Post-retirement work decisions in the Netherlands:

Research on the participation of people of age 65 and beyond in paid or unpaid and career (dis)continuous employment

A Master Thesis for the University of Twente
Faculty of Management and Governance

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Enschede, 09 April 2009

MANAGEMENT SUMMARY

Several countries, among which the Netherlands and the United States, experience a rapidly aging population. An increasing group of (mostly) vital people is expected to retire in the following years and the deployment of older people becomes more important in the future as a solution to solve the long-term labor market shortage. Therefore, retirement and employment after retirement have become an increasing research issue in the field. The central theme in this study is the employment of people that passed the official pensionable age of 65, referred to as bridge employment.

The purpose of this study is to indicate factors that explain the choice between paid or unpaid bridge employment and career continuous or career discontinuous bridge employment. This study tries to improve the understanding in a relative small group of people that currently choose to continue working after retirement. To gain this purpose, the relationship between the factors personal characteristics, work needs, work role attachment and the choice for the mentioned work contexts is examined in this study. According to previous research, these factors can influence bridge employment choices.

Besides several personal characteristics, four general aspects of work (financial, social, personal and generative) are central in this study. The needs for these aspects are studied and related to the outcomes of this study, being paid or unpaid bridge employment and career continuous or career discontinuous employment. Furthermore, this study examined the role of work role attachment between these needs and the choice for a work context. The study was performed among 268 people within three organizations, respectively a temp-agency specialized in mediation of people above the age of 65 (n=188), a consultancy organization which provides advise to welfare organizations on an unpaid base (n=26), and a health-care organization, which deploys several people above the age of 65 on an unpaid base (n=54).

Gender, education, presence of a partner and presence in volunteer work before retirement appear to influence the choice for paid or unpaid bridge employment in this study. Furthermore, financial needs and social needs show to have an influence on the choice for paid or unpaid bridge employment as well. Work role attachment does not mediate this relationship, but does have an effect on involvement in paid or unpaid bridge employment. None of the used characteristics appear to influence the choice for career continuous or discontinuous bridge employment in this study. However, when career continuity is split into ‘career continuity in profession’ and ‘career continuity in working level’, ‘financial needs’ appear to influence ‘career continuity in profession’ and ‘level of education’ and ‘interruptions of the career’ influence the ‘career continuity in working level’.

Based on these results, recommendations for theory and practice are formulated. In theory, in the Netherlands unpaid work may certainly be considered as a dimension of bridge employment. Workers that are deployed on an unpaid base show to have work motives as well, which were originally solely linked to paid employment. Furthermore, career (dis)continuity seems to be a separate issue, which appears to be explained by other factors than paid or unpaid bridge employment. Therefore, other factors should be explored regarding this first relationship. In practice, organizations should be aware of the differences among individuals in their work needs and respond to that by making those valued aspects, within their abilities, part of a function. People with higher social needs are more likely to involve in unpaid bridge employment, those organizations might want to emphasize on such aspects in functions. Furthermore, organizations that deploy employees on an unpaid base before retirement are advised to spend energy in retaining these employees. Furthermore, organizations that deploy people on a paid base are advised to explore options to involve (present) partners in the work situation. For example, inviting them for informal gatherings within the organization. More generally, different actions can still be taken on various levels to optimize the deployment of retired people in the Netherlands.

CONTENTS

PREFACE

In February 2008, I started my master thesis as my final project to finish my master study Business Administration at the University of Twente. The thesis is acted from the university and supervised by Dr. N. Torka, working for the department Organisational Psychology & Human Resource Development (OP & HRD) of the faculty Behavioral Sciences and Dr. P.A.T.M. Geurts, working for the department Political Science and Research Methods (POLMT) at the faculty Management and Governance.

After the choice to do my research about pensionable people in the Netherlands, I entered the interesting and complex field of retirement research. This research field was completely new to me and it took me quiet some time to understand the complex content of it. Within the past year I learned about retirement, about doing empirical research and about doing scientific research in general. The result of this work is the document laying in front of you.

