

PRE-PRINT

Pundt, L., Deller, J., Shultz, K.S., & Fasbender, U. (2016). Function, flexibility, and responsibility: Differences between the former professional job and post-retirement activities. In S. Manfredi & L. Vickers (Eds.), *Active Ageing for Equality Law and for the Workplace*. Palgrave-Macmillan.

Function, Flexibility, and Responsibility:**Differences between the Former Professional Job and Post-Retirement Activities**

Leena Pundt

Hochschule Bremen University of Applied Sciences

Jürgen Deller

Leuphana University of Lüneburg

Kenneth S. Shultz

California State University, San Bernardino

Ulrike Fasbender

Oxford Brookes University

Author's Note: Leena Pundt, SiB School of International Business, Hochschule Bremen University of Applied Sciences, Bremen, Germany; Jürgen Deller, Institute for Strategic HR Management Research and Development, Leuphana University of Lüneburg and Silver Workers Research Institute, Berlin, Germany; Kenneth S. Shultz, Department of Psychology, California State University, San Bernardino, USA; Ulrike Fasbender, Oxford Brookes University, Department of Business and Management, Oxford, UK.

1. Introduction

This chapter highlights the differences between retirees' former professional job and the present post-retirement activities. To date, there are no empirical findings with regard to retirees' comparative perception of experienced differences. Knowing them would allow organizations to develop adequate transition plans as well as design post-retirement activities that are both attractive and beneficial to retirees. This is particularly important as the value of working retirees and the necessity of integrating working retirees in organizations is likely to increase in the future. Therefore, we pose the following overall research question:

What are the experienced differences between retirees' former professional job and present post-retirement activities?

In order to acquire an unbiased perspective on the perceived differences of one's former professional job and activities in retirement, we present a qualitative-quantitative approach using two samples of German active retirees. In this chapter, we aim at uncovering relevant job dimensions in addition to those identified in the research literature. Furthermore, we intend to learn more about the target group of active retirees in Germany.

With regard to the context, in which post-retirement activities take place, it is important to note that the nature of retirement has become more dynamic and diverse¹. New concepts, such as successful ageing at work are being developed as a consequence of economic and political pressure to retain older people at work as long as possible². At the same time, population aging and increasing life expectancy present policymakers with

¹ Shultz, K. S., & Wang, M. (2011). Psychological perspectives on the changing nature of retirement. *American Psychologist*, 66, 170-177. doi: 10.1037/a0022411

²Zacher, H. (2015). Successful aging at work. *Work, Aging and Retirement*, 1(1), 4-25. doi:10.1093/workar/wau006

challenges, in particular regarding social security schemes^{3, 4}. Many highly developed countries' pension systems are becoming increasingly difficult to sustain financially as a result of changing population compositions. As such, the share of older people in relation to the total population will significantly grow in the coming years⁵. For instance, as one of the biggest economies in the world, Germany is facing a strong upwards trend from 16% (12.7 million) of people aged 65 years and older in 1995 to 21% (17.3 million) in 2015 to 30% (23.2 million) in 2035 as indicated by the Federal Statistical Office of Germany⁶. Several other countries will encounter a similar development assuming continued birth rates, migration trends, and estimated life expectancy of newborn. Also, the remaining lifetime after formally entering retirement is further rising in many developed countries⁷. Some economists note that this aging trend will produce an enormous burden on people of working age (often people aged 20 to 65) providing social expenditure related to a range of health, care, and leisure services required by the people of retirement age (often people aged 65 and older). As a result, this has led to a series of politically difficult and controversial reforms, such as the increase of retirement eligibility age (e.g., from 65 to 67 in Germany)⁸.

In addition, the existing shortage of skilled workers in some industries will continue to grow in the coming years. For instance, Germany is expected to encounter an increased demand for intermediate and high skilled labor as well as to develop towards a service-oriented economy in the long-term future. Up to 2030, the country is expected to face labor

³Organization for Economic Cooperation and Development [OECD] (2006). Live longer, work longer. Retrieved from: http://www.oecd.org/document/42/0,3343,en_649_34747_36104426_1_1_1_1,00.html

⁴OECD (2013). Pensions at a glance 2013: Retirement-income systems in OECD and G20 countries. Paris: OECD Publishing.

⁵Eurostat (2015). Population structure and ageing. Retrieved from http://ec.europa.eu/eurostat/statistics-explained/index.php/Population_structure_and_ageing

⁶Federal Statistical Office of Germany. (2015). 13th coordinated population projection for Germany. Retrieved from <https://www.destatis.de/bevoelkerungspyramide/>

⁷OECD (2006). Live longer, work longer. Retrieved from: http://www.oecd.org/document/42/0,3343,en_649_34747_36104426_1_1_1_1,00.html

⁸OECD (2015). Silver economy and ageing society: An opportunity for growth and job creation in the G20 countries. Paris: OECD.

shortages in the electrical, mechanical and plant engineering sector (e.g., engineers, mechanics, and technicians), and also in the health and care sector (e.g., doctors, nurses, midwives), while other areas of the economy are likely to decline, such as the manufacturing sector⁹. It can be expected that skills shortages become particularly visible with the highest peak of baby-boomers (i.e., people born approximately 1946–1964) entering retirement.

At the same time, however, many people remain able to contribute beyond traditional retirement age¹⁰ and are also willing to continue to deploy their productivity. In Germany, a recent representative study¹¹ investigating transitions and old age potential indicated that 36% of older workers (aged 55 to 70) were willing to continue working in retirement, while only 4% of their non-working counterparts had the same intention. This, however, depended largely on socio-demographic, individual and job-related factors. In Germany, also the actual number of people working beyond retirement age has increased. As recent data shows, the labor force participation rate has roughly doubled across various age groups over the last 10 years¹². Also, the rate of older people engaging in volunteering activities has substantially grown over the last decades¹³. As a result, it can be argued that people's engagement in post-retirement activities contributes to a great deal to society.

