pass on knowledge and experience to younger colleagues
- Self-realisation
- Joy, fun, interest in the job
- Stay fit/active
- Social reasons
 - Social recognition, appreciation (employer, colleagues, family, friends)
 - Loss of contacts, fear of isolation
- Combination of different reasons leads to longer employment

The categories for analysis, which were presented in the chapters 4.3.1 to 4.3.8, were selected in order to find the mentioned possible reasons for longer working in the case studies and also to find other reasons for longer working, which have not been considered previously.

Table 8 presents an overview of dependent and independent variables of this study. The influence of the independent variables, possibly explaining the motivation to work beyond the legal retirement age (dependent variable), is examined in the following case studies.

In the subsequent chapter, the collected data from the four case studies will be analysed according to the selected categories with the aim of confirming possible reasons listed above or finding new reasons for the decision to work beyond the legal retirement age. Furthermore, special characteristics of people working beyond the legal retirement age (e.g. concerning health or competencies) will be documented.

Tab. 8: Overview of the possible variables

Units of study	Description
Unit of analysis	Male employees in the age of 65 or older
Dependent variable (qualitative)	Motivational reasons to work longer than the legal retirement age Characteristics: <ul style="list-style-type: none"> • Monetary • Social • Personal
Independent variable (environmental factors)	<ul style="list-style-type: none"> • Social-historic background • Conditions at the workplace • Social inclusion • Development of competencies • Further education behaviour • Health • Conception of age and self-conception • Attitude towards and (indirect) experiences with retirement

5. Data Analysis

In the following chapter, the data is analysed. To do so, a brief description of the complete sample and the single cases (with postscripts) is given, according to the method of Mayring outlined in chapter 3. In the main part of this chapter, the data of the case studies is analysed within the selected categories.

Excursus: Concerning the case studies

The transcripts of the case studies analysed for this thesis and the coding of the interviews can be requested from the author (knauber@die-bonn.de). In the transcription of the interviews, local dialect and colloquial language was adopted. Tab. 9 gives an overview and explanation of the most commonly used terms.

Furthermore, the following symbols and abbreviations were used in the transcription:

IP	interviewee
I	interviewer
...	break in the flow of words from the interviewer as well as from the interviewee
unverst.	incomprehensible (“unverständlich”)

Additionally, words, which were stressed by the interviewee, are written in capital letters. Brackets ([]) describe observations like raw emotions (laughter, crying, etc.). At times, short remarks are given in order to facilitate the understanding of the text or the relationship of the interviewee to the mentioned persons.

The transcripts of the interviews are anonymous. Therefore, the names of the interviewed persons, their close relatives and friends as well as their street names and city/villages' names were deleted.

All extracts from the interviews used herein are marked with a source reference, first stating the number of the case study (01, 02, 03, 04) and then the paragraph number of the extract. Thus, the example “case study 03:165” means: Case study three, paragraph 165.

Tab. 9: Translation of terms and expression from local dialect and colloquial language

Expression in local dialect or colloquial language	German word/expression	Expression in local dialect or colloquial language	German word/expression
a	eine	itta	nicht
abkratzen	sterben, kaputt gehen	Kohle	Geld
anderster	anders	konn	kann
arg	sehr, schlimm	lässte	lässt du
Bock, kein Bock haben	Lust, keine Lust haben	mei	naja
des	das	mords	unglaublich, groß
Dusel	Mordsglück	ne	eine, nein
flennen	heftig weinen	Ne?	Nicht wahr?
fortschmeißen	wegwerfen	nen	einen
Fracksausen bekommen	Angst bekommen	net	nicht
gang	gehen	nix	nichts
gedenkt	gedacht	nunner	runter
geheißen	hieß	runner	runter
gell	nicht wahr	sach	sagen
geloffen	gelaufen	schaffen	arbeiten
gesollt	sollte	schwätzen	reden
grad	gerade	siehste	siehst du
haste	hast du	uff	auf
hinne	hinten	vermurkst	durch ungeschicktes Verhalten verunstalten
hocke	sitzen	verstehste	verstehst du
i	ich	Vesper	Imbiss, Snack
isch	ist	weisch	weißt du
isser	ist er	Wurscht, ist mir Wurscht	ist mir egal

5.1 Short description of the sample

All the persons from the sample are male, born between 1944 and 1947, living in Germany. The sample is furthermore characterised by a high qualification level of all interviewees. Three of the interviewees have a university degree, one is a master craftsman. Additionally, all interviewees are employed (not self-employed).

Moreover, all Interviewees have children and grandchildren. They are all living in small cities or villages in rural areas, three in Baden-Württemberg, and one in North-Rhine-Westphalia. Other similarities and characteristics are further analysed in the following chapters.

5.2 Presentation of the four case studies

In the following sub-chapter, the four case studies are outlined through a postscript of the most important structural data of the specific interview. Additionally, a short summary of the interview gives a first impression of the four different cases.

5.2.1 Case one

Tab. 10: Postscript of interview one

General information about the interview	
Interviewer	Carolin Knauber
Date of the interview	18.04.2012
Location of the interview	Workplace of the IP, school library
Socio-demographic characteristics	
Year of birth	1946
Age	65
Gender	Male
Marital status	Married
Children	2
Grandchildren	2
Nationality	German
Country of birth	Germany
Education and career	
Vocational training	Officer training (Bundeswehr), university studies to become a teacher
Occupational position	Teacher
Highest educational achievement	University degree ("Gymnasiallehrer")
Retirement	
Retirement type	Civil servant pension (receives it already)
Working hours at the moment	8 hours
Living and household	
Living situation	Own house
Area of living	Small city
Population density	Middle
Public transport	Bus, train
Own transport	Car, bike
Shopping possibilities in the close environment	Yes
Persons living in the household	5
Pets	Yes (dog)
Use of media	
Books	Yes
TV	Yes
Computer/Internet	Yes/Yes
Newspapers/Magazines	Yes/Yes
Health	
Health estimated by interviewer	Very good
Health estimated by IP	Very good

Chronic diseases	No
Need of support	No

Summary

The IP was born in 1946, shortly after the 2nd world war, and grew up in a small village in southern Germany, where his father came from. His mother was from Upper Silesia and had to flee from her home town at the end or shortly after the war.

In his schooldays, the IP first attended a “Volksschule” and later attended a grammar school. The IP experienced his schooldays as a time of pressure and fear. The IP further explained that his teachers used physical punishment regularly.

After the Abitur (university-entrance diploma), the IP enrolled in the military for four years, where he passed through an officer training. Shortly before going to the military, the IP met his future wife. They married after he returned from the military and moved in together. She started to work as a teacher. Encouraged by his wife, he decided to study at university and become a grammar school teacher for the school subjects of sports and biology. The IP described his studies as a time of freedom and personal development and a positive contrast to his schooldays.

With the financial aid of his mother-in-law, the IP and his wife build a house and had a son, shortly afterwards, six years after the marriage. When the son was six years old, they had a daughter. Today, both children are married and have an own child, each.

After his studies, the IP started to work as a teacher at the school where he is still teaching today.

After reaching the legal retirement age and even after having his farewell party at school, he was asked by the headmaster to stay another year and teach biology for four hours. Additionally, he was asked by the headmaster of another school to teach there for a few hours in literature and theatre, too. Even though at first, the sole reason for the IP to accept these offers was the high amount of additional money to his pension, he now claims that his motivation has changed and that he would love to continue working as he enjoys working with young people in his profession.

Concerning his health, the IP is very content with his present situation and never had seri-

ous injuries or sicknesses in his life. He does a lot of sports, mainly cycling, in his leisure time or cycles to work or to visit people.

The IP has a single best friend, with whom he shares nearly everything, and has a few other contacts, mainly through his leisure time activities. The IP does not have contacts with his neighbours. The IP states that his family is his most important social contact. His daughter, her husband and their child live in the same household as he and his wife.

The IP travels from time to time, mostly short visits (for example to his son during his stays abroad) and journeys without using a plane.

Education is of central importance to the IP. He visited training offers during his professional life out of his own interests and participated without support from his employer. He also attended a few continuing education offers from his school but was mostly disappointed, so, finally, he decided not to attend anymore. The IP also engages in self-directed learning, for example reading a book, learning a method and using it with his pupils.

The IP's main interests are literature, theatre, and other cultural topics.

The IP sees his strengths in being a team player, a good biker, a good cook, and a good father and husband. He is also convinced to be good at guiding and consulting people in processes, to help them reach their aims.

In school, the IP learned French and English but he does not believe to have good knowledge of both languages anymore. He never reads texts in those languages and can only have restricted conversations in French.

The IP reads a lot, like books, newspapers etc., in all possible situations. He also writes – both in leisure time and for his job, either with a computer programme or by hand. Concerning his mathematic competencies, the IP does not calculate regularly, he estimates numbers more often. In case he has to deal with a lot of numbers he uses a hand calculator. He does not use complex mathematic methods.

The IP uses electronic devices in his household, is also able to connect and install these devices, and repairs simple things in the house. He is not able to deal with computer problems (for example error messages) or to programme the TV. In case he needs help with these technical problems, he asks his son-in-law.

For his retirement, the IP has three big plans, which he already started to prepare at the age of 63. The first project is to write a chronicle about his life for his children and grandchildren, starting with his own parents and the history of their encounter. The second project is to have an orchard with apple trees and pears and a meadow with lots of different wild plant species. The third project is to continue and extend his work as a director and writer of theatre plays, which he does in school with pupils and with various other amateur and semi-professional groups.

5.2.2 Case two

Tab. 11: Postscript of interview two

General Information about the interview	
Interviewer	Carolin Knauber
Date of the interview	19.04.2012
Location of the interview	Apartment of the IP
Socio-demographic characteristics	
Year of birth	1944
Age	67
Gender	Male
Marital status	Married
Children	3
Grandchildren	4
Nationality	German
Country of birth	Germany
Education and career	
Vocational training	Apprenticeship as an electrician, further education as a master electrician, training as warehouseman
Occupational position	Warehouseman
Highest educational achievement	Master electrician
Retirement	
Retirement type	Normal pension (does not receive it yet)
Working hours at the moment	Full time
Living and household	
Living situation	Apartment (rent)
Area of living	Small village
Population density	Low
Public transport	Bus
Own transport	Car
Shopping possibilities in the close environment	No
Persons living in the household	2
Pets	No
Use of media	
Books	Yes
TV	Yes
Computer/Internet	Restricted/No

Newspapers/Magazines	Yes/Yes
Health	
Health estimated by interviewer	Middle to low
Health estimated by IP	Good
Chronic diseases	Yes
Need of support	No

Summary

The IP was born in 1944, one year before the 2nd World War ended. He grew up in a small village in the rented flat of his parents. He went to the “Volksschule” until he was 14 years old. The IP describes that it was unusual for children from poor families to continue school (e.g. attending the grammar school). Therefore, the IP started an apprenticeship to become an electrician even though his grades would have been good enough to continue school and receive a university-entrance diploma. The choice for the apprenticeship was not the IP’s, but his father’s. The IP wanted to become a cook and so he planned to start an apprenticeship as a cook when he finished the apprenticeship as electrician and his mandatory time in the military. However, when he finally wanted to start the apprenticeship to become a cook, his wife, whom he met shortly before, was pregnant with their first daughter. To earn enough money for his family, the IP decided to continue to work as an electrician. As qualified electricians were very rare at that time, the IP had many well-paid jobs in different companies in the following years.

In 1972, the IP was involved in a dramatic traffic accident, in which his best friend died. The IP was seriously injured (he broke his cervical vertebrae) and had to spend one year in hospital to receive an innovative operation and rehabilitation measures. The traumatic experience of the accident still has psychological influence on the life of the IP, today.

After the accident, it was possible for the IP to return to his job. After a few months, almost all physical disabilities had diminished. However, even today, he is still unable to carry heavy loads. In the middle of the 1970s, the IP’s second daughter was born and in the first years of the 1980s his son. In the end of the 1970s, he went to a master school and started an apprenticeship to become a master electrician. After finishing this qualification, he became the leading electrician in his company, a job connected to regular international travelling (for example to Iraq). In 1994, the company in which the IP worked was closed and the IP became unemployed. The IP had great difficulties to find a job, as he was now

50 years old and had to (legally) present his handicapped ID to potential employers, which he had since his accident. At the same time, his marriage broke, as the IP realised that his wife had spent too much money buying random things and had borrowed money from different banks. In 1995, after one year of unemployment, the IP participated in a vocational retraining and became a warehouseman. In 1996, the IP found a job as a warehouseman in which he still works today. In between, the IP started to work as a cook in the evening as a second job but had to quit this employment after a few months, when his primary employer said he was not focussed enough for his job due to lack of sleep.

It was no problem for the IP to work longer than the age of 65, as his employer still wanted to keep him in the company. For the IP, the motivation to work longer is to earn money to pay his debts. The IP says that he will have paid his debts next year and that he plans to stop working as a warehouseman by then.

Concerning his health, the IP is content with his present situation even though he was diagnosed with hypertension. At the moment he is on medication and has successfully lost some weight with sport and a diet to counteract his hypertension. Additionally, two years ago, a squirrel bit his right hand causing restricted mobility of his wrist.

The IP is living in an apartment in a little village together with his adult son. His two daughters already have children and visit him from time to time. His social contacts are mainly restricted to his family and the local shooting club, where the IP works as a cook on a voluntary basis. The IP does not travel, except to visit his family, or for his work, in which one task is to deliver products to clients in the region.

The interviewee has a high opinion of education and learning. He attended various trainings and continuing education courses on his own initiative to get better qualifications for his jobs. The IP also engages in self-directed learning by reading books and magazines and by watching TV shows on topics he is interested in.

The IP reads the newspaper and weekly magazines and is especially interested in politics, economy and sports.

The IP does not speak any foreign languages. He uses simple mathematics for his work, for the weekly shopping or when he cooks and has no problems in doing per cent calculation (as proven during the interview). For difficult calculations he uses a hand calculator. The IP

uses electronic devices in his household and is able to connect devices and repair them, as he has the knowledge from his former job as an electrician. He is not able to use the computer, except for one programme at his workplace. Before buying technical devices, the IP informs himself with books and magazines.

For his retirement, the IP plans to work again as a cook, full or part time, in order to follow his real passion. In case he does not find a work as cook, he wants to concentrate more on his hobbies, like photography, carving wood figures and do some physical workout.

5.2.3 Case three

Tab. 12: Postscript of interview three

General Information about the interview	
Interviewer	Carolyn Knauber
Date of the interview	20.04.2012
Location of the interview	Workplace of the IP
Socio-demographic characteristics	
Year of birth	1947
Age	65
Gender	Male
Marital status	Married
Children	3
Grandchildren	4
Nationality	German
Country of birth	Germany
Education and career	
Vocational training	Apprenticeship surveyor, university studies ("Diplom Ingenieur")
Occupational position	Geometer ("Diplom Vermessungsingenieur")
Highest educational achievement	University degree ("Diplom Ingenieur")
Retirement	
Retirement type	Civil servant pension (does not receive it yet)
Working hours at the moment	Full time
Living and household	
Living situation	Own house
Area of living	Small city
Population density	Middle
Public transport	Bus, train
Own transport	Car
Shopping possibilities in the close environment	Yes
Persons living in the household	2
Pets	No
Use of media	
Books	Yes
TV	Yes

Computer/Internet	Yes/Yes
Newspapers/Magazines	Yes/Yes
Health	
Health estimated by interviewer	Very good
Health estimated by IP	Very good
Chronic diseases	No
Need of support	No

Summary

The IP was born in 1947 and grew up in a small village. The IP describes his childhood and his relationship to his parent as harmonic and warm. His schooldays in the “Volksschule were perceived very positive. He had good relationships to classmates and teachers and performed well, especially in mathematics, music and sports. Even though he wanted to attend grammar school afterwards and had good grades, his father decided that this would be unusual for someone from a poor family and instead made him start an apprenticeship. Through recommendation of a neighbour, the IP was able to start an apprenticeship as surveyor in the local community. As he performed very well, his boss supported him and encouraged him (and his father) to continue his education at university. In order to get the admission to the university, the IP had to graduate grammar school from 1965-1967 and get a university-entrance diploma first. In 1967, he started his studies at university. In his first year at university, he married his wife, whom he knew since his childhood. Shortly after the marriage, they had their first child. With the simultaneous “burden” of being father, doing his studies and financially supporting his family, the IP says that he did not have normal student’s life but a very stressing one. After finishing his studies, the IP was called up for military service in 1971. According to the IP, the following 18 months were a hard time for his little family, financially and emotionally, as his second daughter was born by then.

After the military service, the IP started to work in the land surveying office and participated in several further trainings and qualifications. In 1979, his son was born.

Today, he still works in the land surveying office. In order to work longer than his legal retirement age, the IP had to put a request. Now, he is allowed to continue working until he is 67. His motivation to work is to stay active in a job he likes and he is good at, while at the same time relieving his wife by his absence from home. Financial benefits are merely a

side effect for the IP.

The IP is living with his wife in their own house. The children live in close vicinity and his daughters have own children. The IP regularly spends time with his grandchildren. His social contacts are mainly focused on his family and some friends from his tennis club. The IP is content about his health situation. He was never seriously sick during his whole life and only had some small injuries from his sport. The IP does travel, together with his wife, but mainly short trips not far away.

The IP learned English in school, however, today he is not able to read, write or understand it beyond a rudimentary level.

The IP reads books and newspapers, and is mainly interested in economy and sports. Concerning his mathematic competencies, the IP does calculate a lot in vocational contexts and is able to use simple as well as complex mathematics. In case he has to deal with a lot of numbers he uses a hand calculator.

The IP uses electronic devices in his household. In case he needs to buy something, he does a lot of research on the Internet first. He is not able to programme the TV or to deal with problems at the computer. In case he needs help with these technical problems he asks his children or an expert.

For his retirement, the IP has no concrete plans, but and remarks that there will be plenty of things he can take care of, including gardening, renovating parts of the house, playing tennis and spending time with his grandchildren.