This page gives me the opportunity to thank some people without which I could certainly not have done this research. Most of all I would like to thank Dr. Torka, who has been a great supervisor, but most of all a great support during this process professionally as well as personally. Nicole, thank you very much for providing me the confidence that I truly needed at some points in the process and for your understanding for my situation. Second, I would like to thank Dr. Geurts for his feedback on my master thesis, especially for his guidance on the statistical part of this thesis. Furthermore, I would like to thank the temp-agency, the consultancy organization and the health-care organization, and especially the contacts, for their cooperation and support during this research. Last, but not least I thank all the people from the three organizations which filled in the questionnaire, and thereby helped me with my research.

As a final remark I would like to say that I really hope that the results of this master thesis can contribute to the insight in retirement choices of people in the Netherlands.

Apeldoorn, April 2009
Inge van Ewijk

1. INTRODUCTION

Several countries, among which the Netherlands and the United States, experience a rapidly aging population. In 2005, 14% of the people in the Netherlands had an age of 65 or above (SCP, 2006). The prognoses is that in 2040 this percentage of 65 and above will rise to 25% (Henkens & Van Solinge, 2006). Several social issues have caused this change in the population distribution, like the growth in prosperity and improvements in healthcare. The aging of the population has several economical consequences for the Dutch society i.e. increasing costs with respect to social security, health-care and elderly care (Ministry SZW, 2008a; 2008b). At the same moment, these countries experience a declining birth-rate. This causes the so called *'degreening'* effect. The potential labor force in the Netherlands is therefore expected to shrink with 1 million people until 2040 (Commissie Arbeidsparticipatie, 2008). At the same time, the demand for labor is expected to further increase (i.e. with 600.000 jobs) until 2015 (Commissie Arbeidsparticipatie, 2008). If these developments continue as expected, it will result in a structural working population shortage. This labor scarcity will have several consequences for organizations, such as the difficulty to find suitable people for positions.

Research shows that of all people between 55 and 64 years of age in the Netherlands, only 50,9% participated on the labor market in 2007. This is small in comparison with other countries, such as Sweden (70% in 2007) (Eurostat, 2008). This minor participation has a negative effect on the labor force in total, since there are not enough young people to replace the older ones (Arbeidsmarktanalyse RWI, 2007; Ulrich, 2003). The Dutch government must try to provide incentives that increase the participation of older adults (Kooij, Jansen, de Lange & Dikkers, in press). Recent policies and measures (e.g. transformation from *'voluntary advanced resignation'* towards arrangements where people save for their own retirement) have slightly increased this participation (Arbeidsmarktanalyse RWI, 2007; Van Hoof & De Beer, 2007), but further increase is still needed within this age group. Furthermore, older people are expected to withdraw from the labor market at a certain moment (Dendinger, Adams & Jacobson, 2005; Ministry SZW, 2008a; Ulrich, 2003) and are often approached from that perspective. Most employers do not actively try to extent the participation period of their older employees (van Hoof & De Beer, 2007) and early retirement is still hardly discouraged by managers (Thijssen, 2007). Moreover, several empirical studies point to a rather negative image of older employees among employers and little investments in older employees (Phillipson, 2004; Van Hoof & De Beer, 2007). Besides, we denote an attitude towards older people that is indicated as '*age discrimination*', i.e. most employers still reject older job-applicants and are not actively hiring older people from outside the organization (van Hoof & De Beer, 2007). Participation of the age group above 65 is minimal. Of the age group 65-69, only 8% is involved in some kind of paid labor (Henkens & Van Solinge, 2006).

1.1 PARTICIPATION OF 65+

The age of 65 is often pointed to as an age to withdraw from the labor market (Henkens & Van Solinge, 2006). The main reason in several countries, under which the Netherlands, is the Social Security Law, which indicates 65 as the official full retirement age (from now pronounced as 'official pensionable age'). Heyma (2004) states that several key features in the Dutch social insurance system play a role in retirement behaviour in the Netherlands. In other words, governmental policies influence the retirement behaviour of people. The previous addressed issues (e.g. economical consequences of an aging population) have resulted in recent discussions within Dutch politics, about an increase in opportunities to work after the age of 65 (i.e. a collective agreement for this age-group) (Senior werkt, 2008) and the possibilities of raising the official pensionable age (e.g. towards 70 in the future) (Commissie Arbeidsparticipatie, 2008; Ministry SZW, 2008c). However, these kind of options are not revolutionary. Countries like Norway already have an official pensionable age of 67 for most professions and have regulations that enable to carry on employment until the age of 70 (Kloep & Hendry, 2006).