Further, in addition to the economic relevance of post-retirement activities, several studies have demonstrated the individual benefits of staying active in retirement, such as

⁹ European Commission (2015). EU Skills Panorama 2015. Analytical Highlight Prospects for Germany. April 2015. Retrieved from <http://euskills Panorama.cedefop.europa.eu/AnalyticalHighlights/>

¹⁰Lehr, U. & Kruse, A. (2006). Extending working life - a realistic perspective?. *Zeitschrift für Arbeits- und Organisationspsychologie*, 50, 240-247. doi:10.1026/0932.4089.50.4.240

¹¹ Fasbender, U, Deller, J., Zohr, M., Büsch, V., Schermuly, C., & Mergenthaler, A. (2015). Absicht zur Erwerbstätigkeit im (zukünftigen) Ruhestand [Intentions to work in (future) retirement]. In N. Schneider, A. Mergenthaler, U. Staudinger, & I. Sackreuther (Eds.), *Mittendrin? Lebenspläne und Potenziale älterer Menschen beim Übergang in den Ruhestand* (pp. 121-138). Opladen, Germany: Budrich.

¹² e.g., labor force participation rate changed from 2004 to 2014 for people aged 55-59: 71.5% to 81.0%; 60–64: 28.1% to 55.8%; 65–69: 5.2% to 14.0%; 70–74: 2.5% to 5.9%; 75+: 0.9% to 1.7%. OECD (2015). *StatExtracts*. Dataset: Labour force statistics—Sex and age indicators. Retrieved from http://stats.oecd.org/Index.aspx?DatasetCode=LFS_SEXAGE_I_R#

¹³ Morrow-Howell, N. (2010). Volunteering in later life: Research frontiers. *Journals of Gerontology - Series B Psychological Sciences and Social Sciences*, 65 B(4), 461–469. <http://doi.org/10.1093/geronb/gbq024>

older people engaging in paid or unpaid work activities reported higher life satisfaction, health, and well-being¹⁴. For example, Morrow-Howell et al.¹⁵ have investigated five different activity levels across various domains (e.g., personal leisure, civic/religious activities, exterior household chores, working) among people aged 55 and older. As a result, the authors found that older people, who indicated a high level of activity, were working or physically active, reported higher rates of health and lower rates of depression compared to older people with a low or moderate level of activity. Another study¹⁶ found that working retirees had even higher work satisfaction compared to older workers (pre-retirement), which might reflect the importance of role preference (i.e., the choice to work or not to work) assuming working post-retirement to be rather voluntary compared to working pre retirement for various reasons (e.g., financial necessity, social expectations). Similarly, longitudinal research¹⁷ demonstrated improved physical and mental health outcomes for working retirees. Post-retirement activities may also be beneficial by providing complementary income, daily or weekly routine, and support during the transition and adjustment process in retirement¹⁸. Against this backdrop, post-retirement activities are discussed as having great potential benefits for individuals, organizations, and society.

In this chapter we aim to identify the underlying factors that differentiate individual experiences between retired workers' former professional jobs and characteristics of activities

¹⁴ Warr, P., Butcher, V., Robertson, I., & Callinan, M. (2004). Older people's well-being as a function of employment, retirement, environmental characteristics and role preference. *British Journal of Psychology*, 95, 297-324.

¹⁵ Morrow-Howell, N., Putnam, M., Lee, Y. S., Greenfield, J. C., Inoue, M., & Chen, H. (2014). An investigation of activity profiles of older adults. *Journal of Gerontology: Social Sciences*, 69B, 809–821. <http://doi.org/10.1093/geronb/gbu002>

¹⁶ McNamara, T. K., Brown, M., Aumann, K., Pitt-Catsouphes, M., Galinsky, E., & Bond, J. (2013). Working in Retirement: A Brief Report. *Journal of Applied Gerontology*, 32(1), 120-132. doi:10.1177/0733464811408085

¹⁷ Zhan, Y., Wang, M., Liu, S., & Shultz, K. S. (2009). Bridge employment and retirees' health: A longitudinal investigation. *Journal of Occupational Health Psychology*, 14, 374-389.

¹⁸ Wang, M. (2007). Profiling retirees in the retirement transition and adjustment process: Examining the longitudinal change patterns of retirees' psychological well-being. *Journal of Applied Psychology*, 92, 455–474. <http://dx.doi.org/10.1037/0021-9010.92.2.455>.

chosen in retirement. Specifically, we focus on the experienced differences in an individual's comparative perception that go beyond solely a description of post-retirement activity characteristics. According to Beehr and Nielson¹⁹, retirees' retrospective reports of job descriptions strongly agree with their prior reports of the same jobs. The target group of our investigation consists of skilled individuals who were formally retired from their former career job and started to engage in post-retirement activities. Based on two samples of German active retirees, we investigated the differences between one's former professional job and post-retirement activities using a qualitative-quantitative approach. Study 1 ($N = 133$) was conducted using a qualitative research design with the purpose of exploring an in-depth picture of the individual perceptions of experienced differences. Study 2 ($N = 618$) was conducted using a quantitative research design to tie in with and extend the exploratory findings of the qualitative study. As a result, we present a framework of differences between the former professional job and post-retirement activities that can help guide older people's retirement transition and adjustment process and designing jobs for skilled and motivated retirees.