5.2.4 Case four

Tab. 13: Postscript of interview four

General Information about the interview	
Interviewer	Carolin Knauber
Date of the interview	23.05.2012
Location of the interview	Apartment of the interviewer
Socio-demographic characteristics	
Year of birth	1947
Age	65
Gender	Male
Marital status	Married (for the second time, divorced from his first wife)
Children	1

5. Data Analysis

Grandchildren	1
Nationality	German
Country of birth	Germany
Education and career	
Vocational training	Apprenticeship as “Modellschlosser” ²⁴ , technical draftsman, university studies as engineer (“Diplom Ingenieur”)
Occupational position	Person with functional responsibility for immission protection
Highest educational achievement	University degree (“Diplom Ingenieur”)
Retirement	
Retirement type	Normal retirement (receives it already)
Working hours at the moment	Variable number of hours per month but mostly full time
Living and household	
Living situation	Apartment (rent)
Area of living	Small city
Population density	Middle to high
Public transport	Bus, train, underground, tram
Own transport	Car
Shopping possibilities in the close environment	Yes
Persons living in the household	Normally 2, currently 4
Pets	Yes (dog)
Use of media	
Books	Yes
TV	Yes
Computer/Internet	Yes/Yes
Newspapers/Magazines	Yes/Yes
Health	
Health estimated by interviewer	Very Good
Health estimated by IP	Good
Chronic diseases	No
Need of support	No

Summary

The IP was born in 1947 as the third child with two older sisters. He spent his schooldays in a “Volksschule”. He describes his starting condition as rather bad and believes that this caused him to repeat the 5th grade. Having to repeat a whole school year was an experience, which branded him as a “loser” in his social and especially family environment. At the same time, this experience led to a close relationship with 5 other pupils who also had to repeat the class. His favourite subjects were physics and chemistry. After school, the IP

²⁴ It was not possible to find a translation for the occupation „Modellschlosser“. A Modellschlosser is a person making models for the production of parts/components of machines out of wood, metal or other material.

wanted to start an apprenticeship as technical draftsman but only got the opportunity to become a “Modellschlosser”. However, he tried to visit all theoretical classes for technical draftsman and started evening classes to get a university-entrance diploma at the same time. Around the time he finished his apprenticeship, he was drafted to the military for 18 months. After that time, he finished his evening classes and started to study at a polytechnic to become a mechanical engineer. Shortly after starting to study, he met his first wife, with whom he moved in together. In 1974 they married and had their daughter a few months later.

For his studies, the IP received financial support from a company, in the form of a stipend. However, the company expected him to work in the company for a few years, in return. He started to work at this company after completing his studies. During the oil crisis, the company reduced personnel and fired him in 1975. After one month of unemployment, the IP found a job in a private research institute that he is still working in today.

In 1980, the IP and his wife got divorced and leaving him as a single parent in the following eight years beside his job.

During his time in the institute, he worked in different departments. In the 1990s, he was promoted to the position of a former colleague who went into retirement. His new department and position were quite unique, especially concerning the qualification and work experience required.

He was asked by his boss to continue to work for the company as consultant a few months before his official retirement. Now, the content of his work does not differ much compared to the work he did before. However, he is now able to work more flexible (time) and to refuse to work on tasks he does not like.

Concerning his health, the IP is content with his current situation but noticed a few problems with his joints, which he associated with his age. During his life, he never had serious physical injuries or sicknesses, but mentioned a psychological disease in the past.

The IP's family consists of his new wife, whom he married in 2003, his daughter, and his two sisters. His wife is Iranian. In the last months, and probably also for the next two months, his parents-in-law from Iran live in his apartment together with him and his wife, as his father-in-law has cancer and receives medical treatment in Germany. His social con-

tacts consist of his family and his colleagues at work. The IP appreciates the contacts from his work, as there are major cultural and linguistic differences between him and his wife and he often feels not to be able to communicate with her about important issues.

The IP travels to Iran with his wife about once a year and also to other countries in the same region. He tries to visit his daughter and his sisters twice or three times a year.

In his labour context, the IP has to visit training measures from time to time. He has also visited sport offers in the last years, sporadically, but was not content with them. An education course, which is very important for the IP is his weekly philosophy group, as he appreciates discussions. The IP's main interest is to be up-to-date with his computer and IT communication systems. He is also interested in natural sciences (like astronomy) and likes to watch newscasts. In his free time, the IP likes to go to political cabaret shows. The IP claims not to have many hobbies.

The IP has learned English at school and Persian in a language course. However, he has a (very) low command of both languages. The IP reads in his job, as well as in his leisure time, mainly online newspapers and books. Because of his qualification, the IP uses mathematics and calculations on a high level and is also very adept in dealing with electronic devices. In case he needs to buy a new electronic device, the IP prefers to inform himself by asking people with experience from his social contacts.

Concerning his retirement the IP states to have no plans. He is scared of this period to come in his life and prefers not to think about it, as he sees it as the first step into the grave.

5.3 Analysis according to categories

In the following chapter the four case studies are analysed according to the selected and outlined categories (compare chapter 4.3 *Categories to consider when investigation motivational factors*). The categories shall facilitate to gain an overview of the collected data concerning the research questions of this study. However, certain aspects cannot be assigned to a single category, as some category topics overlap.

5.3.1 Social-historic background (including relevant family-related and educational events)

First of all, it is important to note that not all social-historic and family-related background information of the case studies is relevant in order to find reasons for the decision to work beyond the legal retirement age.

Primarily, the following chapter aims to collect social-historic information describing the “generation” of the interviewees and their characteristics in order to facilitate understanding of their way of decision-making later in the thesis (as outlined in chapter 4.1 *Theoretical approach: Theory of maximisation*).

All interviewed persons of my case studies were born between 1944 and 1947 and experienced the same major historic events, i.e. the post-war period in Germany, the German “economic miracle” in the 1950s, the oil crisis in the 1970s, and the German reunification in 1990. Additionally, other periods like schooldays, events of the family history and their working biography influenced their lives. However, each interviewee described and mentioned those social-historic events differently, depending on the consequences of the respective events/periods for the individual biographies.

Post-war period and schooldays

The Second World War and its consequences influenced especially the childhood of the interviewees with respect to their schooldays but also their families’ housing situation.

„Ja, aber du, das waren halt auch die Pauker, die den Krieg mitgemacht haben. Und die haben wahrscheinlich...die kannten das einfach nicht anders. Da gibt’s nur ein drauf.“ (case study 01:61).

„Und ich muss sagen, bei uns war das eigentlich nicht so arg, dass die Lehrer gesagt haben, wir machen jetzt Geschichte und dann ist das gemacht worden....das, was im Dritten Reich und so, das ist alles verdrängt worden, da ist überhaupt nicht drauf zu sprechen gekommen, ne?“ (case study 02:118).

For two of the interviewees, their schooldays were characterised by an authoritarian teaching style of the school staff, which was even expressed in physical punishment. Moreover, recent German history was repressed in their history lessons.

One of the interviewed persons and his family had to live in a temporary shelter for quite a long period of time during the post-war period (case study 02:122). Two of the interviewees mentioned that their childhood was characterised by a modest lifestyle, in which only a few things were affordable. Of course, this also greatly influenced their schooldays.

Even though three of the interviewees from the sample belong to the small group (13 %) of elderly people who attended a Gymnasium or an evening school where they had the opportunity to obtain a senior secondary school degree (Abitur) (compare chapter 4.3.1), all interviewees experienced the low permeability in the German school system of this time, where students from low-income and/or non-academic families could hardly climb the social ladder.

“IP: Und dann ist da gar nicht groß gesiebt worden, mit Realschule und weiterführende Schule, sondern man ist gleich von vornherein: „Die, die, die und die“. Und du hast da gesessen. Wir waren arme Leute und das war damals so.

I: Also, dass die, die wohlhabend waren automatisch...

IP: ...automatisch, ne?

I: Gymnasium?

IP: Ja! Ne? Da haste halt keine Chance gehabt, das war halt so.” (case study 02:85-89).

Furthermore, prolonged school attendance or even university studies were complicated by the fact that some families in this post-war period did not have enough money to support their children financially for such a long time. Meanwhile, an apprenticeship meant financial provision for the child and an earlier entrance into the labour market.

“I: Also du bist dann nicht weiter zur Schule...hättest du es gerne gewollt?”

IP: Ja, hätte ich gewollt, aber wir hatten kein Geld, da war nix drin.” (case study 02:90-92).

„Aber das war halt damals so auf dem Dorf. War das nicht so, dass so wie jetzt meine Kinder oder meine Enkelkinder da jetzt, dass wenn eins was drauf gehabt hat, dass man gesagt hat: "geh studieren", oder so. Das war eher das Gegenteil.“ (case study 03:33).

„I:...Mein Vater sagt ich darf nicht studieren.

I: Also, vor allem wegen finanziellen Gründen?

IP: Ja, auch sonst. Aus dem Umfeld her, wissen Sie, bei uns war das gut aber, er wusste wo er herkommt. Also, zum damaligen Zeitpunkt hat er sich nicht vorstellen können, dass einer von seinen Söhnen Diplom-Ingenieur wird. Das hat er sich nicht vorstellen können.” (case study 03:49-51).

As can be seen in the last two quotations, the parents of the third interviewee, who did not have had academic qualification themselves, did not consider higher education necessary for their child, not only due to financial reasons but also because it was not “conventional”. A family friend who was highly respected in the social environment of the parents finally persuaded them to let their child attend a higher school and later go to university. It was only due to this coincidence that the third interviewee was able to get a higher education.

Not only in the third case study, but also in all the other cases, parents and teachers mainly took the decisions concerning education in lieu of the interviewee. Given their social-historic context, the interviewees had nearly no possibility of influencing these decisions, even beyond schooldays and as young adults (21 years of age at that time). Later, at university and in their professional careers, making their own decisions became especially important for all interviewees, albeit within the given framework. This can be seen in the following example from case study one, where the interviewee describes how he consciously stretches and bends the rules of his employer.

“Der Elternbeirat, zu dem kams ja, hat den Chef angerufen und ich bin dann sozusagen vorgeritten. Aber das hat mir damals gar nichts mehr ausgemacht. Da hab ich dann gesagt: "Jawohl, so ist es. Mach ich nie wieder!". Und dann (Lachen), von wegen! Ich mache es genauso, wie ich es denke!” (case study 01:90-93).

For three of the interviewees, the decision for longer working was connected with taking actions fully utilizing/exploiting the given “job” framework or even going beyond.

The third interviewee had to fight actively for his chance to work longer as this was not intended by his employer and not legally destined. (This is further described in chapter 5.3.2 *Longer employment*.) He wanted to be a pioneer, did not want to take the given path but his individual one.

The interviewees from case study one and four were allowed to set the terms of their jobs if they continued to work beyond the age of 65. This was, of course, only possible as their employers urgently needed to keep them as staff.

“An dem Tag kam dann der Chef und sagte, wir müssten noch Bio geben in der Wirtschaftsschule, ob ich mir das vorstellen könnte vier Stunden zu machen. Da hab ich kurz überlegt und hab gesagt ja, wenn es an einem Tag ist und wenn ich auf keine Konferenz kommen muss.“ (case study 01:122).

The oil crisis

The 1973 oil crisis was mentioned by one of the interviewees.

“Und dann kam aber die Rezession, 1973 fing das dann mit dem Öl an und dann kam der Maschinenbau. Die Situation, ich hatte zwar dann noch eine relativ gute Situation aber die haben dann nach dem Rasenmäherprinzip 50 Leute zu Weihnachten entlassen.“ (case study 04:53).

Even though the interviewee experienced a time of unemployment in this period, he was able to find a new job shortly afterwards.

The German reunification

Another interviewee mentioned the German reunification, as it indirectly led to the insolvency of his former employer, whose business partners were mostly from Eastern bloc countries.

“Und dann war die Messe, da wo die Mauer gefallen ist. Und dann waren wir da auf der Messe in Bagdad und dann ist ein Fax gekommen: "In Berlin fällt die Mauer" [...] Dann hab ich das Fax genommen, bin zu meinem Chef gegangen und der hat das durchgelesen und hat gesagt: "Jetzt gehen wir halt den Bach runter!". Der hat gemeint, das ist ja auch hef-

tig gewesen, dann, finanziell und das alles, das kostet uns ja immer noch einen Haufen Geld. Aus meiner Sicht ist das ja richtig, dass die Mauer gefallen ist, das ist ja ganz klar, aber die erste Aussage von ihm "Jetzt gehen wir halt den Bach runner!"" (case study 02:130).

After the insolvency of his employer, the interviewee experienced a long period of unemployment. He was unable to find a new job in his former profession and therefore had to undergo occupational re-training.

To sum up, although the interviewees were born within a few consecutive years, they have but a few similarities concerning social-historic events in their biographies. Nevertheless, similarities between the cases can be seen in their later schooldays, when their decisions with respect to career and education were largely determined by parents and teachers. In three of the cases, the interviewees either questioned existing regulations in order to stay longer in employment or made demands towards their employers in order to continuously give their workforce at their employers' disposal. It can be suggested that in these three cases the social-historic background lead to this behavior.

5.3.2 Longer employment

The category "longer employment" consists of several sub-categories, in which the data is analysed.

Origin of longer employment

The four interviewees can be divided into two different groups based on their origin of longer employment. Two of them are still working in their job because of their own initiative; the other two were asked by their employer.

In detail, the four cases are quite divergent concerning how they ended up with longer employment. Three of the cases share the fact that the positions, in which they were working prior to their "legal retirement age", were difficult to fill. Employers seemed to have difficulties to find people meeting the requirements for those positions or to find people who were able to work on a flexible basis with (in cases one and four) a limited number of hours per week. In case one, the interviewed person revealed that his boss realised too late that there were not enough teachers to cover all courses for the next

term, so he was asked spontaneously to continue working (case study 01:136-137, 121-122). In addition, he got an offer from another school asking him to work there for a limited number of hours. The interviewee was able to negotiate working conditions with his former employer and has now the greatest possible degree of freedom in his job.

In case four, the research institute the interviewed person is working at would lose its licence to produce expert reports in a specific field without him, as he was the only one with the required qualification and no other qualified person was found to fill his post (case study 04:53). Therefore, his boss asked him half a year in advance (of his legal retirement age) to stay at the institute as a consultant (case study 04:58-63). Because of his importance to the institute, the interviewed person was furthermore able to negotiate his terms and conditions (salary, responsibilities, and working hours) in a way he was always looking for during his “regular” working life (case study 04:53, 58-63).

After enquiring with his employer, the interviewee from case two was offered to work longer, as his employer had difficulties to find a qualified successor or did not want to spend too much time looking for one (case study 02:197-204). His job remained the same (concerning hours, tasks, and responsibilities).

The third case is different from the others. In this case, the interviewed person did not only ask directly for the possibility of working beyond his retirement age, but he also had to make huge efforts to keep his job for a longer time. He sees this “fight” not only as a benefit for himself, but also as a kind of pioneer work for future employees, who would like to decide on their own when to enter retirement (case study 03:80-81). The job is still fulltime and, concerning his projects and tasks, exactly the same as before.

Appreciation by employer

For two of the interviewed persons, appreciation by the employer is a decisive factor for their longer employment (see 02:216-219). In the first case, the teacher does not set a high value on the appreciation by the employer, but on the appreciation he receives from his pupils (case study 01:166-171).

Changes in work routine

In only two cases there are differences between the work they did prior to their legal re-

tirement age to the work after.

In these cases, the persons have a reduced number of working hours per week and/or another level of responsibility concerning their projects at work. In the first case, a clearly reduced number of hours leads to more free time (case study 01:172-173), whereas in the fourth case the interviewee has more freedom in managing his own working time. Two of the interviewed persons made clear, that they would not continue their work if it involved different tasks or less responsibility.

„Wenn ich was anderes machen müsste, oder eine Herabstufung oder so was, das hätte ich mir natürlich nicht mehr angetan.“ (case study 04:82-83).

Work beyond the legal retirement age is well accepted in the social environment of all interviewed persons (01:178, 02:219.225, 03:104-105, 04:88-89). Only the person from case one had some difficulty to get the acceptance of his wife at the beginning (case study 01:174-176), but was able to convince her with his reduced working time. He also reported on colleagues who seemed to envy his situation and secretly wanted to be in a similar situation. The interviewed person from case study four tells about a similar situation: Former fellow students, whom he is still in touch with, are often envious, as those who are already in retirement are frustrated about their situation (case study 04:88-89). The person from case study three reports that reactions to his longer working are mixed. Some in his family do not understand him and some support him, as retirement for them was a painful event in their lives (case study 03:104-105).

Ideal working conditions

There is an overlap between the current working conditions of the interviewees and the ideal working conditions mentioned/listed in the Silvery workers study (see chapter 4.3.2, ideal working conditions in old age: Flexible working hours (63.1 %), consulting/freelancing (25.5 %) and self-determination/freedom of decision (21.3 %)). Two of the interviewees (one and four) have fewer and more flexible working hours. Moreover, they both have more freedom of decision in their jobs now. In addition to that, interviewee four now works as a consultant for his old employer. To sum up, all important ideal working conditions of the Silvery worker study are covered.

One's own age limit

The interviewed persons were asked if they have set themselves their own age limit for their retirement. The first interviewed person wants to work until he feels a physical limit or too large a difference between him and the generation of his pupils.

“Wenn die mir jetzt sagen, du kannst das hier immer machen...und dann hab ich gedacht, wahrscheinlich würde ich das weitermachen, bis ich spüre es geht nicht mehr. Sagen wir mal, entweder, du wirst körperlich müder oder aber du merkst, die Schüler sind zu weit weg [...]” (case study 01:179-180).