There is no direct biological cause that is responsible for the withdrawal at the specific age of 65 (De Looze, Oeij, Blok & Groenesteijn, 2007; Baars, 2006). Many people that approach this age are likely to continue to live for several years, and are in general healthier than earlier generations (Beehr & Bennett, 2007; Collins, 2003; Baars, 2006). Besides, several jobs have become less physically intensive (Collins, 2003; Alley & Crimmins, 2007) and the differences between the capabilities of older people are growing (Manpower, 2007; Thijssen, 2006 in Thijssen, 2007). In most current cases, people are not aching to enter a period of well-earned rest at the age of 65 (Baars, 2006), with the exception of people who are involved in professions that exist of extensive physical labor (Ulrich, 2003; Zinsmeister, Ballafkih & Meerman, 2007). Concluding, many people are more able to continue to work longer than earlier generations could (Beehr & Bennett, 2007).

The continuation of work of people that have reached the official pensionable age could become important as one of the solutions for the discussed problems that are faced by society as well as by organizations (e.g. Bal, De Lange, Jansen, & Van der Velde, 2008; Ulrich, 2003). Besides the fact that people are more able to, several people nowadays have also the willingness to continue working. Analysis of the Ministry of Social Affairs and Employment (SZW) show that an increasing amount of people that have reached the official pensionable age feel the need to keep working (Ministry SZW, 2008).

1.2 CONTINUATION OF WORK

Currently, it is widely accepted in the Netherlands that most people stop working at the age of 65 (or before). Moreover, retirement is still often viewed as a complete withdrawal from the labor market, but several people retire only part-time or not at all (Beehr & Bennett, 2007; Dendinger et al., 2005). Various people that have passed their official pensionable age already decide to continue working. However, the continuation of employment in this particular age group has been marginally researched, especially in the Netherlands (e.g. Vos & Cremer, 2008; Wiegmans, 2005).

Some prior results do point to the various motives for this continuation (e.g. Wiegmans, 2005; Van Dantzig, 2008). A motive for some individuals is the absence of sufficient financial resources to withdraw from the labor market. They simply continue working to gain the resources they need to sustain a preferred living standard. Others remain working, because they value the socials contacts at work or gain satisfaction out of work. Work is frequently viewed by older adults as something that can provide several non-financial benefits (McNair, 2006), such as the development of new skills, an opportunity to improve themselves (Loi & Shultz, 2007), a possibility to pass knowledge to younger generations, to gain social status, social interaction, a daily structure and a sense of productivity (Dendinger et al., 2005). Besides the satisfaction of basic needs, work is often a central life activity for individuals with various social and psychological aspects (Mor-Barak, 1995). The needs within work that extent the satisfaction of basic needs can be important for individuals as well (Mor-Barak, 1995). However, not every older adult is motivated by the same aspects of work and people value the various aspects, as well as work in general, differently (Carter & Cook, 1995). This could have implications for their choices. Furthermore, retirement research shows great interest in the characteristics of individuals (e.g. demographics, finances) and their personal situations (e.g. family situation), which might influence the retirement decisions of a person (Beehr & Bennett, 2007) and cause motivational differences between people that choose to continue to work.

The work constructions in which people choose to participate after they have reached the official pensionable age are diverse as well. Several contexts of participation have been observed. Participation can take place in several ways, for example, within the same profession or in a different work field than before. Furthermore, people in the Netherlands are likely to be involved in paid as well as unpaid work constructions. A remarkable and growing example of participation in a paid work construction in the Netherlands is via temp agencies, which focus on people from 65 as potential applicants for jobs (Henkens & Van Solinge, 2006). Some of these agencies (e.g. Uitzendbureau 65plus) focus only on mediation between '65-plus' and companies. Potential applicants are actively responding (e.g. one company has around 7000 people signed in) (Henkens & Van Solinge, 2006).