2. Post-Retirement Activities

2.1. General Conceptualization of Post-Retirement Activities

In a traditional sense, work and retirement have been opposing concepts²⁰. However, recent approaches have re-conceptualized retirement as a late career development stage in which work-related activities play a prominent role²¹. In particular, this is the case for retirees

¹⁹Beehr, T.A., & Nielson, N.L. (1995). Descriptions of job characteristics and retirement activities during the transition to retirement. *Journal of Organizational Behavior*, 16, 681-690.

²⁰ Kim, N., & Hall, D. T. (2013). Protean career model and retirement. In M. Wang (Ed.), *The Oxford Handbook of Retirement* (pp. 102-116). New York, NY: Oxford Univ. Press.

²¹ Wang, M., & Shi, J. (2014). Psychological research on retirement. *Annual Review of Psychology*, 65, 209-233. <http://doi.org/10.1146/annurev-psych-010213-115131>

who still can and want to devote time and energy to post-retirement activities. As ageing is no longer exclusively associated with general decline²², many retirees are in good mental and physical health when leaving their professional job²³. Also, they benefit from skills, which they acquired in their previous working lives²⁴. In line with the current research literature, we define post-retirement activities as productive engagement in work-related activities after mandatory or median retirement age. Research literature suggests comparable concepts of post-retirement activities that are either synonyms or related concepts, such as post-retirement work, post-retirement employment, bridge employment, and silver work.

Post-retirement activities as part of the changing nature of retirement (e.g., the US phenomenon of bridge employment), have been a well-established area of research in North America for more than two decades²⁵. In Germany, empirical research on so-called silver work has brought forward the first results over the last few years²⁶. Silver work embraces all kinds of post-retirement activities, both paid and unpaid work-related activities including possible temporal intermissions²⁷. Bridge employment refers to work after full retirement from career jobs²⁸. Paid post-retirement activities can be carried out on an employed basis or in the context of self-employment²⁹. In international research going beyond the North

²² Hertzog, C., Kramer, A. F., Wilson, R.S., & Lindenberger, U. (2008). Enrichment effects on adult cognitive development. Can the functional capacity of older adults be preserved and enhanced? *Psychological Science in the Public Interest*, 9, 1-65.

²³ Ilmarinen, J. (2006). *Towards a longer work life! Ageing and the quality of worklife in the European Union*. Helsinki, Finland: Finnish Institute of Occupational Health.

²⁴ Maxin, L. & Deller, J. (2010). Activities in retirement: Individual experience of Silver Work. *Comparative Population Studies*, 35, 801-832. doi:10.4232/10.CPoS-2010-18en

²⁵ Wang, M., Zhan, Y. J., Liu, S. Q., & Shultz, K. S. (2008). Antecedents of bridge employment: A longitudinal investigation. *Journal of Applied Psychology*, 93, 818-830.

²⁶ Deller, J., Liedtke, P. M., & Maxin, L. (2009). Old-age security and Silver Workers: An empirical investigation identifies challenges for companies, insurers, and society. *Geneva Papers on Risk and Insurance*, 34, 137-157.

²⁷ Deller, J., & Pundt, L. (2014). Flexible transitions from work to retirement in Germany. In C.M. Alcover, G. Topa, E. Parry, F. Fraccaroli, & M. Depolo (eds.), *Bridge employment: A research handbook* (pp. 167-192). London: Routledge.

²⁸ Feldman, D. C. (1994). The decision to retire early: A review and conceptualization. *Academy of Management Review*, 19, 285-311.

²⁹ Doeringer, P. B. (1990). Economic security, labor market flexibility, and bridges to retirement. In P. B. Doeringer (Ed.), *Bridges to Retirement* (pp. 3-32). Ithaca, NY: Cornell University.

American scope, the originally exclusively paid post-retirement activities broaden in definition as tasks in the context of bridge employment also encompass unpaid or rather voluntary work-related activities³⁰. Given this emerging definition, bridge employment and silver work clearly overlap. The two samples in this study, however, consist of older workers in unpaid work-related activities in retirement. Either way, both paid and unpaid or voluntary post-retirement activities are strongly related to people's evaluation of their former professional job³¹. When approaching retirement age, people who strongly identify with their professional job, tend to maintain their work role identification and well-being (i.e., life-satisfaction and satisfaction with retirement) by engaging in work-related activities³². Further, for organizations, knowing the differences in work design of former professional jobs and post-retirement activities can help with designing jobs for skilled and motivated retirees who still want to contribute. As a result, the engagement in post-retirement activities can constitute a valuable source of managers and professionals needed in many industries as well as in charitable organizations, in particular in times of good economic conditions with high labor demand.

2.2. From the Former Career Job to Post-Retirement Activities

The process of retirement, which includes the decision to retire as well as the decision to engage in any kind of post-retirement activity, is complex and influenced by various factors at multiple levels, including individual, job-related or organizational, and societal

³⁰Griffin, B., &Hesketh, B. (2008).Post-retirement work.The individual determinants of paid and volunteer work. *Journal of Occupational and Organizational Psychology*, 81, 101-121.

³¹Griffin, B., &Hesketh, B. (2008).Post-retirement work.The individual determinants of paid and volunteer work. *Journal of Occupational and Organizational Psychology*, 81, 101-121.