In the second case, the interviewed person wants to continue his current work for one more year, as he hopes to pay back some old debts with his salary. However, he still wants to work afterwards, but in another job. In case three, the person has a definite end-date for his work, which will be in 2014, when his institution will be restructured leading to the geometric work he is currently doing to become outdated (case study 03:95-96). Furthermore, he is not planning to take up any other work after that date. In the fourth case, the interviewed person does not want to commit himself (case study 04:90-93), but would stop working, when he feels that his work is no longer useful for the institute.

Self-assessment of reasons for longer working

When asked directly about their motivation to work longer, the four interviewed persons had very different answers.

The person from case study one sees his main motivation in the additional money he adds to his pension (case study 01:157-165). In line with this, he also made sure that he was not getting any deductions from his pension because of his job beyond the retirement age. Beside this primary reason to work longer, the interviewed person also mentions that he enjoys the appreciation by and enthusiasm of his pupils (case study 01:141-143, 157-165).

In the second case study, the main motivation of the interviewee stems from the fact that he has (monetary) debts, which he needs to repay (case study 02:188-196). His pension would not be high enough to finance his daily life and repay the debts at the same time, so he needed to continue working for a few years in a full-time job.

In the third case, the interviewee answers that he likes his job, his tasks, and his daily routine (case study 03:9, 74-75), because they are easy for him. His second reason to work longer is that his wife is caring for her mother and that she is busy with this task all day. He does not want to make her feel guilty by being at home alone all day.

“[...] sie [die Ehefrau] meint es ja gut mit mir und würde immer noch zusätzlich überlegen: „Jetzt ist der [Name der IP] daheim und ich sitze bei der Mutter drin“, obwohl ich das jetzt nicht so empfinden würde. Ich hätte ja irgendwie...mein Haus ist groß. Da muss man viel machen - also es wäre nicht so. Aber sie empfindet das so. Also ist das mit ein wesentlicher weiterer Grund, das ich sage: Gut das ist doch super. Von Freitagmittag bis am Sonntag bin ich daheim, den Rest brauchst du um mich, kannst du mich jetzt mal weitgehend vergessen. Das hilft ihr und mir macht's nichts aus.” (case study 03:79).

When asked directly whether money was also a reason for longer working, the third interviewed person said that financial benefits were only a positive side effect which he appreciated, but not a reason for longer working.

“Aber ich habe natürlich Enkel. Wie ich vorher gesagt habe, die sind froh wenn der Opa ein bisschen mithelfen kann. Und das ist klar...aber das ist nicht ausschlaggebend. Das hätte auch sonst gereicht. Aber ist klar, das kann ich jetzt noch als Nebenprodukt zusätzlich mitnehmen.” (case study 03:260-261).

The person from case study four seems to be scared by the idea of retirement. For him, retirement is the first “step into the grave”. However, as the following quote shows, there is not one single reason to work beyond retirement for him, but that his decision is based on several factors.

“Ja und die Rentensituation, das ist der absolute Horror. Ich meine, in Deutschland, oder auch in anderen Ländern, ist es, muss man erlebt haben, das kann man nicht weitergeben, wie das z.B. Auflegen von Fingern auf einer heißen Herdplatte. Wenn Sie einem sagen: "Hör mal, du darfst da nicht rangehen", die Erfahrung muss man nicht mit dem Kopf, sondern mit den Händen machen. Das ist so schlimm, Sie finden sich nicht zurecht in der Langeweile. Sie können vielleicht noch gut für ein, zwei Monate was aufarbeiten zuhause, das sie sich immer wieder vorgenommen haben, aber dann fehlt Ihnen jegliche Bestätigung in der Gesellschaft, in der Sie sich tagtäglich befunden haben. Das sind ja, das ist ja mehr oder weniger Familie, ne? Und ja, also ich, unabhängig davon, dass ich nicht schlecht dabei verdiene im Moment, da wir das entsprechend noch rausgehandelt haben, ist es so,

dass ich gerne zum Institut gehe, um da irgendwas zu machen und könnte mir nicht vorstellen...so schlimm...der abrupte Übergang, also bis zum 29.2 und dann Schluss. Für mich ist das so ähnlich, wie Schlachthof oder Altenheim, oder irgendwie so die Kategorie. Man hat keine Perspektive mehr, auch nicht diese Scheinperspektiven, wenn Sie ehrenamtlich was machen.” (case study 04:63).

Apart from the general fear of retirement (which he describes as a slaughterhouse or nursing home), the interviewed person is scared to be bored without a job and fears that he is not getting any recognition for something he is doing. Moreover, he fears to lose his colleagues, whom he describes as “family”. In addition to that, he appreciates the money he gets now on top of his pension. Furthermore, the interviewee is afraid that his work will not be continued in a way he would be happy with.

The interviewee further elaborated that he expected to lose his current lifestyle and standard of living when entering retirement. With the additional money he earns now, he compensates for his - in his view - low pension.

„Die finanzielle Schiene ist zwar katastrophal [...] allen möglichen Scheiß abgezogen [...], komme ich z.B. auf 1800 Euro netto und hab in der Zeit, als ich gearbeitet hab, [...] [kam] ich schätze mal 3800 Euro netto raus und jetzt komme ich auf 1800 Euro. Da weiß man gar nicht, wie man da Haushalten soll. Weil, es ist nicht so...ich hab keine Hobbys mehr, oder sonst irgendwas. Aber trotzdem, die laufenden Zahlungen sind so, dass man da in einem Bereich ist, der ein tiefer Einschnitt ist.“ (case study 04:72-73).

In summary, the four cases yield the following findings with respect to longer employment and motivational factors:

- Employers seem to have difficulties finding qualified staff, or prefer to use the “easier” option and ask old employees (who they consider to be good) to stay longer.
- One person fought for his “right” to work longer against bureaucratic obstacles.
- The appreciation by the employer, colleagues or clients is a relevant motivational factor in all of the case studies.
- Reduced numbers of hours per week are acceptable for three persons. However,

two strictly exclude a downgrading (concerning tasks and responsibility).

- Acceptance concerning longer employment is given in all cases. In two cases, the interviewees even report about people being envious of their situations.
- In two cases, the interviewees do not have a fixed retirement date in mind. They would like to work until they feel they have reached their physical and mental limits.
- Direct answers to the question about their motivation to work longer were: Money (additional money, money as a positive side effect, money to pay debts and money to maintain the standard of living); contact to colleagues, clients, pupils, etc.; passion for the job; daily routine; maintain the social situation at home; and a general fear of retirement, boredom, and the lack of recognition from society and their company.

5.3.3 Social inclusion (family, friends, neighbours)

Social inclusion in family and neighbourhood is an important factor for life at old age. The family situation is described extensively by all interviewees. Hence, family seems to be an important topic for this cohort.

Living situation and relationship to other persons in the household

The family situation is closely connected to the living situation. In this study, two different situations of living can be found:

In two of the case studies there are “extended” families, meaning older people living together with relatives (parents, children, and grandchildren); two of the case studies have “small families”. The group of the “small families” consist of interviewee three, living with his wife, and interviewee two, living with his son. In neither of these two cases do the interviewees live together with other relatives. Both are, however, in close contact with parts of the family.

Living in extended families is not always described as a harmonic situation (in both cases). In the first case study, the interviewee lives together with his wife, his daughter, her husband, their child, and their dog. The living situation is mostly described in a positive way

(very good relationship to all family members), but also as loud, lively, and sometimes bothersome.

In the fourth case study, the parents-in-law of the interviewee are temporarily living in the flat of the interviewee and his wife because of a cancer therapy of the father-in-law. The situation is further complicated by limited space (and limited privacy) in the flat, as well as the cultural and linguistic differences of the interviewee and his parents-in-law, who are Iranian and mainly communicate in Persian. The interviewee feels to be excluded from many conversations between his wife and her parents.

„Was soll ich dazu sagen? Da die Situation sich so entwickelt hat, dass ich abgekapselt bin...ich bin da Ausländer da, in der Familie.“ (case study 04:125).

In addition to that, the interviewee describes his relationship to his wife as ambivalent.

„Auch aus der Situation heraus, dass der kulturelle Unterschied zwischen meiner Frau und mir, oder ja, dass das so groß ist, dass wir nicht allzu viel an intensiven Gesprächen führen können. Erst mal, das Interessengebiet ist anders gelagert und dann hat sie auch in der Zeit, wo die Eltern nicht da waren, sozusagen, ich nenne es mal jetzt „Standleitung nach Teheran“. [...] sie hat ja auch zwei Schwestern und Mutter und Vater, das ist dann eine Einheit und da ist dann am Wochenende ist es meistens so, dass die mit den Leuten telefoniert und dann kommt nicht viel an Kommunikation zusammen.“ (case study 04:67).

Owing to their diverging interests, cultural differences, as well as his wife's focus on her parents' family, the two of them rarely communicate.

In both case studies, the first as well as the fourth, work can compensate for the "stressful" (not only in a negative way) family life at home. In the fourth case, the additional components of isolation and minimal conversation can be seen as a reason for the interviewee's decision to work longer.

The household of the second interviewee consists of him and his son, who is still living at his father's place until he completes his apprenticeship. As the son is studying or working most of the time, the interviewee is usually home alone in his free time. For him, having a defined and regular occupation is a way of not being lonely, but having social contacts.

In the third case study, the interviewee lives together with his wife. Most of the day, his wife is away to take care of her mother. As was already mentioned in 5.3.1 *Longer em-*

ployment, the interviewee says that he is mainly working beyond legal retirement age because he does not want his wife to feel bad when is alone at home all day. Nevertheless, the situation can also be interpreted in a way that he does not want to be at home without his wife all day, but prefers being at work and being surrounded by colleagues and clients.

Relationship relatives, friends, and neighbours

All interviewed persons have a more or less close connection to family members who are not living in the household. Contact to neighbours is given in all four cases, however, neighbours are not further mentioned and do not seem to be very important for all the interviewees (see case study 01:20-26; 02:23-24; 04:21-25). Concerning friends, the interviewees from the first and second case studies have some intensive friendships to persons from outside work. Interviewee three has some friends (although not very intensive friendships) but is mainly focused on his family.

Interviewee four does have most of his social contacts to colleagues at his workplace, even though they sometimes meet in private. As already mentioned in a previous chapter, he extremely fears to be isolated in case of retirement without the contact to his colleagues. His motivation to work beyond legal retirement age is therefore greatly influenced by his lack of social contacts outside of work.

Care of relatives

Three of the interviewees take care of their grandchildren from time to time, to support their children. Two of the interviewees work fulltime and thus perform this activity only on their weekends, whereas the other interviewee takes care of his grandchild during the week, too.

Additionally, the interviewee from case study one has to take care of his wife, who suffers from bipolar disorder and needs intensive care in some phases of her mental illness.

„I: Mit deiner Frau, wie ist das genau? Musst du sie pflegen?

IP: Ne, also die hat das, was man jetzt bipolare Störung nennt. Also da gibt es einen manischen Anteil, da ist sie nicht ansprechbar, ist sehr egozentrisch und aggressiv und nicht ansprechbar und du musst gucken, dass du das Geld beieinander hältst, weil sie würde in der

Zeit alles kaufen und verkaufen. Macht Abos und so. Und dann kommt der Absturz in tiefste Depression und dann muss man aufpassen, dass sie sich nichts antut.“ (case study 01:267-268).

Interviewee one takes care of his wife, as he sees this as a part of his role as husband. However, for him, working could mean to “relax” from his daily routine (with his sometimes-ill wife and the rest of his family).

Support and Learning

In three interviews, inter-generational learning can be found within the family situation, even though the direction of learning is mainly from the younger to the older generation.

Families are sometimes regarded as a place of support. The older assist the younger by cooking and looking after the grandchildren. The younger people support the older with technical and computer know-how.

„Ich hab versucht die Anleitung zu verstehen - ich tue es nicht! Ich hab dann, ich bin dann zum Geschäft gegangen und hab gesagt: "Hier komm, programmiere mal!", und dann passiert mir aber immer wieder was, ich weiß auch nicht warum, ich drück auf eine falsche Taste und dann ist die ganze Programmiererei wieder weg. Dann verzichte ich wochenlang auf den einen oder anderen Sender, weil ich ihn nicht mehr finde. Dann sag ich: "[Name des Schwiegersohns], komm runter, ich brauche das.““ (case study 01:348-351).

Inter-generational learning can also be found in contacts to younger friends/colleagues.

„Aber ich hab sozusagen die Situation, dass mein Nachfolger ja auch von der Hochschule kommt und auch in Ihrem [he means the interviewer] Alter wahrscheinlich ist und sich mit EDV auch dementsprechend auskennt. Jetzt haben wir natürlich einen Kuhhandel, nach dem Motto, er gibt mir was...ich habe mir vor zwei Monaten meinen Laptop kaputt gefahren durch einen Virus, ne? Und dann kommen auch die Situationen, dass ich zu dem gegangen bin und dem, der gekündigt hat, und mein neuer Mitarbeiter haben uns in einer Wohnung in [city] bei ihm getroffen, nachmittags und haben dann versucht da auf meinem Laptop wieder Windows zu installieren, die alten Programme wieder rüber zuziehen und das bedeutet natürlich viel Arbeit und Ärger und grade, wenn ich das alleine hätte machen müssen. Aber so ist das ja, wie Geben und Nehmen. Er hilft mir in den Schwachpunkten bei mir und ich kann mit ein bisschen Erfahrung ihn weiterbringen.“ (case study 04:69).

Learning in general, here in the form of inter-generational learning is a positive factor to keep skills and knowledge updated which can be used in the job and therefore is a precondition for longer working.

All in all, the following findings concerning social inclusion and motivational factors can be documented in the four cases:

- Factors like “living with many people in one household” can cause a certain restlessness, which might influence two of the interviewees to continuously go to work as compensation.
- The feeling of being isolated or lonely in small households might positively influence the decision to work longer.
- Taking care of a relative can influence people in both ways (towards continuing work or retirement): Some might prefer to spend more time with the respective relative(s) and some might need to have their job to find a balance from their family “burden”.
- Inter-generational learning and support can help people to keep their competence and knowledge updated, what might be important for their job.

5.3.4 Competencies

Competencies in literacy, numeracy, and problem solving in technology-rich environments are seen as important preconditions for a long(er) working life, as these competencies are required in most jobs (see chapter 4.3.4).

Literacy (reading, writing, language competencies)

Reading

All the interviewees use their reading competencies daily, in different media (books, newspaper, magazines, etc.) and in varying opportunities (job, leisure time).

„I: Du liest ja auch sehr viel.

IP: Ja, kann man schon sagen.

I: Bei welchen Gelegenheiten? Im Job zu Hause...

IP: ...aufm Klo, im Bett....zwischendurch [Lachen]. Das blöde ist, dass ich immer so 5-6 Bücher gleichzeitig habe. Dann hab ich das Gefühl zwei würden es auch tun. Dann lass ich mal wieder eins fallen, ne?“ (case study 01:322-352).

„Es ist nicht so, dass ich sage...gut ich habe natürlich immer viel gelesen oder so. Eingeschlafen ohne gelesen zu haben, das gibt es heute noch nicht. Aber früher habe ich Bücher gelesen, aber heute lese ich Welt am Sonntag, da brauche ich eine Woche und vielleicht mal eine Sportzeitung nebenher, das war's.“ (case study 03:71).

„IP: Also, ich muss ja jeden Tag im Büro rumlesen, das ist klar. Also, Lesetätigkeit ist schon relativ hoch [...]“ (case study 04:151).

All interviewees read newspapers in order to stay informed about current topics. However, they have different priorities concerning topics when reading a newspaper. One of the interviewees exclusively reads online newspapers, whereas the others only read the printed versions.

“Aber, es gibt eine Startzeitung bei mir, wenn ich ins Internet gehe, DIE ZEIT, da gucke ich mir die Hauptthemen an und bei manchen gibt es dazu noch Kommentare, die lese ich auch schon mal, je nachdem, wie hoch das Interesse ist an der Sache komme ich auch manchmal auf 50 oder 60 Kommentare, die ich gerne lese, wenn Leute persönlich werden und das ist schon von [unverst.]. Das ist schon so, das sich da...also Papierzeitungen nicht, Westdeutsche oder Rheinische Post oder so irgendwas, ne?“ (case study 04:153).

„I: Wenn Sie mal Zeit haben für sich, was machen Sie denn da am liebsten?“

IP: Gut, ich habe nicht viel Zeit. Gut, einfach lesen. [...]

IP: Tageszeitung, Wirtschaftszeitung.“ (case study 03:158-163).

While reading newspapers seems to belong to the daily routine for all, reading books is a rare activity for two of the interviewees.

„I: Sie lesen ja recht viel, Zeitung und so. Also, es ist schon so was Tägliches mit Lesen - Bücher, Zeitung?“

IP: Ah, Bücher nicht mehr. Weil...da habe ich einen ganzen Schrank voll mit [...] Aber lesen tue ich die nicht, weil ich habe keine Zeit dazu. Ich sage ja, ich bin ausgelastet.“ (case study 03:202-203).

„Ja und das, Bücher lesen ist für mich natürlich auch eine der Tätigkeiten, wenn sich keine Alternative bietet.“ (case study 04:151).

For all interviewees, reading seems an absolute necessity in their daily life and their job. Nevertheless, the interviewees differ in their “enthusiasm” concerning reading, especially when it comes to reading books. To sum up, a high reading activity can be seen in all four case studies.

Writing

The interviewees associate writing with handwriting and writing letters. Some of the interviewees write birthday cards and letters. However, writing digitally (on a computer) is much more common for three of the interviewees. There, they write documents (mostly using Microsoft Word) or write E-Mails.

The competence of writing is seen rather naturally and not as a special competence by the interviewees.

„IP: Also, wenn ich mich beschwere, dass die Ofentür immer noch nicht ausgewechselt wurde, schreib ich das mit der Hand.“

I: Wenn du die Chronik oder Briefe schreibst...

IP: Das mach ich computermäßig.“ (case study 01:340-347).

„...ja gut, bei der Arbeit muss ich ja schon schreiben. Wenn ein Kunde was zurückgibt, dann muss ich das dann auch schreiben und verständlich, dass man auch verstehen kann, worum es geht, ne? Das ist klar, das muss man ja dann zurückschreiben, ne?“ (case study 02:343-347).