Besides a paid construction, another work construction for this age group in the Netherlands is work on an unpaid base, i.e. volunteer work. Volunteer work is interpreted in this research as follows: *work that is fulfilled on behalf of others or society and in a somehow organised situation, but is conducted on a voluntary and unpaid base* (Dekker, De Hart, Faulk, 2007, p. 19). In 2000, 48% of the people with an age above 65 were involved in volunteer work, on which they spend around 6,5 hours of their weekly activities (SCP, 2006). This kind of work is very apparent in The Netherlands and Dutch citizens are highly involved in social organizations. Around 5,6 million people (44,4%) of all adults in 2007 were involved in some kind of volunteer work (Van Herten, 2008). Volunteer work can be assessed as an important part of the economic society in the Netherlands ("Blijven werken," 2008). Estimations report the economical value of volunteer work in 2005 up to 8 billion Euros (i.e. equal to 400.000 full-time jobs of minimum wage) (Dekker et al., 2007). Money that was saved because of the deployment of volunteers instead of paid employees. In sectors, such as health care, volunteer work is almost indispensable (Dekker, Mevissen & Stouten, 2008. These sectors often experience cost reductions and a shortage of employees (Van Overbeek, 2007). Older adults are important in volunteer work, as results from 2000 show that around 47% of the total amount of volunteer hours is done by people with an age above 55 (Wilbrink & Engelen, 2006). Therefore, volunteer work within organizations can be indicated as an important labor force participation of older people in the Netherlands as well.

The presence of continuation of work among people of 65 and beyond in the Netherlands shows several similarities with a recent research topic called '*bridge employment'*. Bridge employment refers to the employment of people between retirement from a long term career and total withdraw from the labor market (Feldman, 1994). It can be argued that the continuation of work of the described age group can be assessed as a form of bridge employment. However, it is important to notice that this research only focuses on people that have reached the official pensionable age, since the concept of bridge employment is also used to refer to people that engage in employment because of early retirement arrangements. This focus is mainly because the first group can be clearly defined, while early retirement arrangements are likely to differ between sectors. Furthermore, scholars reserve the term bridge employment for paid employment (e.g. Feldman, 1994; Saba & Guerin, 2005), which implies that unpaid or volunteer work is excluded as a form of bridge employment. However, this exclusion can have implications for the application of the concept of bridge employment in The Netherlands, where volunteer work is very apparent and economically valued and the social security system differs from the United States. Therefore, this research includes volunteer work within organizations in the concept of bridge employment and refers to this kind of employment as *'unpaid bridge employment'*.

1.3 CENTRAL PROBLEM

In summary, in the current situation it is normal to withdraw at age 65 or even before, but several people already continue working after the official pensionable age. Even if they have enough financial resources. This specific group of people has some specific qualities that are valuable to retain. Although not always recognized, early full-retirement of employees could lead to a loss of important skills and knowledge (Streb, Voelpel & Leibold, 2008, p.2). Furthermore, participation of this age-group is observed in several *'bridge employment'* constructions, paid as well as unpaid and within the same profession (i.e. career continuous) or within another work field (i.e. career discontinuous). Since the active participation of older adults is expected to become more important in the future, it is interesting and important to research factors that are likely to influence the choice to participate in a particular construction. Furthermore, research focuses often on intentions and not on actual retirement behaviour. People indicate their plans for retirement, but it is not sure that they will act similarly when the actual moment comes (e.g. Adams, 1999). Some research shows that intensions can predict real action in a certain way (Beehr & Bennett, 2007), other sources state the reverse (Davis, 2003). Therefore, actual choices of people that work after their official pensionable age are interesting to research. Research can contribute to academic knowledge and can provide knowledge for practice. An increase in labor participation of older adults may require differentiated Human Resource Management (HRM) and adjusted policies that are able to respond to specific wishes and needs (Zinsmeister et al.,2007) of different older adults. Therefore, the following central problem is formulated:

Which factors explain the choice between participation in paid or unpaid and career continuous or discontinuous bridge employment of people that have reached the official pensionable age in the Netherlands?