³² Kim, S., & Feldman, D. C. (2000). Working in retirement: The antecedents of bridge employment and its consequences for quality of life in retirement. *Academy of Management Journal*, 43, 1195–1210.

level factors³³. Beehr³⁴ initially distinguished personal factors (e.g., skill obsolescence, health, economic well-being) and environmental forces (e.g., attainment of occupational goals, job characteristics, marital family life, leisure pursuits) leading to the preference to retire and finally, to the act of retirement. Since then, many researchers have investigated the relationship between personal characteristics and the decision to retire. However, one alternative to full retirement is engaging in any kind of post-retirement activities³⁵. Feldman and Kim³⁶ emphasize that work-related activities in retirement facilitate the adjustment to retirement and increase overall life satisfaction as well as satisfaction with retirement. The possibilities of activities after formally entering retirement are manifold. One can distinguish between career-oriented activities and activities that are carried out in a different field, also referred to as non-career-oriented activities³⁷. Either way, post-retirement activities do not necessarily constitute less demanding or challenging tasks as senior volunteers and workers exhibit a wide range of skills, interests, and experience which need to be addressed by organizations³⁸. The various manifestations of the individual transition show either a quantitative and/or a qualitative deviation from the former professional job, which is expressed in changes in the invested hours, a new organization, or another type of activity³⁹. Further, the majority of post-retirement activities develop from previous work and contacts

³³Wang, M., & Shultz, K. S. (2010). Employee retirement: A review and recommendations for future investigation. *Journal of Management*, 36, 72-206.

³⁴Beehr, T. A. (1986). The process of retirement: A review and recommendations for future investigation. *Personnel Psychology*, 39, 31-55.

³⁵Deller, J., Liedtke, P. M., &Maxin, L. (2009). Old-age security and Silver Workers: An empirical investigation identifies challenges for companies, insurers, and society. *Geneva Papers on Risk and Insurance*, 34, 137-157.

³⁶Feldman, D. C., & Kim, S. (2000). Bridge employment during retirement: A field study of individual and organizational experiences with post-retirement employment. *Human Resource Planning*, 23(1), 14-25.

³⁷Von Bonsdorff, M. E., Shultz, K. S., Leskinen, E., &Tansky, J. (2009). The choice between retirement and bridge employment: A continuity theory and life course perspective. *International Journal of Aging and Human Development*, 69, 79-100.

³⁸Warburton, J., Paynter, J., &Petriwskyj, A. (2007). Volunteering as a productive aging activity: Incentives and barriers to volunteering by Australian seniors. *Journal of Applied Gerontology*, 26, 333-354.

³⁹Pleau, R. L. (2010). Gender differences in postretirement employment. *Research on Aging*, 32, 267-303.

from one's former professional job, from external enquiry, and from one's own initiative and active search⁴⁰.

2.3. Determinants of Post-Retirement Activities

Several decisive components are identified as being associated with post-retirement activities, such as individual and organizational level factors. On the individual level, the intention to engage in post-retirement activities is driven by different motivational elements (e.g., social, financial or generative reasons)⁴¹ and individual work values (e.g., self-transcendence, such as altruism and relationship values)⁴². Madvig and Shultz⁴³, for example, found that perceptions of the organization, perceptions of retirement, and factors related to the meaning of work were functioning to predict post-retirement behaviors directed toward the organization individuals retired from. Although often highlighted in research, the financial meaning of work seems to be less relevant for people's decision to engage in post-retirement activities compared to other factors. Recent research indicated that the financial meaning of work seems to be only relevant for people with a low subjective socioeconomic status, while the social (e.g., having contact with others) and personal (e.g., finding personal satisfaction) meanings of work were relevant for people of different financial backgrounds⁴⁴. There are other relevant individual attributes that impact the retirement process, including the decision to engage in post-retirement activities, which incorporate knowledge, skills, and

⁴⁰Maxin, L. & Deller, J. (2010). Activities in retirement: Individual experience of Silver Work. *Comparative Population Studies*, 35, 801-832. doi:10.4232/10.CPoS-2010-18en

⁴¹Wöhrmann, A. M., Deller, J., & Wang, M. (2013). Outcome expectations and work design characteristics in post-retirement work planning. *Journal of Vocational Behavior*, 83, 219-228. doi:10.1016/j.jvb.2013.05.003

⁴²Wöhrmann, A. M., Fasbender, U., & Deller, J. (in press). The late career: Using work values to predict post-retirement work intentions. *Career Development Quarterly*, 64.

⁴³Madvig, T. L., & Shultz, K. S. (2008). Modeling individuals' post-retirement behaviors toward their former organization. *Journal of Workplace Behavioral Health*, 23, 17-49.

⁴⁴Fasbender, U., Wang, M., Voltmer, J.-B., & Deller, J. (2015). The meaning of work for post-retirement employment decisions. *Work, Aging, and Retirement (Advanced Online Publication)*. doi:10.1093/workar/wav015

abilities, attitudes toward work and retirement (e.g., job involvement, work centrality) as well as health and work ability measures⁴⁵.

There are also organizational level factors, such as scheduling flexibility and targeted equal opportunity statements that affect older people's decisions to engage in post-retirement activities.⁴⁶ But also the decision of retirees to return to work depends on human resource practices of organizations which should be tailored to the needs and desires of older workers⁴⁷. The positive aspects of the work environment could serve as a retention tool for organizations addressing older workers considering bridge employment⁴⁸. In addition, pre-retirement work schedule inflexibility is a predictor of being completely retired⁴⁹. Certain job characteristics, such as autonomy at work, hold older workers off from retiring or encourage them to engage in post-retirement activities⁵⁰. Important organizational frameworks for post-retirement activities are flexible working hours, working conditions tailored to age, and consideration of needs⁵¹. But also recognition and appreciation, using experience and know-how, exchange between young and old, involvement in further and advanced training, and

⁴⁵Wang, M., & Shultz, K. S. (2010). Employee retirement: A review and recommendations for future investigation. *Journal of Management*, 36, 72-206.

⁴⁶Rau, B. L., & Adams, G. A. (2005). Attracting retirees to apply: Desired organizational characteristics of bridge employment. *Journal of Organizational Behavior*, 26, 649-660.