„Gut, Briefe schreibe ich keine mehr. Aber E-Mails - sagen wir mal - wenn mir was gefällt, dann schreibe ich teilweise denjenigen wieder, dass das gut [...]“ (case study 03:208-209).

Only one interviewee broached the issue of writing in a literarily understanding as he writes theatre plays, a family chronicle and a book about bicycle tours in his free time (see case study 01:256).

Language competencies

In general, command of a foreign language, especially English, is seen as a desirable and important competence.

„Ne, wir hatten, ich wollte eigentlich Englisch lernen, aber ich bin nie, nie dazu gekommen. Das war...ich bereue das heute [...] Ja, und meine Kinder können das ja alle [...]. Die [Name der Tochter] kann drei Sprachen, die kann Spanisch, Französisch und Englisch, ne? Und die [Name der Tochter], die kann Englisch und Spanisch. Ja, tolle Sache.“ (case study 02:169).

„Aber ich habe immer schon gesagt: „[Name des Sohns] du...ich habe so viele schwachsinnige Sachen gelernt in meinem Leben, aber du musst schauen: Bleib in Englisch. Die Sprache musst du perfekt können.“ (case study 03:210-219).

Although command of a language is seen as a desirable competence, two of the interviewees are not interested in (learning) languages.

„Sprachen interessieren mich eigentlich gar nicht, ne.“ (case study 01:232).

“Also, ich hätte jetzt nie z.B. irgendwie was mit Sprachen [...] das ist nicht mein Ding.“ (case study 03:41).

„Das ist nicht mein Ding, hat aber der Vater...habe ich zum Glück auch nicht gebraucht...jetzt noch. Weil dann wäre ich nicht so weit gekommen. Das wäre nicht meine Richtung gewesen.“ (case study 03:219).

However, the second quotation shows that the interviewed person is aware of the fact that today a career without the command of the English language is nearly impossible.

In three of the cases, command of a foreign language is (nearly) not given because there was no need for it in vocational or private life. Existing language skills mostly originated from school and were not trained and therefore unlearned over the lifespan, in two of the cases. In one case, the interviewee needed his English skills from time to time in his job and private life and is therefore still able to communicate on a rudimentary level.

„I: Sprechen sie Fremdsprachen?“

IP: Mmm, nein. Also klar, ich habe mal ursprünglich mal Englisch ein bisschen können aber das kann man vergessen. [...]

I: Also, Sie brauchen das auch bei der Arbeit? Oder manchmal?

IP: Ha, ich brauche es nicht. Das wäre manchmal ein bisschen...nützlich, sage ich mal so. Aber es ist nicht erforderlich.“ (case study 03:210-219).

„...Englisch hat man versucht mir in der Aufbauschule beizubringen, da bin ich im unteren Bereich hängengeblieben und ansonsten ist nichts, weder Französisch noch sonst irgendwas.

I: Haben Sie Englisch nochmal gebraucht?

IP: Englisch kriegt man ja jeden Tag an den Kopf gehauen, auch wenn man sich mit normalen Leuten unterhält. [...]

I: Und wenn Sie jetzt einen englischen Text lesen müssten...?

IP: Könnte ich das sozusagen...jaja, doch. Ansonsten habe ich ja die Jungen!“ (case study 04:160-165).

One of the interviewees has not learned a foreign language at all as he only attended a „Volksschule“, in which foreign languages were not taught (see case study 02:166-169).

Numeracy

Their every-day life and their job offer the interviewees several possibilities to use basic but also higher mathematical knowledge. Two of the interviewees use higher mathematical methods in their jobs. The other two mainly use mathematical operations for their everyday life, like financial management of the household or shopping, but also while cooking, in their hobbies, and the clubs they are active in.

“I: Machst du dir vorher eine Liste, wo dann alles draufsteht, wie viel Kilo und Gramm du von was brauchst?

IP. Ja, gut, sagen wir mal, so 200 g pro Person brauchst du schon. Weil, und dann kommen da halt noch die Spätzle dazu, ne? Und das sind so im Schnitt, also bei denen 30 Leuten sind das fast so 4 kg Spätzle.“ (case study 02:33-34).

„Ja, Prozentrechnen, das müssen wir ja jedes Mal, das mache ich ja schon in der Firma. Wenn ich dann selbst was kaufen will da drin, muss ich ja die 19 % dazurechnen, das ist ja ganz klar. Also, diese Rechenarten mache ich da schon.“ (case study 02:330-381).

Some of the interviewees observe a difference and an advantage of their generation compared to younger generations concerning the ability of mental arithmetic:

“Wenn ich dann sehe, wie sich die Lehrlinge da manchmal anstellen, gell? Das ist schon fraglich. Und die kommen dann von der Realschule, du, da haut es mich schon manchmal um.” (case study 02:330-381).

More complex mathematics is used in private life when preparing the tax return (“Steuererklärung”) of a year (see case study 04:29).

All four interviewees use hand calculators, one of them was even studying more complex hand calculators for work (see case study 01:303, 02:380-381, and 04:146-148).

Interpretation of diagrams, schematics and tables is more or less taken for granted by three of the interviewees. Only one admits to have problems in understanding these things.

Whereas two of the interviewees emphasise their knowledge and skill concerning mathematics, one of the interviewees clearly states that he is not gifted in anything related to numbers.

“Sagen wir, aber alles was mit Zahlen zu tun hat, da brauche ich mich gar nicht anstrengen und zwar bis heute nicht.” (case study 03:41).

„I: Musst du manchmal so Diagramme und Schaubilder in Zeitungen interpretieren?

IP. Ja, das dauert aber lange, das ist nicht meine Stärke.

I: Machst du nicht so gerne?

IP: Ne, ne. Es gibt sogar Schaubilder, das war neulich, wo hab ich das denn gesehen? Nicht Rundschau...irgendwas anderes. Da hab ich gesagt: "Hach, des versteh ich nicht", und dann hab ich [unverst.] gefragt und die hat mir das dann erklärt.“ (case study 01:296-323).

All in all, the four interviewees feel confident in working with mathematical methods in their job and every-day life as they practise it regularly or make use of aids (hand calculator, tax consultant).

Problem solving in technology-rich environments

Computer use

Three of the four interviewees claim to have a good knowledge of IT and use computers for research, reading various homepages (newspapers etc.), and writing texts. In addition,

two of the interviewees know how to write and receive e-mails, use calculating programmes and telecommunication programmes (like “Skype”), and do online shopping and holiday bookings. These findings fit to the numbers mentioned in chapter 4.3.4 *Competencies*, saying that 42 % of the older male persons use the Internet regularly.

The other interviewee only uses one computer programme at work, but is not able to deal with PCs apart from this specific programme.

Other electronic devices

All four interviewees have a good knowledge of electronic devices and know how to buy and install them in their home, even though they use different strategies. Whereas interviewees two and three make their own research on the Internet or through reading magazines and books (see 02:352-410), interviewees one and four ask people in their social environment (see 04:166-169) when they want to buy something new. All interviewees are able to use a mobile phone, TV, DVD player, and a music system. Two of the interviewees ask their children in case they have questions about PC, TV, mobile phone, etc. when problems occur (see 01:348-351).

To sum up, all interviewees are characterised by a relatively high level of literacy, numeracy and are able to deal with problems in technology rich environments, even though in two cases by the occasional support of friends and family members. Only one of the interviewees is not able use a computer or the Internet.

Four interviewees fulfil all common pre-conditions required for most jobs today. The lack of knowledge how to use a PC is, of course, a disadvantage for interviewee two; nevertheless, in the specific job of this interviewee this knowledge is not required.

5.3.5 Further education behaviour

Further education was a relevant topic in their job for all four interviewees. Nevertheless, neither takes part in any training or educational measures in their current work activity anymore (see case study 02:187-188). This is in accordance to the majority of employed older people, of which only 9 % still participate in vocational training (see Tippelt et al. (2009), chapter 4.3.5).

During their career, the employers offered further education in three of the four cases (01:102-103). These training measures were obligatory in two of the cases, probably because of the natural science background of the interviewees' professions.

Two of the interviewees organised their own job-related further education. The first one did so, because he was not happy with the offers from his employer and the other one because there were no offers from his employer at all (see case study 02:95-113).

The interviewee from the second case study furthermore used a formal education to do a vocational re-training after a period of unemployment.

In his leisure time, one of the interviewees participates in an adult education offer, a philosophy group. He has furthermore participated in different offers at the local adult education centre ("Volkshochschule") and private providers in sports and a language course (see case study 04:31, 122-123).

One interviewee would appreciate to participate in courses at an adult education centre; however, there are only course topics offered in which he is not interested in. Other education providers are furthermore too far away for him (see case study 02:170-173 and 264-283). Interestingly, those two barriers (no fitting offers concerning topics, accessibility of education providers) to take part in further education are not mentioned in the most important barriers according to Tippelt et al. (2009), listed in chapter 4.3.5 *Further education behaviour*.

To sum up, all interviewed persons have been active in educational activities during their working life. Even though they no longer participate in job-related further education in their current work relations, three of the interviewees use other further education opportunities in their leisure time.

The person from the third case study, however, is special in this regard. He is the only person in the group, who neither wants to nor sees the need to participate any longer in educational offers. This statement applies not only for his job but also for his private life.

„I: Haben Sie was Neues gelernt in letzter Zeit? In irgendeinem...selber vielleicht, oder in einer Fortbildung oder in der VHS oder so?

I: Nein, nein, also wissen Sie, wenn Sie mal 65 sind, da reicht Ihnen der Schatz aus, den Sie haben im Kopf. [...] Alles was ich brauche kann ich machen. Und mehr will ich aber nicht. Ich habe deshalb auch z.B. auch nicht Excel gelernt, bis jetzt. Weil ich sage, das habe ich im Kopf.” (case study 03:150-151).

[...] dass ich jetzt sage da gehe ich in die Volkshochschule und lerne heute jetzt noch eine Sprache oder so, das wäre für mich unmöglich. A, weil ich schon weiß: das liegt mir nicht. Wissen Sie, das brauche ich nicht machen weil ich es...A, mache ich das nicht gerne und kann es auch nicht. Heute mache ich nur das, was ich kann! (case study 03:153).

For the third interviewee, the option not to take part in educational offers seems to be more attractive than taking part. He does not want to be confronted with things he is not able to do, as long as he does not feel restricted in his every-day life because of the lack of knowledge. For the third interviewee, adult education offers are a way to spend time when people are not busy. Consequently, he does not need (or want) these offers as he is busy and still will be when he finally retires (see case study 03:154-157).

Not directly covered by the category “further education behaviour”, but still important for the training of job-relevant competencies is “informal learning”²⁵. Three interviewees use informal learning in their free time to learn new things or understand things they are interested in with the help of books, Internet, magazines etc. (see 01:239-266, 04:108-109). Two of them use inter-generational learning, asking their children or younger colleagues to explain and teach them things they do not know (see case study 04:69).

All in all, participation in further education seems to be a decisive factor to stay up-to-date on knowledge and technologies needed for the job, especially in jobs with a short “half-life” of knowledge. Therefore, further education seems to be a factor to consider concerning the decision to work beyond the legal retirement age, as people still need to be qualified for their job. Of course this does not necessarily influence a person’s decision to work longer, but is a prerequisite for continuing employment. However, the example of the third interviewee, who is not taking part in any continuing training, shows that work-

²⁵ Informal learning - according to Gnahn (2011:36) - is defined as follows: “Informal learning occurs intentionally in everyday life. It is usually not embedded in a special framework reserved for learning, and it is not led or accompanied by professional teaching staff. It is embedded in everyday procedures at the workplace, in family life, or in people’s social environment. It is largely self-directed and not primarily aimed at obtaining educational credentials or certificates.”

ing beyond the legal retirement age seems to be possible – at least for a limited time – without participation in further education. It can be assumed, that this is only possible in this case, because there is a definite date when he will enter retirement and he knows from his employer that he does not need any new skills for the last time in his job.

The employers of the other interviewed persons did not offer any continuing training for their employees beyond the age of 65. Nevertheless, all three interviewees do some further education and informal learning that is not job-related in their leisure time, train their skills and use some of them in their jobs, as well.

5.3.6 Health

When asked directly about their health, two of the four interviewees are very content with their current situation. The other two express to have only minimal physical restrictions due to past accidents or illnesses.

When investigating the indirect statements about health from the interviewees, a slightly different picture emerges.

Interviewee one is very fit, does a lot of sports and never suffered of any serious injury or sickness.

„[...] für mich ist z.B. Sport integraler Bestandteil von meinem Dasein. Verstehst du? Das gehört dazu wie's Zähneputzen. Und wenn ich das nicht mache, dann geht es mir schlecht. Also, muss ich zwei bis dreimal wöchentlich irgendeine Bewegungsgeschichte machen. Und das Produkt davon heißt, ich werde nicht krank. Fertig. Das ist eigentlich schon alles.“ (case study 01:38-59).

Interviewee three was very sporty during his whole life. However, he suffered an injury of his knee and had back pain from playing football. Thus, he reduced his participation in sport clubs in the last years (see case study 03:19) but continues to play tennis. However, he describes his injuries as a “small thing” not worth to mention (see case study 03:24-25).

The fourth interviewee mentions a few injuries he attributes to his age, like meniscus damage and an inguinal hernia.

„Ja, es machen sich schon kleinen Schwächen bemerkbar. Da war was...mit den Gelenken habe ich mal Schwierigkeiten gehabt und eine Meniskus-OP, dann einen Leistenbruch. Das sind alles so Sachen, die auf Verschleiß gehen. Aber psychologisch habe ich schon einige Sachen durchgemacht. Da haben wir auch so genannte Selbsthilfegruppen gehabt, die ich besucht hab, da habe ich auch noch Kontakt zu denen.“ (case study 04:32-33).

He also mentions psychological problems he had in his past.

The second interviewee has the most extraordinary health status of all interviewees. He was involved in a tragic car accident in the 1970s, in which his best friend died and he was seriously injured. After breaking his cervical vertebrae in the accident, he had to spend one year in hospital to receive an innovative operation and rehabilitation measures. Because of the accident and its physical consequences (his cervical spine is artificially reinforced and five lumbar vertebrae are grown together now) he received a handicapped ID, which he has to show every employer he works for. Furthermore, he is unable to carry heavy loads or to bend down too often (case study 02:50-55). Moreover, he had a collapse a few years ago because of his high blood pressure resulting from his overweight. In addition to all this, a squirrel bit him in his right hand two years ago resulting in restricted mobility of his wrist. Even though the interviewee is currently on medication and has successfully lost some weight with sport and a diet to lower his hypertension, he is physically restricted in the work he is doing now.

To sum up, three of the interviewees have such a good health that they do not perceive any physical or mental restrictions in their current work. For these three cases, the assumption, that it is primarily people with a good health level in old age that work longer, is right. However, case two shows the opposite: The interviewee is clearly physically restricted through his long medical history but still continues to work. It can therefore be assumed that physical restrictions and health problems in the examined cases are not a decisive factor concerning longer employment or at least not a reason to exclude longer working as a personal choice.

5.3.7 Conception of age and self-conception

As outlined in chapter 4.3.7 *Conception of age and self-conception*, the conception of age is part of the self-conception of a person related to age. Self-conceptions as well as age-conceptions are closely influenced by previous socialisation, life conditions, and experiences among other things. As already described before, conceptions of age have far reaching consequences for the behaviour and decisions of persons. Hence, these conceptions are a relevant factor to consider when asking for reasons for longer working.

Conception of age

In all four case studies, hints of the persons' conceptions of age could be found. Some of the interviewed persons named characteristics and processes they attribute to old people. None of the interviewed persons has a truly negative conception of age.

However, the fourth interviewed person has a very ambivalent conception of age, assuming that his only possibility to stay "young" and active and constrain physical and psychological degeneration is to continue working. Moreover, the fourth interviewed person thinks that the moment a person enters retirement he/she is making the first step into the grave.

„[...] und dann werden sie mit 50 in Rente geschickt und ja, was...eine Grenze, da ist eigentlich aus. Das ist so ähnlich, wie der Tritt ins Grab. [...] Das ist schlimm, dass das Potenzial der alten Leute...man muss ja jetzt nicht sagen: "Alle sind blöd!", [...] wichtiger für diesen Verfallsprozess, der geht schneller voran, wenn Sie plötzlich abrupt nicht mehr gebraucht werden, ne? Und da kann keine Hochschulbildung und kein Professor, und bzw. kein Dokortitel was dran machen.“ (case study 04:89-90).

The ambivalent conception of age is furthermore expressed through the emphasis on physical and mental degeneration of older people compared to younger.

“[...] und das mit dem, dass sich viel im Alter auch abbaut und reduziert, das ist ganz klar.“ (case study 04:89-90).

„Aber wenn man sich dann daran erinnert, was man dann vorher gemacht hat, also 1992 war das, und was man dann körperlich nicht mehr machen kann, man guckt dann nur noch aus dem Busfenster raus und sieht sich die Landschaft an und ist da damals rumgeklettert. Das ist schon traurig.“ (case study 04:97).

He includes himself in the description of physical degeneration, which can also be seen in chapter 5.3.6 *Health* where he describes his own health. However, this description of his own health deviates from the assessment of the interviewer.

He also mentions that it is important to actively learn new things as a prevention to not lose contact with new technical developments and skills required for them.

„Und das wird dann auch immer komplexer. Wenn Sie jetzt aufsteigen, als 65-Jähriger, in Sachen iPod oder sonst irgendwas, dann haben Sie verloren. Das ist so ähnlich, wie ein Bauer kein Telefon bedienen konnte, ja aber irgendwie muss diese Kommunikationsschiene weiter gepflegt werden sonst sind Sie außen vor. Diese Erfahrung habe ich gemacht.“ (case study 04:71).

In case of further mental and physical degeneration, the fourth interviewee hopes that the years until death will pass quickly (see case study 04:95).