⁴⁷Armstrong-Stassen, M. (2008). Organisational practices and the postretirement employment experience of older workers. *Human Resource Management Journal*, 18, 36-53; Armstrong-Stassen, M., & Schlosser, F. (2011). Perceived organizational membership and the retention of older workers. *Journal of Organizational Behavior*, 32, 319-344.

⁴⁸Weckerle, J. R., & Shultz, K. S. (1999). Influences on the bridge employment decision among older USA workers. *Journal of Occupational and Organizational Psychology*, 72, 317-329.

⁴⁹Pengcharoen C., & Shultz, K. S. (2010). The influences on bridge employment decisions. *International Journal of Manpower*, 31, 322-336.

⁵⁰Zaniboni, S., Sarchielli, G., & Fraccaroli, F. (2010). How are psychosocial factors related to retirement intentions? *International Journal of Manpower*, 31, 271-285.

⁵¹Deller, J., Liedtke, P. M., & Maxin, L. (2009). Old-age security and Silver Workers: An empirical investigation identifies challenges for companies, insurers, and society. *Geneva Papers on Risk and Insurance*, 34, 137-157.

active involvement in the company are important organizational framework aspects of post-retirement activities⁵².

Based on the identified research literature we hypothesize that differences between retirees' former professional job and present post-retirement activities can be found in the following areas:

- a) *Individual attributes*: Use of knowledge, skills, and abilities, as well as positive attitudes toward work.
- b) *Organizational policies*: More flexibility, framework tailored to the needs and desires of older workers, more decision-making opportunities, as well as more recognition and appreciation.

3. Study 1 – Qualitative Approach

3.1. Method for Study 1

The purpose of Study 1 was to develop an in-depth picture of the individual perceptions of experienced differences of retired professional workers with regards to their former professional job and their present post-retirement activities. To this end, an open-ended question for a past-present comparison about the differences between retirees' present activities and their former job was used. We chose this qualitative approach because we were not interested in another description of post-retirement activity characteristics, but rather in experienced differences in an individual comparative perception. Data were collected as part

⁵²Maxin, L. & Deller, J. (2010). Activities in retirement: Individual experience of Silver Work. *Comparative Population Studies*, 35, 801-832. doi:10.4232/10.CPoS-2010-18en

of a larger explorative investigation of active retirees in Germany⁵³. A total of 133 retirees in unpaid work, aged 60 to 85 ($M = 67$, $SD = 4.2$) were surveyed in telephone interviews lasting an average of 60 minutes. The sample consisted of 31% women and 69% men. Almost 60% of the interviewees held a university degree. Content analysis was used to evaluate the qualitative categories in Study 1. Semantic validity and construct validity were guaranteed through multi-person codebook development in a team of between two and six developers, and in some cases through triangulation.

3.2. Results for Study 1

Content clustering of the qualitative answers from Study 1 resulted in five main categories of differences between respondents' former professional job and their post-retirement activities as presented in Table 1. The largest category (32.2% of total mentions) constitutes *extent of freedom* with the majority of answers (30.5% of total mentions sorted in this category) reflecting more freedom today than in the former professional job. Another important category was *allocation of time*. It accounted for 23% of the total occurrences. The majority (16.7% of total mentions sorted in this category) suggested having more time and freedom in post-retirement activities. One-fifth (19.5%) of total occurrences referred to the general *comparability* of their former professional job and their activities in retirement. Almost one third of total mentions sorted in this category (7.5%) assert no differences between the activities, almost one third (6.9% of total mentions sorted in this category) see great differences, while almost one third (5.2% of total mentions sorted in this category) observe that the activities are not comparable.

⁵³Maxin, L. & Deller, J. (2010). Activities in retirement: Individual experience of Silver Work. *Comparative Population Studies*, 35, 801-832. doi:10.4232/10.CPoS-2010-18en

Please insert Table 1 about here.

Also *content of task and demands* occurs as an important element in differentiating between post-retirement activities and former professional job, with 16.1% of total mentions. One out of ten statements (9.8% of mentions in this category) reflects different task definitions and different competencies used in post-retirement activities, whereas only 4% of statements name less stress today. Another field for differentiation between the former working life and the current post-retirement activities was the area of *perceived responsibility*, where 9.2% of total entries emerged, with 6.9% representing less responsibility in their current activities compared to their career job responsibilities.

4. Study 2 – Quantitative Approach

4.1. Method for Study 2

From the results presented in Study 1, we derived ten items which we used within the framework of the quantitative survey methodology in Study 2. Items measuring the comparison between one's former professional job and their post-retirement activity were: "Compared to my previous professional job... a) I have considerably more freedom in my current post-retirement job." b) I have more free timing in my current post-retirement job." c) I have considerably lower working hours in my current post-retirement job." d) there are no differences to my current post-retirement job." e) I have completely different task definitions in my current post-retirement job." f) I am working in a completely different occupational field in my current post-retirement job." g) I have considerably less stress in my current post-retirement job." h) completely other competencies are required in my current post-retirement job." i) I have considerably less responsibility in my current post-retirement job." j) I have

considerably less significant tasks in my current post-retirement job.” Further, we asked for differences in tasks (e) as well as in occupational field (f) in the *content of tasks and demands* category and for differences in both responsibility (i) and significance (j) in the *perceived responsibility* category. Item statistics are presented in Table 2.

Please insert Table 2 about here.

Further, we used a series of five, one-item measures to measure attitude toward work (i.e., work ability, willingness to continue working, estimated work capacity today and expected in two years) as presented in Table 3. Our aim was to identify the relationship of these person-related variables to the identified factors which differentiate between former professional life and post-retirement activities.

Please insert Table 3 about here.

Data were collected from 618 professionals, who had fully retired from their career job. The response rate was 36%. Participants engaged on a voluntary and unpaid basis in a non-profit organization named Senior Experts Service⁵⁴, which offers retirees the opportunity to work on projects, both abroad and within Germany in their former professional career field. The weekly working hours during a project were on average 37.3 hours (SD = 18.2), with 82.2 % working abroad. Participants’ average age was 69 years (SD = 4.1). The sample consisted of 91.8% men, 49.3% had a University degree, and 84.5% were married.

⁵⁴SES, www.ses-bonn.de/en

Factor analysis was used to determine the underlying structure of both the comparison variables and the person-related variables. We applied principal axis factoring extraction method because we wanted to explain the common variance of the variables through factoring and used varimax rotation with Kaiser normalization. The Kaiser-Meyer-Olkin measure of sampling adequacy showed that the partial correlations among variables ($r = .74$) were large enough to apply factor analysis. Further, Bartlett's test of sphericity was highly significant ($p < 0.001$) confirming the appropriateness of applying factor analysis.

4.2. Results for Study 2

Table 4 presents the correlation results for the 10 before and after retirement activities, as well as the five person-related variables. Results of the correlation analyses suggest that person-related variables could constitute an additional factor in relationship to the items measuring differences between former professional job and post-retirement activities. Table 5 shows the results of the exploratory factor analysis with all 10 items measuring differences between one's former professional job and today's post-retirement activity, as well as with the five person-related variables. This analysis resulted in a four-factor model (explaining 49.5% of the common variance) with the person-related variables, except work involvement, constituting the first factor. The strongest item loading on the first factor was "Current work ability compared to highest work ability ever?". We labeled this factor *person-related variables* ($\alpha = .76$).

Please insert Table 4 about here.

The second factor constituted differences in the job field itself, concerning the task, one's skills, or job function. The strongest item loading on this factor was "Compared to my

previous professional job I have completely different task definitions in my current post-retirement job” ($\lambda = .92$). We labeled this second factor *different function* ($\alpha = .81$).

Differences were also found regarding the perceived responsibility and significance in the job activity. The item “Compared to my previous professional job I have considerably less responsibility in my current post-retirement job” showed the highest factor loading ($\lambda = .76$). This third factor was named *less responsibility* ($\alpha = .76$).

Please insert Table 5 about here.

Finally, the experienced degrees of freedom in time allocation and flexibility in the job practice was another aspect that differentiated between the post-retirement job and former professional activity. The marker item here was “Compared to my previous professional job I have more free timing in my current post-retirement job” with a factor loading of $\lambda = .80$. We labeled this fourth factor *more flexibility* ($\alpha = .75$).

Table 6 shows the correlations between the three factor scores and person-related factor. Only the “less responsibility” factor correlated significantly ($r = -.19$, $p < 0.01$) with the person-related factor, whereas the “different function” and “more flexibility” factors were uncorrelated with the person-related factor. Thus, persons who experience less responsibility in their current post-retirement activity compared to their former professional job have lower work ability, lower work capacity, and a lower willingness to continue working.

Please insert Table 6 about here.

5. General Discussion

The purpose of this research project was to identify experienced differences between retirees' former professional job and their present post-retirement activities. Based on the identified research literature, we hypothesized that differences can be found in individual attributes (e.g., use of knowledge, skills, and abilities, as well as positive attitudes toward work) and in organizational policies (e.g., more flexibility, framework tailored to the needs and desires of older workers, more decision-making opportunities, as well as more recognition and appreciation). Results of this qualitative-quantitative approach showed experienced differences in three areas: First, in the job field itself with regard to the task, one's skills, or job function (i.e., *different function*). Second, the experienced degrees of freedom in time allocation and flexibility in the job practice differentiates between the post-retirement activity and the former professional job (i.e., *more flexibility*). Third, differences with regard to the perceived responsibility and significance in job activity have been found (i.e., *less responsibility*). Identified *person-related variables* constituted an additional factor, inversely related to the less responsibility factor. Thus, our assumptions were mostly confirmed with a strong focus on organizational policies. Three factors referring to organizational policies (i.e., different function, less responsibility, and more flexibility) and one factor referring to individual attributes (i.e., person-related variables). The focus is clearly on the organizational, job-related attributes as all areas of interest gained from the qualitative in-depth Study 1 account for this aspect.

The five categories resulting from the content analysis in Study 1 for the most part correspond to factors that were associated with post-retirement activities in previous research⁵⁵. Only the social support factor did not emerge in the open-ended question, whereas

⁵⁵ E.g., Feldman, D. C. (1994). The decision to retire early: A review and conceptualization. *Academy of Management Review*, 19, 285-311.

it was found in other empirical studies⁵⁶. It may be the case that working retirees already established their personal network and do not experience a difference between their former professional working life and their activities in retirement with regard to their personal contacts. Further, the factor-analytical structure of experienced differences in former professional jobs and post-retirement activities in Study 2 largely confirmed the areas found in the content-analytical evaluation of the qualitative Study 1; only the extent of experienced stress and working hours were allocated to different areas. Lower working hours and less stress co-constitute the *perceived responsibility* factor and only load slightly on the other factors. These results are consistent with a large scale investigation containing data from 15 European countries which showed that self-reported stress of older workers was dependent of schedule flexibility⁵⁷.

The present research contributes to further determining the job characteristics of post-retirement activities. The qualitative-quantitative approach to studying the differences between pre and post retirement work-related activities helped understanding these differences in benefit of both individuals and organizations. In particular, the findings highlight that organizations need to provide opportunities for older people with a range of skills, interests, and needs. One way of doing so could be to design post-retirement activities in line with older workers' needs related to their former professional job but also, taking their present situation into account.