The other interviewees are more positive and less ambivalent about their age. However, only one of them explicitly elaborates the positive aspects of ageing. Therefore, they do fit in a tendency to positive age-conception group (see chapter 4.3.7).

This group, consisting of the first three interviewed persons, assumes that learning in old age is more difficult than in previous years.

“[...] ich wollte eigentlich Englisch lernen, aber ich bin nie, nie dazu gekommen. Das war...ich bereue das heute, weil im Alter, da hast du Probleme das überhaupt noch so zu lernen noch.“ (case study 02:169).

The group is also aware of physical and mental degeneration in old age, as well as a growing distance to younger generations (see case study 01:180). However, they do not see problems to participate in leisure time activities and in their job in the next years. Additionally, they express a positive attitude towards their future.

„[...] wo ich nächstes Jahr dann fertig bin mit allem, dann kann ich sagen: "Ok, ich kann das machen". Das würde mir dann auch Spaß machen! Das ist egal, wie alt ich dann bin! Gell! Das ist mir vollkommen egal. Aber gar nichts machen: Kann ich nicht!“ (case study 02:196-238).

„[...] obwohl ich jetzt mit Abstand der Älteste hier drin bin und zwar auch im Landratsamt. Aber ich habe immer noch das Gefühl, dass ich da locker mithalte.“ (case study 03:69).

Self-conception

As mentioned before, the self-conception of a person might provide insight in reasons for the decision to work beyond the legal retirement age. However, statements concerning the self-conception of the interviewed person could only be found in three of the interviews.

The first interviewed person describes himself as a “conservative” person (01:33-53, 116), meaning that he never broke out of his “normal” life as a civil servant. During his life, he developed from a very shy child to a person saying and living his own opinion as well as he could within the given frameworks (job, home, etc.) (01:50-69, 139-157). Working longer than the legal retirement age gave the interviewee the possibility to negotiate his working conditions for the first time, as he was no longer “dependent” on the job. Now, the school he is working in depends on him and he is able define conditions of cooperation. Moreover, the first interviewed person says about himself that his gut feeling determines his decisions (01:295-319). As working longer “felt good”, he continued working even if there have not been prior rational reasons.

The third interviewee emphasises his low “starting basis” for his career, coming from a poor and low educated family. In order to go to a higher school and later on to university, he had to work against prejudices and obstacles of his parents and his social environment. Thus, he has a very strong self-conception. Furthermore, he sees one of his characteristics in doing things, which are innovative and not normal, but will probably become standard in the future. His conviction to work beyond the legal retirement age originates from this self-conception and attitude. In his view, he can work as a pioneer in this regard.

“Also, ich habe immer wieder etwas gemacht, teilweise, das nicht so verständlich war. Und das ist wieder so ein Fall gewesen. [...] Ich habe mir noch nicht von vielen was sagen lassen müssen.” (case study 03:123).

Even though working at old age is difficult to organise for a civil servant he was persistent enough to get his will.

The fourth interviewee’s self-conception is marked by doubts about himself and his talents (see case study 04:123). He is very focussed on his job (in which he thinks he has a great talent) and has nearly no hobbies, as well as nearly no life with friends or family be-

side his work. The interviewee acknowledged that he tried miscellaneous activities in his leisure time but quit after a short time, as they did not suit his talents. His decision to work beyond legal retirement age was therefore very much influenced by his self-conception: For him, quitting work would mean giving up his only talent.

To sum up, three of the interviewees show that self-conception can have an influence on the decision to work longer, even though the exact reasons originating from those self-conceptions are very individual ones.

Furthermore, the three interviewees with positive age conceptions fit to Schmidt's (2011) proposition that a positive conception of age can support further engagement in working life (see chapter 4.3.7). Nevertheless, Schmidt's other proposition, that a loss- and deficit-oriented conception of age hinders older people in their activities and can cause a retraction from working life is not confirmed by interviewee four, who has an ambivalent (and rather negative) conception of age and is still working.

5.3.8 Transition into retirement

The transition to retirement is interesting for the considered case studies, as a positive attitude towards retirement and plans for the time to come might influence people to enter retirement and to stop thinking about longer working. It can be assumed that the interviewees, who decided to work longer, might have a negative attitude toward retirement and/or no plans for the time when they are retired.

In order to find out what attitude the interviewees have concerning retirement, it is important to look at retirement experiences in their families. Two of the interviewees made concrete statements about those experiences.

Interviewee one and interviewee four experienced first-hand (from their own family) that retirement can have negative consequences for the retired persons.

“Mir war's klar, weil ich das nämlich bei meinem eigenen Vater gesehen habe, was passiert, wenn es nicht so ist. Der ist mit 63 Jahren in Pension gegangen, er war Postbeamter. Und dann hing der zu Hause rum und dann hab ich mit Schrecken gesehen, dass die beiden Eheleute, die schon Jahrzehnte verheiratet waren, immer verbitterter wurden. Und nach

zwei Jahren hat er 'nen Herzinfarkt gekriegt und wäre fast gestorben. Und ist dann gelähmt gewesen, konnte nicht mehr sprechen, wusste nicht mehr wer ich bin, hat noch 10 Jahre gelebt, aber... [...] Das ist ein Mords-Loch für viele Leute.” (case study 01:188).

„[...] meine Mutter war im Altenheim, da war es so, dass sie nach einem dreiviertel Jahr nicht mehr laufen konnte, weil sich keiner um sie gekümmert hat. War halt im Rollstuhl, steht den ganzen Tag am Tisch, dann sitzt man mit Simulanten da, keine Kommunikation möglich, auch altersbedingt, ne? Und die machen einen nur verrückten Eindruck und ja, die ist dann, mit 96 da war Ende. Der Schwiegervater aus erster Ehe, der war auch um die 90 geworden und hat sich auch im Seniorenheim ein gutes Zimmer leisten können, wegen der Altersversorgung. Und der war auch im Kopf noch klar und lag den ganzen Tag auf dem Bett und hat den Hörfunk gehört und das ist alles!“ (case study 04:89).

The negative experiences of both interviewees influenced their attitude towards retirement quite differently.

Interviewee one took the consequence from his father's experience and made a lot of plans for his coming retirement. He even ensured that these plans and projects are not starting when he is retired but a bit before, so that he has a “smooth” transition into this new phase of his life.

“Auf diesen richtigen Ruhestand habe ich mich zwei Jahre vorbereitet, eher drei. Indem ich all die Dinge vorbereitet oder in Gang gesetzt habe, von denen ich gedacht habe, das ich sie tue. Ich empfinde z.B., wenn du mich das so fragst, keinerlei Bedrohung oder Angst oder so was.” (case study 01:188).

He expresses not to be scared of this coming phase in his life and he would have entered retirement, if his boss had not asked him to stay longer.

In contrast, for interviewee four, the experiences with the retirements of his mother and his first father-in-law are reasons to be absolutely scared of retirement. As described in chapter 5.3.7 *Self-conception and conception of age*, for interviewee four, retirement is the first “step into grave”. Having to enter retirement would be a very negative experience for him and so he gladly continues to work beyond the age of 65. He has no plans what he will do when he finally enters retirement. He seems to refuse to think about it as long as retirement is not moving closer (which is not happening at the moment, as his employer specified no date until which he needs his workforce).

The other two interviewees, who did not make specific statements about experiences with retirement in their family, have more or less concrete plans for their time in retirement.

Interviewee two wants to turn his old dream to reality and work as a cook, part- or fulltime. He will practically not enter real “retirement” for another few years.

“[...] wo ich nächstes Jahr dann fertig bin mit allem, dann kann ich sagen: "Ok, ich kann das machen". Das würde mir dann auch Spaß machen! Das ist egal, wie alt ich dann bin! Gell! Das ist mir vollkommen egal. Aber gar nichts machen: Kann ich nicht!” (case study 02:235-238).

When he is no longer able to continue working as a cook, interviewee two wants to spend more time for his hobbies (carving wood figures, photography, etc.).

Interviewee three wants to spend more time for his hobbies and with his family (especially his grandchildren) in retirement.

„Ist klar, ich habe, ich habe es ja vorhin gesagt...ist klar...ich falle ja in kein Loch hinein. Ich bin da eingebettet. Da sind so viele da, wo ich was machen kann. Sagen wir...wenn ich sage...Das fängt schon bei den Enkeln an und hört beim Haus auf und Tennis spielen kann ich auch. Also da sehe ich jetzt gar keine...also da freue ich mich jetzt eher darauf.“ (case study 03:118-121)

He furthermore says that he is not scared to enter this time of his life, but in contrast, is looking forward to it.

To sum up, bad experiences with retirement in the own family can have positive as well as negative consequences for the own attitude towards retirement.

Nevertheless, a positive attitude towards retirement does not seem to influence people sufficiently to enter retirement when they can. Three of the interviewees have a positive attitude and plans for their retirement but still work.

However, having a negative attitude towards retirement and no plans for this period in life, as interviewee four, seems to have a positive influence on the decision to work longer.

6. Conclusion and outlook

The following chapter sums up the most important results of this study. Therefore, a brief conclusion of the most important reasons and factors to work beyond legal retirement age is drawn for every individual case study.

6.1 Case one

Interviewee one did not intend to work longer but was asked by his employer, surprisingly. Without this request, he would not have continued his work. Therefore, the employer's request can be seen as the initiating factor for longer working in his case.

His other reasons include the additional money he is earning and the enthusiasm for his profession. Concerning the last point, a differentiation has to be made between his profession and his job. Whereas he adored his profession, he does not like his job and the formal framework of rules and procedures his job is claiming. Hence, the possibility to negotiate about working conditions with his employer (for his current job) was also a positive factor to decide for a longer employment. Additionally, he likes to work for only a few hours and is therefore able to use most of his time flexibly.

The mental illness of the interviewee's wife and the many people living in his household can be seen as a factor to positively influence his decision for longer work.

Finally, his good health, the rather positive conception of age, and the high level of competencies can be seen as additional factors influencing the interviewee to work longer.

6.2 Case two

The second interviewee primarily decided to work longer in his job because he has debts he needs to repay and he would be unable to with just his pension. Thus, his debts are his initiating reason to work beyond legal retirement age. Furthermore, the fear of being isolated at home (he lives together with his adult son only), his high level of competencies, and a rather positive conception of age are other factors positively influencing his decision to work longer. Moreover, the interviewee plans to continue to work even when he earned enough money to pay his debts. However, he plans to quit his current job as he does not like this profession and plans to work in his dream job, as a cook. In this case, he

will primarily work to finally find self-realisation in a job.

The low health level of the interviewee does not seem to be an obstacle hindering him from working longer, as the positive factors are clearly predominant.

6.3 Case three

Interviewee three is still working in his job, as he took initiative and “won” his personal “fight” to get the opportunity to work longer against regulations and traditions of his employer. He sees himself as a pioneer for future generation, as he is convinced that he was fighting for something that will become “normal” in a few years. This nicely fits to his self-concept, in which he sees himself as a person doing unusual things, which become commonly accepted after a time. Furthermore, the interviewee sees a reason for his longer work in unburdening his wife by his absence at home. He fears that his wife, who is taking care of her mother all day, would feel bad about leaving him alone at home all day. His love for his work, his high competence level, good health, and a rather positive conception of age further support his decision to work longer.

6.4 Case four

The fourth case is quite special and significantly different from the others. The interviewee would not have worked longer if his employer had not asked him to stay beyond his legal retirement age as a consultant. Therefore, his employer was the initiating reason to work longer.

Nevertheless, the interviewee really wanted to work longer, which can be explained by his enormous fear of retirement and by a loss of his standard of living because of a relatively low pension. Additionally, he would lose a job that he likes and shaped during his years in the institute.

However, the decisive reason for him to work longer is the absence of social inclusion in his own family): The interviewee does not have a close relationship with his wife concerning intellectual conversations and conversations about his interests; he compensates this by close relationships and friendships with his colleagues at work. For him, leaving work would mean losing part of his family and friends. His behaviour not to take initiative to extend his work relationship beyond legal retirement age, but just to wait and - in the

worst case – be retired, can be explained by his believe in determinism. In his personal “philosophy”, everything is already decided, rendering it unnecessary to take any initiative, but putting him in a position to “let everything happen”, as it would happen anyways.

6.5 General summary of the results

The analysis of the collected data from four case studies has revealed many different motivational factors influencing the decision for a longer employment. According to the theory of maximisation presented in chapter 4.1, this means that individual decisions result from differing factors, which the person in question aims to maximise.

For the interviewees, the way to the final decision to work longer can be described by the metaphor of a water glass. The moment, the glass is full and water is spilling over the edge, represents the interviewee’s decision to work longer. Some reasons are (for a specific person) more important than others and thus add more water to the glass. Sometimes even a single reason adds enough water to the (empty) glass to cause the water to spill (over the edge). So, deciding to work beyond the legal retirement age means to “fill and spill”.

For two of the interviewees, one of the reasons was their employer’s request to stay longer in their job. Even though there were many other supportive reasons (or maybe even more important reasons, “filling more water to the glass”), this request, this reason was decisive. Both interviewees admit that they would not have continued their work without it. Or, in other words, even though the water glass was nearly filled with good reasons to work longer, the offer by the employer to stay in the job for a longer time added the last drop/amount to make the final decision (“spill”).

For interviewee two, debts were the biggest and decisive reason to work longer in his current job. This fits to the suggestion made in chapter 4.2.1 *Monetary reasons* that financial reasons can be a driving force in the decision to work beyond legal retirement age. Interviewee two also names another important reason to work longer, as he intends to continue working even when he has earned enough money to pay his debts. He plans to change his job and work in a profession he always wanted to work in but was not able to. Hence, self-fulfilment can act as a decisive reason as well.

As can be seen in from these examples, it is difficult to weigh the reasons for longer working and it is questionable if weighting does make sense at all. Accumulating enough positive factors to cross the threshold (“Filling and spilling the water glass”) is the decisive step for the decision to work beyond the legal retirement age. Therefore, even small reasons (“adding just a little water”) can be decisive, as they add up to cause a positive decision (“spill”).

All reasons influencing the four interviewees in their decision to work longer have been named and can be further used for the design of a questionnaire in a more representative research design (see Appendix C) *Exemplary quantitative questionnaire*). The following reasons /supporting factors were identified.

Freedom of decision and flexibility

Two of the interviewees were able to negotiate about working conditions of their job beyond the legal retirement age with their employer. Both wanted to have more freedom of decision in the daily routine of their job and got it. Thus, freedom of decision seems to be a positive factor for the decision to work longer.

The third interviewee fought for his “right” to work longer against bureaucratic obstacles. Or, in other words, he fought for the option to decide for longer working. He did so not only for himself, but - in his view - also for those who share the wish to work beyond the legal retirement age as a civil servant but do not have the option to do so.

Flexible and/or reduced working hours

For two of the interviewees more flexible working hours and/or reduced working hours was an important factor. One of them wanted to spend more time at home with his family and hobbies. The other one just enjoys having more freedom to make his own decisions about the use of his time.

Responsibility

Two of the interviewees make concrete statements that they would not have accepted a “downgrading” in their job concerning tasks and responsibility. This might be because they want to achieve something for the company/institute/client, rather than simply hav-

ing an occupation for themselves. Therefore, keeping a task of (great) responsibility seems to be another relevant factor to decide for longer employment.

Appreciation by employer

All four interviewees express that the appreciation by the employer, colleagues or clients is a relevant motivational factor for them.

Monetary reasons

As mentioned before, debts are the initiating reason to work longer for one of the interviewees. However, money is also an important factor in two other cases. Earning additional money to his pension is an important motivational factor for one of the interviewees. Although he does not depend on the money, he just enjoys the improved lifestyle. Interviewee four uses the additional money to maintain his standard of living, which he could not afford with just his pension.

Social inclusion and recognition

Concerning social inclusion, the following motivationally supporting factors for the decision to work longer can be made.

Living with many people in one household can cause restlessness, which might influence two of the interviewees to go to work as compensation. In this regard, work provides a regular daily routine and thus a certain security, order, and balance. At the same time, the feeling of being isolated or lonely in small households might positively influence the decision to work longer, too, as work is also a place of social recognition and exchange. For one interviewee colleagues at work are even a surrogate family.

Moreover, the case studies showed that taking care of a relative can influence people positively and negatively: Some might prefer to spend more time with the respective relative(s), whereas others might use their job to find a balance and “escape” from their family “burden”.

Additionally, the change in the social fabric in the own household initiated by retirement, can cause some people to delay their retirement and keep working.

Passion for the job or profession

All cases show that passion for the job or the profession is an important driving force for the decision to work longer. Some of the interviewees especially appreciate their position in the job and its structures; others appreciate their profession more.

Conception of age and self-conception

Three of the interviewees show that self-conception can have an influence on the decision to work longer, even though the exact reasons, originating from these self-conceptions, are very individual.

Moreover, three of the interviewees have a positive, one an ambivalent or rather negative conception of age. The three interviewees with positive age conceptions support the hypothesis that a positive conception of age can support further engagement in working life. Nevertheless, the interviewee having a rather negative conception of age is also still working, as he fears to enter old age when entering retirement. Therefore, a negative as well as a positive conception of age can influence a person to work beyond the legal retirement age.

Beside the reasons leading to the decision to work longer, my thesis was also looking at characteristics of people who work beyond the legal retirement age. This includes preconditions for longer working, such as certain competences or health.

Competencies

All interviewees are characterised by a high level of literacy and numeracy and are able to deal with problems in technology-rich environments, even though in two cases by the occasional support of friends and family members. Only one of the interviewees is not able to use a computer or the Internet.

Thus, all four interviewees fulfil commonly required preconditions for a job today. If using a computer is also seen as a precondition for jobs nowadays, three of them fulfil the requirement.

Further education

Participation in further education seems to be a decisive factor to stay up-to-date in knowledge and technologies needed for jobs, especially in jobs with a short “half-life” of knowledge. However, the employers of the interviewees did not offer any continuing training offers for workers older than 65, and only offered them in three of the cases before that age.