In addition to the valuable insights that the present research project revealed, future research should investigate relevant context factors that extend organizational or job-related

⁵⁶E.g., Madvig, T. L., & Shultz, K. S. (2008). Modeling individuals' post-retirement behaviors toward their former organization. *Journal of Workplace Behavioral Health*, 23, 17-49.

⁵⁷Shultz, K. S., Wang, M., Crimmins, E. M., & Fisher, G. G. (2010). Age differences in the demand-control model of work stress: An examination of data from 15 European countries. *Journal of Applied Gerontology*, 29, 21-47.

attributes. For example, family and social network factors might be relevant through providing material and immaterial support, offering anchoring points, role modelling opportunities, and providing a social desirable setting that together guide the decision whether to engage in post-retirement activities in relation to the former professional job. Also, cultural norms can influence behavioral arrangement after formally entering retirement. One example with regard to post-retirement activities is the concept of “Active Aging”, which has been introduced in the 1990s by the World Health Organization and subsequently promoted by political institutions, such as the European Union since⁵⁸. The concept of active aging describes a broad approach of late life engagement, including paid and unpaid or voluntary activities in society. Certain images of older people are created to promote inclusion, health and well-being outcomes and at the same time, older people are implicitly expected to behave in a socially desired manner, which, in turn, encourages post-retirement activities among older people. Future research should address these context features to further extend understanding of factors underlying post-retirement activities.

6. Conclusion

Knowing the differences in work design of regular professional jobs and post-retirement activities can help crafting jobs for skilled and capable retirees, who intend to continue to contribute to organizations and society. The call in research and practice for a shift from managing threats to creating opportunities requires a new, positive way of looking at the capacities older workers. Increasing healthy life expectancy and aging populations prolong individuals’ remaining lifetime after retirement. As activities in retirement are beneficial to individual life satisfaction and well-being, good health status provided, it seems crucial to meet the individual needs when creating employment opportunities for older

⁵⁸ Jensen, P. H., & Principi, A. (2014). Introduction: Enhancing volunteering in later life in Europe. In A. Principi, P. H. Jensen, & G. Lamura (Eds.), *Active ageing: Voluntary work by older people in Europe* (pp. 3–20). Bristol: Policy Press.

workers. Thus, due to labor shortages and the lack of specialists in many areas, as well as to dependency on older people's community presence and involvement, society has an interest in how post-retirement activities can be crafted to attract people after formal retirement entry. In addition, organizations, including charitable as well as for-profit businesses, should provide tasks differing from the former professional job, where individuals feel reduced responsibility, including lower working hours and less significant tasks, and more flexibility in timing and decision-making. Doing so is most likely to lead to the positive psychosocial and physical outcomes.

The value of working retirees and the necessity of integrating working retirees in organizations may increase, not only due to labor shortages. The macro-social changes (e.g., demographic changes and pressure to innovate) create challenges for organizations to explore recruiting experienced workers, such as retirees who have worked for most of their lives⁵⁹. Previous research has highlighted "the importance of understanding retirement as a new career stage rather than simply as complete labor-force withdrawal" (p. 128)⁶⁰. Experienced individuals can help to fill new work roles in order to help organizations stay competitive, but also in accordance to individual role preferences. For instance, retirees could serve as mentors for younger colleagues. Also, serving as specialist on project jobs following models of Senior Expert Service or Bosch Management Support GmbH⁶¹ can be a valuable new work role. Placing emphasis on social or cultural competencies, skilled and motivated retirees can for example serve as guest advisors on demand for a certain institution where senior expertise

⁵⁹ Taylor, M. A., Shultz, K. S., & Doverspike, D. D. (2005). Academic perspectives on recruiting and retaining older workers. In P. T. Beatty & R. M. S Visser (Eds.), *Thriving on an aging workforce: Strategies for organizational and systemic change* (pp. 43-50). Malabar, FL: Krieger Publishing Company.

⁶⁰ McNamara, T. K., Brown, M., Aumann, K., Pitt-Catsouphes, M., Galinsky, E., & Bond, J. (2013). Working in Retirement: A Brief Report. *Journal of Applied Gerontology*, 32(1), 120-132. doi:10.1177/0733464811408085

⁶¹ Deller, J., & Pundt, L. (2014). Flexible transitions from work to retirement in Germany. In C.M. Alcover, G. Topa, E. Parry, F. Fraccaroli, & M. Depolo (eds.), *Bridge employment: A research handbook* (pp. 167-192). London: Routledge.

is a valued competence. These exemplarily described work roles can be filled with a combination of more flexibility, less responsibility, and occupying a new function. Thus, people engaging in post-retirement activities can be a valuable resource for organizations and society wanting to benefit from this experienced group of individuals. Finally, also the positive psychosocial and physical outcomes of engaging in post-retirement activities are likely to support transition and adjustment to retirement.

Tables

Table 1

Differences between activity before and after retirement

Answer Category	Mentions (%)
Extent of freedom	32.2
Today more freedom	30.5
Today less freedom	1.7
Allocation of time	23.0
More time today and free timing	16.7
Today lower working hours	4.6
today longer working hours	1.7
Comparability	19.5
No differences	7.5
Great differences	6.9
Not comparable	5.2
Content of task and demands	16.1
Different task definitions and occupational field	9.8
Less stress today	4.0
Different competencies required	2.3
Perceived responsibility	9.2
Today less responsibility	6.9
Responsibility in general/less significant tasks	2.3

Note. $N = 133$. Open-ended question: "If there are differences between your current and your former activity: What are they?" Multiple answers were allowed. Mentions = 174.