Further education during the “normal” career (until legal retirement age) seems to be a factor to consider (at least as a precondition). However, working beyond the legal retirement age seems to be possible – at least for a limited time – without participation in further education.

Besides educational offers from employers, participation in further education is also possible and demanded by the interviewees outside the job. Some of the interviewees take part in further education and informal learning that is not directly related/relevant for their job in their leisure time, train their skills and use some of these skills in their jobs, later on.

Health

The majority of the interviewees have such a good health that they do not perceive any physical or mental restrictions in their current work. However, one interviewee is clearly physically restricted through his long medical history but still continues to work. Physical restrictions and health problems in the examined cases are not a decisive factor for longer employment or at least not a reason to exclude longer working as a personal choice. However, a career in old age is much facilitated with a good health status.

View of retirement

A positive attitude towards retirement does not seem to influence people sufficiently to enter retirement as soon as they can. Three of the interviewees have a positive attitude and plans for their retirement but still work.

However, having a negative attitude towards retirement and no plans for this period in life, as interviewee four, seems to have a positive influence on his decision to work longer.

All in all, the decision to work beyond legal retirement age was in three cases not caused by one reason or factor but by several. In every case the reasons and factors were weighted very individually. In one case, one reason was identified to be of extraordinary importance for the longer working of the interviewee. To come back to the theory of maximization, persons can want both: To maximize one or several aspects in their life, such as personal freedom, appreciation by their employer, social contacts, and monetary situation.

Fig. 6 visualises all supporting factors and reasons for longer working that have been found in the four case studies, as well as important preconditions.

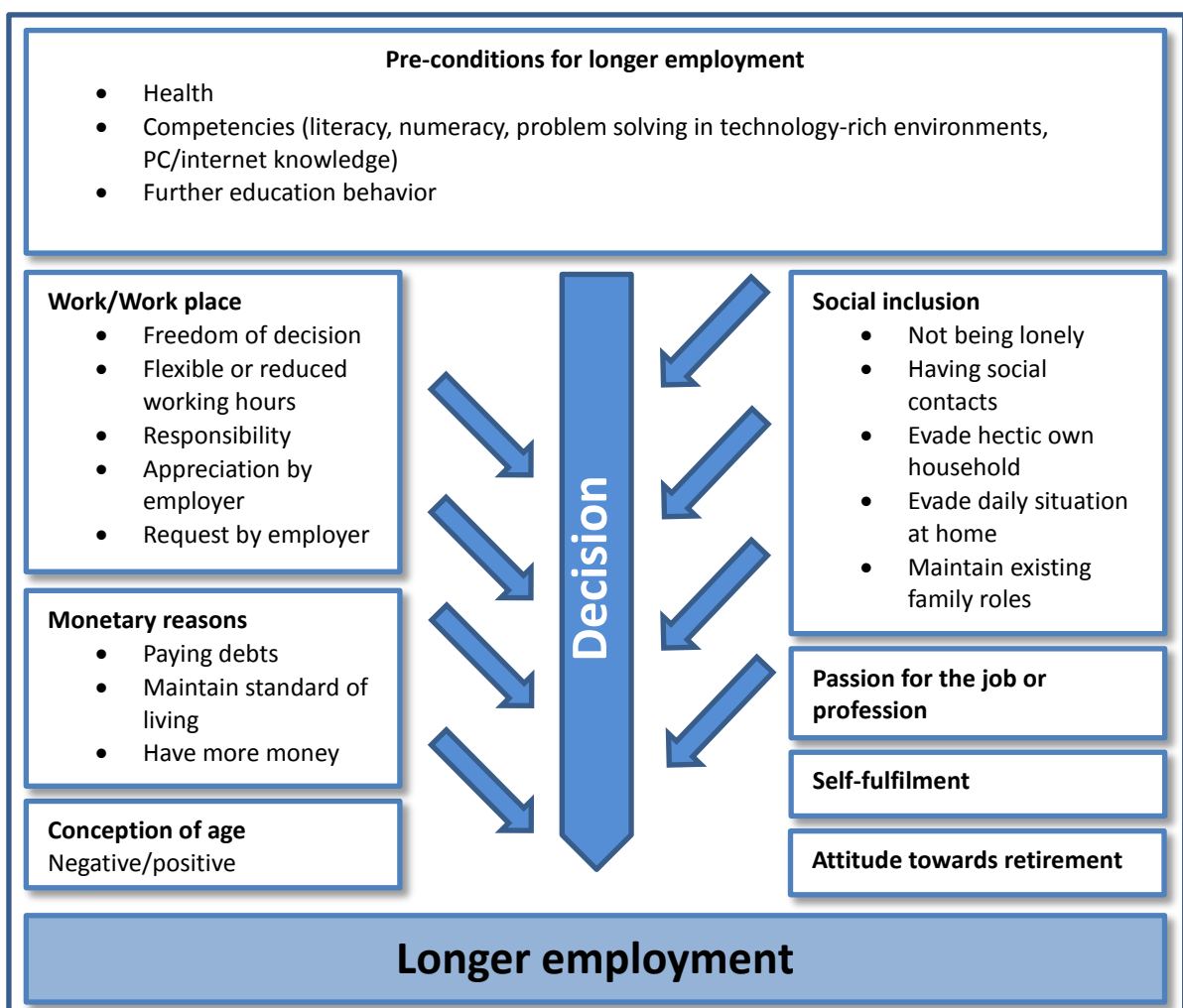


Fig. 6: Supporting factors and reasons for longer working found in the study. Pre-conditions for longer working are forming a basis for the willingness to work longer. The reasons listed in the other boxes can further push that willingness. For different persons those reasons can have different importance. In case enough positive arguments for longer working are collected (which can be through one single reason as well as through several reasons), the person can overcome a threshold and decides for longer working.

6.6 Final conclusion and outlook

To sum up, my thesis has confirmed most commonly known reasons and factors for longer working (see chapter 4.2 *State of the art: Reasons for longer working*). Moreover, it has shown that there are more reasons than assumed before. Reasons for longer working are often complex and connected with each other. Sometimes, one reason can differentially influence the decisions for longer working for two persons, positively or negatively.

In order to finally decide to work longer, persons have to overcome a threshold. Using the previous metaphor, this can be depicted as a glass that is being filled with water (reasons) until it spills (decision to work longer). The threshold marks the edge of the glass (see chapter 6.5 *General summery of the results*). Most of the time, "filling the glass" is achieved by a sum of different reasons. Sometimes, it is possible by a single reason, which is important enough for the respective person. Although it is not possible to rank the reasons according to their influence at the moment, it is already clear from this small study that some reasons provide a much higher incentive to work longer than others, for example the reason to work longer because of monetary reasons. It is important to note, that the threshold can also vary between different persons.

Therefore, further examinations of the growing amount of people, who already found the motivation to work longer than the legal retirement age, can offer new and valuable insights. Further research is necessary to obtain representative data about reasons for longer working, especially about the importance of reasons and factors found or confirmed in this study. Hence, the case studies of this thesis can be regarded as a qualitative pre-study to develop a questionnaire for a quantitative study, in which representative results can be gathered. The findings of this thesis can therefore be applied and integrated in the design of a quantitative questionnaire researching the importance of single motivational factors to work beyond the legal retirement age. A suggestion for a quantitative questionnaire and an explanation of its design is included in this thesis (see Appendix, C) *Exemplary quantitative questionnaire*).

The representative data obtained by this study/questionnaire could be used by politics and economy to find ways to motivate people for a longer working career.

Legal retirement age in Germany and whole Europe will rise inevitably. Hence, it is not

only necessary to motivate people to work for a longer time in their life, but also to increase the acceptance of later legal retirement age, and to establish conditions facilitating a longer career for people who want to work in old age.

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Appendix

A) Interview guideline

As outlined before, the case studies analysed for this thesis will further be integrated into the CiLL study. Therefore, the interview guideline of CiLL (see CiLL (2011a): Interviewleitfaden – Entwurf) was used as a draft for this study and was supplemented with own questions to ensure that the data can be used for CiLL as well as for this study.

In the following paragraphs, the interview guideline of CiLL is provided (in German), followed by the additional questions for the guideline, focussing on the topic of my thesis (in English).

CiLL interview guideline

0. Begrüßung, Vorstellung

„Vielen Dank, dass Sie sich für das Interview Zeit genommen haben. Das Ziel dieses Interviews ist, dass Sie uns von Ihren Erfahrungen mit Bildung und Lernen erzählen. Damit tragen Sie zu unserem Forschungsprojekt bei und wir sind froh, dass Sie uns durch Ihre Teilnahme unterstützen.

Da ich mich voll auf unser Gespräch konzentrieren möchte und nicht mitschreiben kann, möchte ich Sie um Erlaubnis bitten, dieses Gespräch aufzuzeichnen. Diese Aufzeichnung erleichtert mir später die Auswertung des Gesagten. Natürlich werden alle Ihre Beiträge anonym und vertraulich behandelt. Wir werden keine Ihrer Äußerungen mit Ihrem Namen in Verbindung bringen. Wenn Sie nichts dagegen haben, dann stelle ich jetzt das Aufnahmegerät an.

Für unser Interview sind in etwa zwei Stunden eingeplant. (...)

1. Allgemeine Informationen zum aktuellen Leben und zur Familie

1.1 Soziale Situation/Soziale Kontakte

- Wer gehört zu Ihrer Familie? (Partnerschaft, Heirat, Scheidung,...)
- Wer lebt mit im Haushalt? Haben Sie Kinder? Haben Sie Enkel/ Urenkel?
- Wie sehen Ihre Kontakte zur Nachbarschaft aus? Wann haben Sie sich zuletzt mit Nachbarn getroffen?
- Treffen Sie sich häufig mit Bekannten und/oder Freunden?
- Besuchen Sie häufig jemanden, bekommen Sie häufig Besuch?
- Unternehmen Sie auch Reisen, um Besuche zu machen?
- Wie sah ihr Tagesablauf gestern aus? Bei Berufstätigen: Wie sieht ihr beruflicher Alltag aus?

1.2 Eigene Befindlichkeit /Gesundheit

- Sind Sie mit Ihrer Gesundheit allgemein zufrieden? Warum/warum nicht? Erfahren Sie im Alltag Probleme durch ihre gesundheitlichen Einschränkungen?
- Sind Sie mit Ihrem gegenwärtigen und vergangenen Leben zufrieden?
- Benötigen Sie Hilfe im Alltag, z.B. beim Einkaufen, Putzen, ...? (Eigenständigkeit, Autonomie, Abhängigkeit)
- Was würden Sie sagen, wie ist Ihre Gesundheit im Allgemeinen. Haben Sie irgendwelche langwierige Krankheiten oder Gesundheitsprobleme? Damit meinen wir Krankheiten oder Gesundheitsprobleme, die schon mindestens 6 Monate bestehen oder die voraussichtlich mindestens 6 Monate andauern werden. In welchem Ausmaß schränkt Sie dieses Gesundheitsproblem bei Aktivitäten ein, denen Andere normalerweise nachgehen?

2. Bildungsbiografie, berufliche Laufbahn

2.1 Bildungsbiografie

- Welche Erinnerungen haben Sie an Ihre Schulzeit?
- Welchen Schulabschluss haben Sie?
- Ist Lernen für Sie wichtig? Warum ist Lernen wichtig? (Motivation)

2.2 Berufsbiografie

- Welchen Beruf haben Sie gelernt? Haben Sie studiert/promoviert?
- Gab es in Ihrem Berufsleben Phasen des Wechsels oder Unterbrechungen (Umbruchsphasen, wie z.B. Krieg, Nachkriegszeit, Wende, Tod von Angehörigen)? Welche? Warum? Wie haben Sie diese erlebt?
- Wie haben Sie ihren Übergang in den Ruhestand erlebt? War dieser für Sie angenehm? Warum/warum nicht? Welche Unterstützung hätten Sie sich gewünscht? Was haben Sie dabei gelernt?

3. Fragen zum Lernen

3.1 Lernstrategien

- Wenn Sie über ein konkretes Thema etwas erfahren wollen, wie kommen Sie an Informationen? (z.B. Über eine bestimmte Krankheit wie Diabetes, aktuelle Fahrpläne, Reiseziele,...) Wie gehen Sie dabei vor? (Alternativ: Wenn Sie sich für etwas interessieren, auf welchem Weg erfahren Sie etwas darüber?)
- Gibt es Personen, welche Sie dazu fragen? Wer ist das? Warum fragen Sie gerade diese Person/en?
- Welche Hilfsmittel ziehen Sie zur Unterstützung heran? (Bücher, Internet, bei anderen Personen nachfragen...)
- Wann hat Ihnen Lernen Spaß gemacht? Wann war Lernen für Sie erfolgreich?

3.2 Aktuelle Lernaktivitäten

- Gibt es bestimmte Themengebiete, in denen Sie sich laufend informieren?
- Lernen Sie aktuell etwas Neues? Haben Sie in der letzten Zeit etwas Neues gelernt? Wie haben Sie das gelernt? Wie sind Sie zu den Inhalten gekommen?
- Haben Sie vor, noch etwas ganz neues zu lernen?
- Was möchten Sie gerne können?
- Besuchen Sie derzeit irgendeine Art von Weiterbildung? Wann haben sie zuletzt eine Weiterbildung besucht? Dies kann sein z.B. Kurse, Vorträge, Privatunterricht,...
- Was sind die zentralen Herausforderungen ihres täglichen Lebens? Wie bewältigen Sie diese?
 - Umgang mit dem Computer und Internet
 - Nutzung eines Handys
 - Auslandsreisen
 - Fremdsprachen
 - Zeitung (Lesen Sie täglich Zeitung?)
 - Essen/Trinken (Einkaufen, Ernährung)
 - Gesundheit
 - Alltag
 - Ehrenamt
 - Familie
 - ...

4. Fragen zur Gestaltung von Zeit (Eigenzeit, Hobbys, Lieblingsbeschäftigung, Interessen,...)

- Womit beschäftigen Sie sich zurzeit am liebsten/was tun Sie zurzeit am liebsten?
- Wenn Sie an die Art und Weise denken, wie Sie Ihre freie Zeit verbringen: Was ist Ihnen in Ihrer Freizeit besonders wichtig? Gibt es Veränderungen zu früheren Freizeitaktivitäten? Was hat sich verändert?
- Mit wem verbringen Sie Ihre Freizeit?
- Haben Sie Hobbys? Welche? (z.B. Urlaube/Reisen, Lesen/Literatur, Ehrenamt, Kirche, Kultur, Haustiere, Sport,...)
- Üben Sie ein Ehrenamt aus? Welches? Wo? Was tun Sie dabei genau? Wie häufig und wie lange sind Sie dafür tätig? Lernen Sie dabei etwas Neues? Wie und vom wem lernen Sie dabei?
- Verbringen Sie ihre Zeit am Liebsten draußen oder drinnen? Warum?
- Betreuen Sie Kinder (Enkel oder Urenkel)? Wie häufig und wie lange machen Sie das? Lernen Sie dabei etwas?
- Pflegen Sie Angehörige? ((Ehe-)Partner, Freunde, Kinder,...)? Wie sieht diese Pflege aus? Wie bzw. von wem haben Sie das gelernt?

- Haben Sie einen Fernseher? Was ist ihre Lieblingssendung im Fernsehen?
- In den letzten 12 Monaten, wie oft haben Sie kulturelle Veranstaltungen besucht, z.B. klassische Konzerte, Theateraufführungen oder Museen? Sind Sie ins Kino gegangen? Haben Sie Sport getrieben?

5. Fragen zu Kompetenzen/Aktivitäten

- Was können Sie besonders gut? Gibt es Dinge, die Sie heute nicht mehr so gut können?

Im Folgenden wollen wir von Ihnen eine Einschätzung zu unterschiedlichen Kompetenzen und Fähigkeiten, wie z.B. Rechnen oder Lesen.

5.1 Rechenkompetenz

- Wo müssen Sie (noch) rechnen? (Preise, MwSt., Spielen, Rabatte,...)
- Bei welchen Gelegenheiten rechnen Sie? Was rechnen Sie dann?
- Wann müssen Sie sortieren, zählen, schätzen, rechnen oder messen? Wie machen Sie das?
- Messen oder schätzen Sie normalerweise Größen, Gewichte, Entfernungen oder Ähnliches?
- Berechnen Sie normalerweise Preise, Kosten oder Budgets? Verwenden oder berechnen Sie normalerweise Brüche, Dezimal- oder Prozentangaben?
- Interpretieren Sie normalerweise Diagramme, Schaubilder oder Tabellen?
- Verwenden Sie normalerweise einfache Formeln oder Ähnliches?
- Verwenden Sie normalerweise höhere Mathematik oder Statistik?
- Verwenden Sie normalerweise einen Taschenrechner, egal ob als eigenständiges Gerät oder im Computer?

5.2 Literacy

- In Ihrem Alltag, wie oft lesen Sie gewöhnlich Briefe, kurze Mitteilungen oder E-Mails? Artikel in Zeitungen, Artikel in Fachzeitschriften oder wissenschaftliche Veröffentlichungen?
- Schreiben Sie gelegentlich Briefe, kurze Mitteilungen oder E-Mails? Schreiben Sie Artikel für Zeitungen, Zeitschriften oder Newsletter? Füllen Sie normalerweise Formulare aus?
- Wenn Sie lesen, was lesen Sie, bei welchen Gelegenheiten lesen Sie?
- Wenn Sie Medikamente bekommen, lesen Sie die Beipackzettel?
- Lesen Sie heute anders als früher? (Geschwindigkeit, Hilfsmittel, Motive,...)
- Lesen Sie regelmäßig Zeitschriften/Zeitungen? Welche? Was interessiert Sie dabei am Meisten?
- Lesen Sie Bücher? Wenn ja, welche und wie häufig?
- Gehen Sie manchmal in einer Bücherei oder in einen Buchladen?
- Wie viele Bücher gibt es ungefähr bei Ihnen zu Hause?