Table 2

Item statistics comparison former-today

Today compared to the past...	<i>N</i>	<i>M</i>	<i>Mdn</i>	<i>SD</i>	Skew	Kurtosis
More freedom	650	3.49	4	0.93	-0.50	-0.19
Free timing	649	3.37	4	1.02	-0.47	-0.41
Lower working hours	649	2.98	3	1.19	0.11	-0.96
No differences	645	2.82	3	0.98	0.14	-0.76
Different task	652	2.24	2	1.01	0.87	0.29
Different occupational field	653	2.38	2	1.09	0.70	-0.31
Less stress	646	3.44	4	1.00	-0.41	-0.36
Different competencies	643	2.72	3	1.02	0.15	-0.86
Less responsibility	649	2.92	3	1.01	0.02	-0.97
Less significant tasks	643	2.75	3	1.08	0.38	-0.64

Note. All described items were answered on five-point Likert scales ranging from 1 (completely disagree) to 5 (completely agree)

Table 3

Item wording and distributions for person-related variables

Variable	Item	<i>N</i>	<i>M</i>	<i>Mdn</i>	<i>SD</i>
Work ability ¹	Current work ability compared to highest work ability ever: Assume that your work ability at its best has a value of 10 points. How many points would you give your current work ability? (0 means that you currently cannot work at all)	648	7.35	7	1.29
Work involvement ²	Most things in my life are more important than my post-retirement job. (r)	651	2.93	3	0.87
Willingness to continue working ³	I want to stay active as long as I can.	650	4.04	4	0.85
Work capacity ⁴					
estimated today	How do you assess your current work capacity?	651	3.87	4	0.68
expected in two years	How do you assess your work capacity in two years?	650	3.55	4	0.68

Note. All described items were answered on five-point Likert scales ranging from 1 (completely disagree/ very low) to 5 (completely agree/ very high) except for the work ability item. ¹Work Ability Index (Hasselhorn & Freude, 2007; Ilmarinen, 2007). Item selected due to highest correlation with scale. ²In accordance to Moser and Schuler (2004), selected due to highest correlation with scale. ³Deller, Huch, Kern, and Maxin (2007) ⁴Developed on the basis of the work ability index and in cooperation with HR responsible of the Senior Experts Service (SES).

Table 4

Correlations among study variables

	1.	2.	3.	4.	5.	6.	7.	8.
1. Work ability	--							
2. Work capacity today	.60***	--						
3. Work capacity expected in two years	.60***	.73***	--					
4. Willingness to continue working	.33***	.34***	.42***	--				
5. Work involvement	.14**	.15***	.13**	.12**	--			
6. Different task	.00	.01	.00	-.06	.01	--		
7. Different occupational field	.04	-.03	.01	-.08	.03	.75***	--	
8. Different competencies	-.02	-.05	-.07	-.07	.02	.55***	.49***	--
9. Less responsibility	-.13***	-.09	-.14***	-.13**	-.16***	.10*	.07	.14***
10. Less significant tasks	-.14***	-.10*	-.09*	-.14***	-.13**	.26***	.24***	.24***
11. Lower working hours	-.14***	-.07	-.08	-.13**	-.14***	.25***	.25***	.16***
12. Less stress	-.08*	-.02	-.07	-.06	-.11**	.05	.06	.01
13. Free timing	.03	.07	.02	.05	-.05	.15***	.13***	.13**
14. More freedom	-.05	-.02	-.09*	-.03	-.01	.13***	.13***	.21***
15. No differences	.02	-.02	.01	.08	.05	-.31***	-.23***	-.15***

(Table 4 continued)

	9.	10.	11.	12.	13.	14.	15.
1. Work ability							
2. Work capacity today							
3. Work capacity expected in two years							
4. Willingness to continue working							
5. Work involvement							
6. Different task							
7. Different occupational field							
8. Different competencies							
9. Less responsibility	--						
10. Less significant tasks	.53***	--					
11. Lower working hours	.41***	.39***	--				
12. Less stress	.40***	.38***	.51***	--			
13. Free timing	.09**	.02	.28***	.28***	--		
14. More freedom	.15***	.10*	.30***	.31***	.61***	--	
15. No differences	-.15***	-.20***	-.16***	-.08	-.10**	-.14***	--

Note. Listwise $N = 599$. * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$.

Table 5

Factor analysis of differences between activity before and after retirement and with person-related variables

Item	Factor			
	1	2	3	4
Work ability	.91	.03	-.15	-.02
Work capacity today	.56	-.01	-.01	.02
Work capacity expected in two years	.58	.00	-.03	-.03
Willingness to continue working	.38	-.07	-.01	.04
Work involvement	.14	.03	-.17	-.02
Different task	.00	.90	-.05	.06
Different occupational field	.02	.86	.05	.07
Different competencies	-.05	.64	.07	.08
Less responsibility	-.11	.10	.75	.02
Less significant tasks	-.10	.29	.72	-.09
Lower working hours	-.11	.25	.68	.34
Less stress	-.02	-.01	.63	.31
Free timing	.07	.11	.09	.82
More freedom	-.04	.12	.15	.68
No differences	.01	-.35	-.14	-.06

Note. $N = 599$. Numbers in boldface are primary factor loadings and indicate the factor assignment for the item. Explained variance: 49.5%. Proposed factor labels: 1. Person-related variables ($\alpha = .76$) 2. Different function ($\alpha = .81$) 3. Less responsibility ($\alpha = .76$) 4. More flexibility ($\alpha = .75$)

Table 6

Correlations of person-related variables with job-related factor scores

Factors		α	1.	2.	3.	4.
1.	Person-related variables	.76	--			
2.	Different function	.81	-.01	--		
3.	Less responsibility	.76	-.19***	.04	--	
4.	More flexibility	.76	.03	.03	.07	--

Note. Listwise $N = 611$. *** $p < 0.001$.