- Wenn Sie schreiben, was und bei welchen Gelegenheiten schreiben Sie?
- Sprechen Sie eine oder mehrere Fremdsprachen? Welche? Wie gut sprechen Sie diese Sprache(n)? Wann und wie haben Sie das gelernt? Nutzen Sie heute noch Ihre Fremdsprachenkenntnisse?

5.3 Umgang mit Technik im Haus und außer Haus

- Welche technischen Geräte haben Sie? Welche technischen Haushaltsgeräte/Gartengeräte besitzen/nutzen Sie? Woher können Sie diese bedienen?
- Brauchen Sie Hilfe bei der Anschaffung, Nutzung, Bedienung? Brauchen Sie Hilfe bei Reparatur? Woher bekommen Sie die Hilfe?
- Welches Gerät haben Sie sich zuletzt angeschafft?
- Haben Sie ein Handy? Wenn ja, was machen Sie damit? Wie/von wem haben Sie den Umgang gelernt/?
- Haben Sie einen Fernseher/Videorekorder/DVD-Player?
- Haben Sie Schwierigkeiten bei der Bedienung von technischen Geräten/Installationen außerhalb des Haushalts/der Wohnung (z.B. Fahrkartenautomaten, Parkautomaten)?

5.4 Umgang mit Computer und Internet (Problemlösekompetenz)

- Können Sie mit dem Computer umgehen? Was machen Sie damit? Woher können Sie das? Wenn Sie eine Funktion nicht kennen, aber gerne kennen möchten, woher erhalten Sie Wissen/Funktionen/...? Haben Sie einen Computer/Laptop? Haben Sie Internetzugang? Woher können Sie das?
- Verwenden Sie normalerweise E-Mail?
- Nutzen Sie normalerweise das Internet, um spezielle Informationen zu finden, wie z.B. eine Adresse, Informationen über ein bestimmtes Produkt oder Bus- und Zugfahrpläne?
- Nutzen Sie normalerweise das Internet, um Sachverhalte oder Themen besser zu verstehen, bei denen es z.B. um Ihre Gesundheit oder um Krankheiten geht, um finanzielle Dinge oder um die Umwelt?
- Führen Sie normalerweise Transaktionen im Internet durch, z.B. Kauf oder Verkauf von Produkten oder Dienstleistungen oder Online-Banking? Benutzen Sie ein Tabellenkalkulationsprogramm, wie zum Beispiel Excel / ein Textverarbeitungsprogramm, wie zum Beispiel Word?

6. Abschlussfragen

- Was haben Sie die nächsten Jahre geplant? Was würden Sie noch gerne tun?
- Wie glauben Sie, dass Ihr Leben in 3 Jahren aussehen wird?
- Was wollen Sie in nächster Zeit erreichen? Inwieweit glauben Sie, dass Bildung dabei förderlich sein kann?

- Wie fanden Sie dieses Interview?

Additional questions for the survey

To point 2. *Bildungsbiografie, berufliche Laufbahn* of CiLL:

Longer working

- How did it come about that you work beyond the legal retirement age? Was there a request from your employer if you could/would like to work longer?
- Do you think that the company/department would not function like before without you? Would you leave a gap?
- Do you think that there is a successor for your position?
- Do you work in a task/ with responsibilities comparable to those you had before? How is the work intensity and time compared to your work before the retirement age?
- Is there a special offer of your employer for older employees, e.g. health programmes, continuing education etc.? Or have there been offers highly demanded from older employees?
- (Can you name/describe ideal conditions for you for a work beyond the age of retirement? What would facilitate working longer for you?)

Motivation

- What do you like concerning your work? What are decisive factors you do not want to miss at work (employees/colleagues, responsibility, varied work)?
- How important is respect and appreciation of your employer for you?
- What do you especially like to accomplish with your current work (end a project, training of new employees, money)? (Is the financial dimension an important reason to work longer?)
- If you could not have worked longer in your current job, what would you have done?
- Do family and friends accept that you are working longer?
- Do you have another example for a person working longer?

Retirement

- Do you have a personal age limit when you want to retire?
- Why will you retire? (official rules, reasons of the company, own choice, health, society)
- What do you feel when you think of your retirement?
- How would your life in retirement look like? Do you have plans for the time when you are finally re-

tired? (Hobbies, care of relatives, travel, volunteer work, etc.)

B) Codebook – A guideline of coding

Similarly to the interview guideline, the codebook was taken from the CiLL study (see CiLL (2011): Kodierleitfaden) and supplemented with own categories. In the following chapter the codebook with the integrated new categories is presented.

Structure of the codes

1. Learning causes, motivation to learn, learning needs, enjoy learning
 - 1.1 Value of Education

2. Strategies to learn (ways to learn something, aid, etc.) and success in learning

3. Own activities (activities, hobbies, volunteer work, current learning activities, etc.)
 - 3.1 Current special competencies
 - 3.2 Attendance of cultural events
 - 3.3 Volunteer work
 - 3.4 Watching TV
 - 3.5 Leisure time and hobbies
 - 3.6 Travelling
 - 3.7 Sport, exercise

4. Social inclusion (family, friends, neighbours, etc.)
 - 4.1 Caring for relatives
 - 4.2 Family/Family situation
 - 4.3 Health
 - 4.4 Neighbours and friends
 - 4.5 Daily routine/Every-day life

5. Education and profession (school, apprenticeship/studies, working life, retirement)
 - 5.1 School biography
 - 5.2 Vocational biography
 - 5.2.1 Longer employment
 - 5.2.1.1 Origin of longer employment
 - 5.2.1.2 Motivation to work longer
 - 5.2.1.3 Alternative plans

5.2.1.4 Ideal conditions for longer working life

5.3 Transition to retirement

6. Calculating (occasion, ways, intensities, etc.)
7. Reading, writing, and language competencies (occasions, ways of learning and knowledge of foreign languages)
8. Dealing with technology (own technical devices, buying technical devices, mobile phone, TV, DVD-player, etc.)
9. Computer skills (occasions, ways, intensities, etc.)
10. Social-historic background (social changes, war, post-war period, etc.)
11. Perceptions of time/Handling of time (time pressure/boredom, etc.)
12. Role models/Examples, cultural imprint, central orientation, attitudes and values
13. Self-concept (self-efficacy, pride, fears)
14. Conception of age (opinions and attitudes towards older people and ageing)
15. Critical events/Turning points (e.g. unemployment, illness, death of relatives, marriage, parenthood, career, etc.)
16. Dealing with new things/challenges (and problem solving)
17. Continuing training behaviour (courses, informal learning, etc.)
18. Outlook/Future orientation (plans for the years to come)

Definition and Examples

Code	Definition	Example
1. Learning causes, motivation to learn, learning needs, enjoy learning	This code is for the trigger of learning processes, for events, interests, wishes, and feelings leading to a learning process. For example: <ul style="list-style-type: none"> • Interest in a specific topic • Perception of a competence deficit • Confrontation with a new challenge • Direction/Order • Carrying out a new task • General willingness to learn 	<i>Und dann wollte ich eigentlich weg von der Firma und dann ist mir von oben gesagt worden, das hätte für mich kein Wert das weiterzumachen, weil sie schon Junge ausgewählt haben für die Stelle und weil sie das nicht gerne haben, dass jemand aus der Firma den Posten dann übernimmt. Und dann hab ich mich nebenher noch ein bisschen weitergebildet.(case study 02:124)</i>
1.1 Value of education	This code is for statements of the interviewee about the value of education for him-/herself. How do they estimate the role of education for their life and how do they estimate it in general?	<i>Bildung ist überhaupt der Schlüssel, Carolin! Ja. Weißte was die Katastrophe ist? Die Katastrophe ist, dass die über Bildung die Gratifikation in der Gesellschaft verteilen...und manche Leute von Bildung ausschließen und ich glaube, das ist Absicht. Mir kommt das so vor, wie ein Plan, denn nur die Dummen lassen sich so lenken. Nur die "allerblödesten Kälber wählen nämlich ihren Metzger selber", wie der Brecht schon gesagt hat. (case study 01:355-359)</i>
2. Strategies to learn (ways to learn something, aid, etc.) and success in learning	The code is for ways how people gain knowledge, skills, and competencies. For example: <ul style="list-style-type: none"> • Reading texts 	<i>Und dann hab ich z.B. recherchiert "Medea - töten auch Mütter?" und da hab ich im SWR-Forum eine Geschichte gefunden, dass es einen Haufen Mütter gibt, die ihre Kinder</i>

	<ul style="list-style-type: none"> • Attending courses • Seeking council • Self-directed learning with computer • Learning by copying/Imitation • Use of different learning ways (learn project) • Learning by repetition • Learning impediments 	<p><i>umbringen und dass der Druck auf die Mutter, dass alles schön sei mit dieser Kind-Sache, dass das eine enorme Belastung für viele Frauen ist. (case study 01:230)</i></p>
3. Own activities (activities, hobbies, volunteer work, current learning activities, etc.)		
3.1 Current special competencies	<p>Emphasis on special current competencies in all areas of life, highlighting of interests, own estimations</p>	<p><i>Ja und dann fühle mich natürlich noch bei anderen Sachen kompetent. Ich glaub, ich bin ein super Radfahrer (Lacht). Und ich bin auch ein ganz guter Koch. Dann bin ich, was bin ich denn noch? Meine Frau würde jetzt natürlich sagen, ich wäre auch ein guter Ehemann, meine Tochter würd sagen, ich wär auch ein guter Vater. (case study 01:285-309)</i></p>
3.2 Attendance of cultural events	<p>Type and frequency of the attendance of cultural events, information about current events</p>	<p><i>Jetzt wie vor 14 Tagen sind wir am Samstag da wieder weg gewesen. Oder jetzt wieder diese Woche waren wir in der Stadthalle in Balingen: Mäulesmühle. Ich weiß nicht ob sie den „Hannes und den Bürgermeister “ vom Namen her kennen [...] (case study 03:178-187)</i></p>
3.3 Volunteer work	<p>Volunteer work, type and intensity of the volunteer work, fields and ways of learning in the volunteer work</p>	<p><i>Jaja, und dann wie gesagt, im Schützenverein. Jo, da im März, da hab ich so einen bayrischen Abend gemacht, ne? Und dann war da schon was geboten da drin. Ja, des macht mir das</i></p>

		<i>Spaß, das ist ja ganz klar, ne?</i> (case study 02:112-156)
3.4 TV	Possession and use of a TV, type of TV-shows, frequency of use, all statements concerning the TV	<i>Ja, ich fange mit Phoenix an und bei Phoenix geht es dann aufwärts oder abwärts, weil wir haben so eine Satellitenschüssel, relativ große, um diese persischen Programme alle abzudecken, da haben wir ungefähr 70, die nicht alle funktionieren, Gott sein Dank! Und dann zappe ich durch und finde dann was [...]</i> (case study 04:132-133)
3.5 Leisure time and hobbies	All statements concerning the leisure time of a person, type and way of leisure time activities, hobbies, motivation, justification and evaluation of activities, changes of leisure time activities over the years and reasons for it, meaning of activities for the own life Activities already covered by other codes (travelling, sport, culture, ...) are not additionally coded in this category	<i>Also, Schnitzen, da weiß ich nicht, ob ich das jetzt noch so hinkriege mit meiner Hand, keine Ahnung. Fotografieren und ansonsten Schießen kann ich auch gut, aber ich will's nicht.</i> (case study 02:321-323)
3.6 Travelling	Past and current travelling activities and habits, mobility, journeys to visit friends and relatives	<i>Und dann sind wir nach Mallorca geflogen und das war ein Stress. Also, das Programm war scheiße und dann die Situation, ich gehe nicht gerne in die Sonne, sie hat sich in die Sonne gelegt.</i> (case study 04:184)
3.7 Sport/Exercise	Sports activities, exercises (e.g. walks, dancing, back exercise), activity in a sports club, fitness centre, type and frequency of activities, also: Activities in the past	<i>Sport ist integraler Bestandteil von meinem Dasein. Verstehst du? Das gehört dazu wie's Zähneputzen. Und wenn ich das nicht mache, dann geht es mir schlecht. Also, muss ich zwei bis dreimal wöchentlich irgendeine Bewegungsgeschichte machen.</i> (case study 01:41)

4. Social inclusion		
4.1 Care of relative	Type and intensity of the care of relatives (parents, partner, grandchildren, children), resulting learning areas and burdens, support of other persons	<i>Also da gibt es einen manischen Anteil, da ist sie [die Ehefrau] nicht ansprechbar, ist sehr egozentrisch und aggressiv und nicht ansprechbar und du musst gucken, dass du das Geld beieinander hältst, weil sie würde in der Zeit alles kaufen und verkaufen. Macht Abos und so. Und dann kommt der Absturz in tiefste Depression und dann muss man aufpassen, dass sie sich nichts antut. (case study 01:268)</i>
4.2 Family/Family situation	All statements concerning the family (present and past), contact between family members, persons who belong to the family (or did belong), living situation and life situation (present and past), closeness to family, geographical distance to family	<i>Also bei uns im Haus wohnt die [Name der Tochter] mit ihrem Mann. Und eben den kleinen Jungen und wir, das heißt, wenn meine Frau mal nicht im Krankenhaus ist. Wo sie jetzt gerade ist, die Arme. Das sind die fünf Personen, die da jetzt im Haus wohnen. (case study 01:14-31)</i>
4.3 Health	Own estimation of health, current and/or past diseases, statements about needed support in the daily life and about physical restrictions, satisfaction with personal health (now and concerning the whole life)	<i>Ja, es machen sich schon kleinen Schwächen bemerkbar. Da war was...mit den Gelenken habe ich mal Schwierigkeiten gehabt und eine Meniskus-OP, dann einen Leistenbruch. (case study 04:32-33)</i>
4.4. Neighbours and friends	All aspects concerning maintenance of contacts, social networks, current contacts with the neighbours, type and intensity of the contacts, meeting friends, type and intensity of those meetings (and possible topics and aims)	<i>I: Haben Sie Kontakte zu Ihrer Nachbarschaft? IP: Zur Nachbarschaft? Ja, über den Hund, ja. [Lachen] Der Nachbar ist alteingesessen, wir wohnen ja in ländlicher Gegend, zwar [Namen der Stadt] aber auf ferner Berg.</i>

		(case study 04:20-21)
4.5 Daily routine/Every-day life	All statements concerning the structuring of the daily routine/every-day life, recurring aspects (domestic work, shopping), included persons, current daily routine, special features, rhythm, description of structures/routines	<i>Und dann koche ich noch in der Firma, jede Woche einmal und da verlange ich allerdings, das sehe ich nicht ein, dass ich da umsonst dann koche, das ist ja klar. (case study 02:28)</i>
5. Education and profession		
5.1 School biography	All aspects concerning the own schooldays, statements about experiences in the schooldays, relationships to parents/teachers/pupils, statements concerning learning, school types attended and achieved qualifications, negative and positive memories	<i>„und aus der Situation bei mir heraus, der elterlichen Situation, gab es schon eine Vorbestimmung, dass ich von meiner, sagen wir mal, meiner Lernsituation nicht allzu viel erwarten konnte. Dann ist die Volksschule auch so verlaufen, dass ich in der 5. Klasse wiederholen musste und das war, zu der Zeit war das der Tod. Da war das eine Sache, dass man abqualifiziert wurde. Diese Situation, ich werde die auch nie im Leben vergessen, das war beim Zeugnis austeilen. Wenn dann so gesagt wurde, wir sind dann mit fünf oder sechs Personen sitzengeblieben, so nannte man das.“ (case study 04:42-43)</i>
5.2 Professional career	Statements about apprenticeships, studies after schooldays, choice of occupation, statements about interruptions during the professional life (children, illness, care of relatives, etc.), memories of challenges in occupation, change of workplace/employer/department/etc. All statements concerning employment beyond the age of 65 are coded under 5.2.1.	<i>Und ja, der musste dann irgendwann durch die personelle Entwicklung bei uns im Institut und natürlich auch Altersgrenze, musste er Schluss machen. Und dann hat man sich daran erinnert, dass ich auch in Sachen Akustik interessiert bin und hab dann angeboten bekommen so genannte Lärmunterschüttungsmessungen und Prognosen zu bearbei-</i>

		<i>ten. (case study 04:53)</i>
5.2.1 Longer employment	All statements about working beyond the age of 65. Additionally, all statements concerning the tasks of the interviewee at his/her current work (over the age of 65), comparability with the work he/she has done before the age of 65. All statements concerning an own age limit, when the interviewee wants to enter retirement. All statements concerning the acceptance of the longer work of in the social environment (family, friends, colleagues, neighbours).	<i>Wenn ich was anderes machen müsste, oder eine Herabstufung oder so was, das hätte ich mir natürlich nicht mehr angetan. Also, von der Funktion her habe ich hier drin natürlich eine Sonderstellung. Da können sie mal ihren Schwiegervater in spe...ah ne, brauchen sie nicht, weil das was wir gesprochen haben bleibt so. Wenn sie im technischen Bereich sind, so wie ich, ist es nicht so einfach und deshalb habe ich ja vorhin gesagt, braucht man teilweise Glück. (case study 03:82-83)</i>
5.2.1.1 Origin of longer employment	All statements concerning the way, how the interviewee got or took the opportunity to work longer (own plan, coincidence), option from the employer, offer from (other) company/institution, request from the interviewee, special contract, reasons of the employer to employ the interviewee beyond the age of 65 years, etc.	<i>Ja, und jetzt war aus der Situation heraus, waren wir personell unterbesetzt, das heißt, der eine hatte [unverst.], der andere war noch nicht so weit, dass...diese Bedingung liegt daran, dass man auch drei Jahre Berufserfahrung hat. Selbst wenn man überqualifiziert wäre, hätte man den Job nicht machen können, weil nicht alle Bedingungen erfüllt sind. [...] Und dann hat mein so genannter Chef oder Vorgesetzter hat dann gesagt, wir wären in Verhandlungen mit einem so genannten Beratervertrag. Ja und aus der Notsituation heraus, hat sich das ergeben, dass ich über 65 hinaus weiterarbeite. (case study 04:53)</i>
5.2.1.2 Motivation to work longer	All self-assessed statements about motivational factors to work beyond the legal retirement age (e.g. contact to employees/colleagues, responsibility, varied work, end a project,	<i>Sie können vielleicht noch gut für ein, zwei Monate was aufarbeiten zuhause, das sie sich immer wieder vorgenommen haben, aber</i>

	training of new employees, money, etc.). What does the person like about his/her work tasks and working environment?	<i>dann fehlt Ihnen jegliche Bestätigung in der Gesellschaft, in der Sie sich tagtäglich befunden haben. Das sind ja, das ist ja mehr oder weniger Familie, ne? Und ja, also ich, unabhängig davon, dass ich nicht schlecht dabei verdiene im Moment, da wir das entsprechend noch rausgehandelt haben, ist es so, dass ich gerne zum Institut gehe, um da irgendwas zu machen und könnte mir nicht vorstellen...so schlimm...der abrupte Übergang, also bis zum 29.2 und dann Schluss. Für mich ist das so ähnlich, wie Schlachthof oder Altenheim, oder irgendwie so die Kategorie. (case study 04:63)</i>
5.2.1.3 Alternative plans	Statements about alternative plans in case the interviewee would not have received the possibility to work over the age of 65 at the current workplace.	<i>Ja, dann hätte ich mir was anderes gesucht, das ist ja ganz klar. Also, wenn das da nicht gegangen wäre, da war dann noch die Firma [Name der Firma], das ist ja auch Maschinenbau und das wäre dann noch mal eine Chance gewesen. (case study 02:214-215)</i>
5.2.1.4 Ideal conditions for longer work	All hypothetical or real conditions named to facilitate work above the age of 65 (legal framework, special contracts, offers from employers, etc.)	<i>Und das ist natürlich jetzt total anders. Jetzt hab ich genügend Zeit, um in aller Ruhe nach dem Optimum zu suchen. Und wenn die Sache nicht in vier Wochen vorbei ist, die Lernzielgeschichte, dann ist sie halt in sechs Wochen vorbei. Wir kommen an ein Ziel und die Leute sind zufrieden. (case study 01:173)</i>
5.3 Transition into retirement	All statements about the transition to retirement, experiences from friends/family/colleagues, (missing or existing) support in this time,	<i>So hab ich das gesehen. Ich hab gewusst, ich würd gerne noch das Haus so ein bisschen renovieren und den Garten anders anlegen.</i>

Appendix

	positive and negative memories	<i>Die Enkel aufwachsen sehen, alles mit denen gemeinsam machen und immer mal wieder so eine Theaterproduktion. Das war so der Plan oder das ist er ja noch. (case study 01:156-174)</i>
6. Calculating	Competencies in calculating (in every-day life or in the profession), implicit proofs of the interviewee that he/she can calculate, use of a hand calculator Being able to remember numbers (birthdays etc.) does not belong to “calculating”)	<i>Also, bei 40 Leuten brauchst du mindestens 8-9 kg Nieren. Und na ja, die musste dann sauber machen und, also, ich kaufe keine fertigsauberen Nieren, weil, da traue ich denen nicht so. Von denen 8 kg gehen 2 kg mindestens weg, so dreckig... (case study 02:31-32)</i>
7. Reading, writing and language competencies	Reading competence is connected to reading activities, e.g. reading newspapers, magazines, and literature (popular or academic). Reading competence is differentiated through the frequency a person reads, access to books, and opportunities to read. Writing competence is assumed when the interviewee writes regularly (E-mails, articles, diary etc.). Knowledge of foreign languages belongs to this code, as well.	<i>Gelernt hab ich Englisch natürlich, ne? Die mag ich gar nicht mehr, die Sprache. Und dann Französisch, hab ich auch gelernt. Die gefällt mir besser die Sprache. Merkwürdiger Weise kann ich mich in der Sprache, obwohl ich die nur ein paar Jahre gemacht hab, viel besser bewegen, wie im Englischen. (case study 01:330-335)</i>
8. Dealing with technology	This code is reserved for technical devices in the household of the interview person, if they are used and how. Technical devices include household devices (cooker, washing machine, etc.), garden devices, mobile phones. “Use” is defined as buying these technical devices, and the regular use and if the person needs support.	<i>Ja, wie z.B. wir mussten jetzt, weil Vater in seinem Zimmer auch nur Nachrichtensender guckt und die Damen lieber auf Serie sind, ne? Mussten wir auch einen neuen Fernseher kaufen. Der alte ist nicht kaputt gegangen und ich hab gesagt: "Wenn der kaputt geht, dann kaufe ich mir einen Flachbildschirm". Und jetzt ist der aber nicht kaputt und der steht jetzt aber oben und wir haben jetzt einen neuen dazu und da habe ich die Leute</i>

		<i>gefragt, die sich vor kurzem was Neues gekauft haben. (case study 04:166-168)</i>
9. Computer competence	<p>Use of computers, programmes (Word, Excel, etc.), Internet, E-mail, transactions, and online-banking is coded in this category.</p> <p>The competence to use a PC can also be connected to the intention to get information, look things up and understand them and to buy/sell.</p>	<i>Ich bin immer interessiert daran, dass mein Computer wieder komplett wird und da denke ich auch...es gab eine Zeit, wo meine Frau eine Abwandlung von Skype – UWO [schwer verständlich, wird evtl. auch anders geschrieben]. Und anscheinend läuft das mit dem Iran über dieses System besser. E-Mailübertragung ist da besser usw. So, und dann das zu installieren und danach den Erfolg zu haben, dass man die Leute in Teheran sehen kann usw. das macht schon Spaß. In Sachen EDV möchte ich schon weiter dazulernen. Weil ich denke, das ist auch für die Kommunikation mit der Außenwelt immer wichtig, wird immer wichtiger mit Skype, PayPal und allen möglichen Quatsch. (case study 04:119)</i>
10. Social-historic background (social changes, war, post-war period)	<p>This category can be used in the following cases:</p> <ul style="list-style-type: none"> • Mention of historic events (war, fall of the Berlin Wall, etc.) • Mention of specific conditions, which belong to a social-historic background (e.g. school situation, school fee) • Mention of regulations or laws from the past, of institutions and persons from the past 	<i>Und ich muss sagen, bei uns war das eigentlich nicht so arg, dass die Lehrer gesagt haben, wir machen jetzt Geschichte und dann ist das gemacht worden....das was im Dritten Reich und so, das ist alles verdrängt worden, da ist überhaupt nicht drauf zu sprechen gekommen, ne? (case study 02:118)</i>
11. Perceptions of time/Handling of time (time pressure/boredom, etc.)	<p>The following cases belong to this category:</p> <ul style="list-style-type: none"> • perception of time (fast, slow) • Descriptions of periods with lack of time or too much time 	-

Appendix

	<ul style="list-style-type: none"> • Descriptions of time perspectives 	
12. Role models/Examples, cultural imprint, central orientation, attitudes and values	<p>The category can be used for the following cases:</p> <ul style="list-style-type: none"> • Description of role models from the person's environment (parents, sister/brother, teachers, etc.), famous persons as role models in (Albert Schweitzer, Gandhi, Che Guevara etc.) • Influence of critical events, episodes (suffering, abandonment, crisis, losses) • Orientation on a central system of values (religion, political direction, philosophies) • Orientation on basic values and virtues like discipline, solidarity, charity 	<p><i>Ich glaube an den so genannten Determinismus. Determinismus heißt, das läuft alles so ab, es ist alles schon so vorprogrammiert, dass man eigentlich nichts, also dass man keinen freien Willen in dem Sinne hat. Sondern, das ist aus der Veranlagung des einzelnen Menschen gegeben. Der wird so reagieren, wie er reagiert, und er wird das nicht frei entscheiden können. Und das ist meine Meinung nach Nietzsche. (case study 04:33)</i></p>
13. Self-concept (self-efficacy, pride, fears)	<p>Statements about the basic mental state, how he/she describes him-/herself and is recognised by others.</p> <p>The self-concept can be structured between self-doubts, fear and confidence, pride, self-efficacy.</p>	<p><i>Ich habe immer...glaube auch heute noch, obwohl ich jetzt mit Abstand der Älteste hier drin bin und zwar auch im Landratsamt. Aber ich habe immer noch das Gefühl, dass ich da locker mithalte. Aber das kommt also von dem Ganzen, also, weil nichts einfach war bei mir. Deshalb fühle ich mich auch teilweise so stark. (case study 03:69)</i></p>
14. Conception of age (opinions and attitudes towards older people and ageing)	<p>The conception of age includes views and real, as well as attributed emotional/physical states. Characteristics attributed to a specific age groups.</p>	<p><i>Ne, wir hatten, ich wollte eigentlich Englisch lernen, aber ich bin nie, nie dazu gekommen. Das war...ich bereue das heute, weil im Alter, da hast du Probleme das überhaupt noch so zu lernen noch. (case study 02:169)</i></p>
15. Critical events/Turning points (e.g. unemployment,	<p>Positive and negative cuts and breaks in life, e.g. unemployment,</p>	<p><i>Also, ich hab 1972, da wo die Olympiade in München war, da hatte ich einen schweren</i></p>

<p>illness, death of relatives, marriage, parenthood, carrier, etc.)</p>	<p>illness, death of relatives but also marriage, children, and the way a person deals with these changes (also learning opportunities)</p>	<p><i>Autounfall. Und da ist ja mein Freund dabei ums Leben gekommen. Und ja, das war dann net so gut. Ne, da war ich dann ein Jahr lang im Krankenhaus gelegen. Und bin dann operiert worden, weil die Halswirbelsäule, die ist ja operativ verstärkt bei mir. Und die Lendenwirbel, die 5 Lendenwirbel, die sind auch zusammengewachsen, da ist die Bewegung auch nicht mehr so, wie sie sein soll, ne? Und ja, und da danach ist dann beruflich nicht so arg gut weitergegangen, gell? (case study 02:55)</i></p>
<p>16. Dealing with new things/challenges (and problem solving)</p>	<p>The core of this category is a learning opportunity (how to deal with a challenge). There is also the option to decline innovation or to ignore or delegate it.</p> <p>“Dealing with new things” is meant for daily innovations/new things only. Critical events (death, divorce, etc.) are excluded and coded under code 15.</p>	<p><i>Und dann hab ich ne Umschulung gemacht auf "Lagerfachhaltung" und dann bin ich auf die Art in die Firma da gekommen. Und hab dann das mehr oder weniger gemacht. (case study 02:142)</i></p>
<p>17. Further education behaviour (courses, informal learning, etc.)</p>	<p>Statements about attended trainings, workshops, courses and statements about content, motivation and type of the continuing education measures</p>	<p><i>Ich hatte Donnerstagabends, das ist aus einer VHS, aus einem VHS-Kurs entstanden...meine Frau wollte unbedingt einen Gymnastikkurs und dann hab ich gedacht, was machste denn jetzt in der Zeit...such dir doch auch irgendwas aus und mach parallel was anderes und dann kam man mit der Fragestellung "Was</i></p>

		<i>bedeutet das alles" mit philosophischem Hintergrund. (case study 04:31)</i>
18. Outlook/Future orientation (plans for the years coming, role of education for life)	Activities and aims for the coming years, vision of life in the coming years and planned changes and challenges, as well as wishes and prospects. Statements concerning both: On-going work and retirement time. View and opinion of retirement	<i>Ich bin rundum...das haben Sie ja vielleicht jetzt ja schon gemerkt. Nur gesund bleiben. Sonst brauche ich nichts mehr. Ich bin an und für sich rundum zufrieden. Wenn ich sage...persönlich...das hängt in erster Linie von meinen Kindern und Enkelkindern ab. Und von meiner Frau natürlich, die schließe ich mit ein, ist ja klar. Wenn es da passt - ich brauche nicht mehr. Ich brauche einfach nicht mehr.(case study 03:252-255)</i>

C) Exemplary quantitative questionnaire

In the following chapter, a recommendation and proposal for a quantitative questionnaire with a representative sample to gain insight in reasons to work beyond the legal retirement age is given. The target group of this hypothetical study would include persons aged 65 or older, and would have to be representative for the population in Germany/Europe.

Similarly to the CiLL study and my own study, the questionnaire would include a (first) biographical part, collecting socio-biographic information (birth date, profession, family, health etc.) about the participant, as well as an impression of the financial status (“Does the participant have debts?”). The questions of this first part are presented in Tab. 14.

Tab. 14: First part of a hypothetical quantitative questionnaire, socio-biographical information about the participants

<p>General questions</p> <p><i>Please fill in the answers for the following questions if a number is required. Please choose and check one answer if options are given.</i></p> <p>1. How old are you? ___(year of birth)</p> <p>2. Gender</p> <p><input type="checkbox"/> Male <input type="checkbox"/> Female</p> <p>3. How many persons live in your household? ___</p> <p>4. Do you take care of relatives (children, grandchildren, parents, partner, etc.)</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p style="padding-left: 40px;">In case you chose “yes”, how many hours?</p> <p><input type="checkbox"/> Less than 4 hours/week</p> <p><input type="checkbox"/> Less than 10 hours/week</p> <p><input type="checkbox"/> More than 10 hours/week</p>
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5. What is your highest school qualification?

- Hauptschule Mittlere Reife Hochschulreife (Abitur or comparable)

6. What is your highest professional degree?

- Apprenticeship Apprenticeship (master level) University degree
- None

7. How would you describe your health condition on a scale from one (poor health) to 10 (excellent health)? ____

8. Do you have debts?

- Yes No

The second part of the hypothetical questionnaire would include all work-related questions (still in employment, already retired etc.) of the participants.

Only a small number of the participants will likely be working beyond the legal retirement age. However, a limited number of questions will exclusively be for them, as they are the most interesting group of the respondents. The exclusive questions will be those, which do not make sense to ask people who entered retirement when they reached the legal retirement age, for example: "Are the tasks you have/had comparable to the tasks you had before reaching the legal retirement age?".

The first part of the work-related questions as well as the exclusive questions for those who work beyond the legal retirement age can be found in Tab. 15.

Tab. 15: Second part of the hypothetical questionnaire, work-related questions, part one

Work-related questions

9. Do you still work at the moment?

- Yes No

10. Did you have to enter retirement after reaching the legal retirement age?

- Yes No

11. Have you (had) an own maximum age, until when you still want/wanted to work?

- Yes No

If "yes", what age? ___ (age in years)

12. In what kind of working relation(s) are you/have you been after reaching the age of 65? (Multiple answers are possible.)

- Full time Part time Volunteer work None

In case you have answered "None" in question 12, please continue with question 17. If you answered one of the other possibilities, please also answer questions 13 to 16.

13. Did you continue working out of an own initiative?

- Yes No

14. Are you working for the same employer as before reaching the legal retirement age?

- Yes No

15. Are the tasks you have/had comparable to the tasks you had before reaching the legal retirement age?

- Yes, they are the same
 No, I have less tasks and/or responsibility
 No, the tasks I have changed
 No, I work in a completely different area

16. Does/Did your social environment accept your work beyond the legal retirement age?

- Yes No

As the questionnaire will be answered by both, persons who are already retired and persons who are still working (in whatever work relationship), the questions need to fit to both respondent-types. Therefore, statements will be given for both types of participants in an adjusted way. For example, the questionnaire will not only provide the statement “I fear to be bored, when reaching the retirement”, but also “I feared to be bored, when reaching the retirement”, so that both participant types can respond. Hence, it is possible to compare the different factors explaining the decision for longer working (like “fear of boredom in retirement”) between people who are working longer and those who retired.

Moreover, it is assumed that answers to indirect statements/questions are more meaningful than those given to direct question on motivational factors for longer work. Therefore, questions like “What motivated you to work beyond legal retirement age?” with possible answers, that the participants need to check are not included in the questionnaire. Instead, statements are used to which the participants can express their agreement and disagreement.

By giving the participants the possibility to show their agreement with a given statement on a Likert scale, more nuances can be considered in the final analysis of the data. The second part of the work-related questions/statements can be found in Tab. 16.

Tab. 16: Second part of the hypothetical questionnaire, work-related questions, part two

In the following part of the questionnaire answering options from “strongly agree” (left) to “strongly disagree” are given. Please select one answering option per statement.

17. I like to learn new things.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Strongly agree		neutral		Strongly disagree

18. I prefer being at home to being at working.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Strongly agree		neutral		Strongly disagree

D) Interview data

The files of the transcribed interviews from the four case studies can be requested under the following address: knauber@die-bonn.de.

Author's declaration of originality

I hereby certify that I am the sole author of this thesis and that no part of this thesis has been published or submitted for publication.

I certify that, to the best of my knowledge, my thesis does not infringe upon anyone's copyright nor violate any proprietary rights and that any ideas, techniques, quotations, or any other material from the work of other people included in my thesis, published or otherwise, are fully acknowledged in accordance with the standard referencing practices.

I declare that this is a true copy of my thesis, and that this thesis has not been submitted for a higher degree to any other University or Institution.

Carolin Knauber

Bonn, Germany, 30th of June 2013

Acknowledgements

I would first like to thank the most important people for this thesis: The people who agreed to be interviewed for this study, for the time they gave me and the good humour, with which they participated.

Moreover, I would like to thank Professor Gnahs, for the support in finding the topic, giving counselling, and encouraging me in my approach.

Thanks to Martin Zeeb for proofreading and discussing my thesis with me again and again. I will never forget all the time and effort you spent supporting me in the best possible way!

Also thanks to Christian Barth and Anna Huber for proofreading.

Thanks to my friends and family who supported me during the last months. Special thanks to Alexandra Damm for explaining MaxQDA, for sharing the path and always being there!

Last but not least, thanks to Helge for holding the Schaufel!

Carolin Knauber

Bonn, Germany, December 2012