This research tries to answer the central problem by searching for patterns among people who currently continue working after their official pensionable age in the Netherlands. This research focuses on various personal characteristics and differing work related needs of older adults as influencing factors in the choice for one of the earlier described work constructions.

2. THEORETICAL FRAMEWORK

The following sections elaborate on the central issues of this current study. First, a short introduction on the concept of retirement is given, of which engagement in bridge employment is a part. Next, the concept of bridge employment is explained and the antecedents that influence this. After that, the concept of work role attachment is discussed and the distinguished types of bridge employment are described. Last, the research model is presented.

2.1 RETIREMENT

Retirement can be seen as a process with various aspects (Beehr, 1986) and bridge employment is often approached as one aspect of this process. Retirement can be defined as a special kind of withdrawal from the workplace that is specifically related to later career stages of older workers (Feldman, 1994). In other words, retirement does not randomly occur. These people have the possibility to withdraw themselves totally from the labor market at a certain point (i.e. full retirement), instead of looking for another job (Barnes-Farrell & Matthews, 2007). As stated before, the concept of retirement has changed in the last decades. It meant once a sudden switch from full time labor to full time leisure, it has now turned to a concept that includes continuation of work activity as well (Beehr, 1986; Feldman, 1994; Adams, 1999). People have various decisions to make regarding their retirement (e.g. how they want to spend their time). Time can be spend on various activities, such as hobbies, travelling, leisure and work (Beehr, Glazer, Nielson & Farmer, 2000). The decision to engage in a kind of employment after a long-term career is recognized as one of the decisions that individuals have to make with respect to their retirement in the current situation (Ulrich, 2003).

2.2 BRIDGE EMPLOYMENT

Bridge employment refers to particular employment that provides a person a 'bridge' between commitment to a long term career job and a life with no work at all (full-retirement) (Beehr & Bennett, 2007). Bridge employment is often found to be part of the transition to full-time retirement for older adults (Weckerle & Shultz, 1999) and can be defined as:

Transitional work between career employment and complete withdrawal from the work force that could include positions that are part-time, full-time, or seasonal (Ulrich, 2003, p. 5).

Although bridge employment receives increasing interest from scholars (Dendinger et al., 2005), a lot about bridge employment is still unknown. The concept of bridge employment has various meanings (i.e. working in a similar or different occupation, part- or fulltime or seasonal employment, for an organization or in a self-owned new business (e.g. Feldman, 1994; Beehr et al., 2000; Ulrich, 2003). Other work related retirement activities are mentioned in literature as well (Beehr et al., 2000; Kim & Feldman, 2000), but distinguished from the concept of bridge employment. This could be argued as strange, since older adults that are not involved in paid labor will often do work that is necessary and valuable, such as company advice and elderly care. This kind of unpaid work can be productive, economically contributing and can formally take place within organizations as well (Moen, Erickson, Agarwal, Fields & Todd, 2000). Furthermore, current debates in literature point to more flexibility between different forms of work and a more equal status between paid and unpaid work (Hustinx, 2007). Individuals may see unpaid work as very valuable and not just a supplement for a paid job (Hustinx, 2007). Directly related to retirement, Kim & Feldman (2000) argue that activity levels and daily structure, which relate positively to retirement satisfaction, can be gained in volunteer work as well. People that are focused on those aspects of work, may not feel the need to specifically pursue paid employment.

2.3 ANTECEDENTS OF BRIDGE EMPLOYMENT

The participation in some kind of bridge employment is not likely to originate by itself. Research already pointed to several factors that influence the decision to engage in bridge employment (e.g.

Kim & Feldman, 2000; Davis, 2003). It is likely to be preceded by differences between individuals (e.g. Dendinger et al., 2005; Davis, 2003). The next sections address the central antecedents of this research.

2.3.1 DIFFERING WORK NEEDS

People differ in their beliefs, goals and the way they develop, which is likely to lead to different needs, behaviours and reactions (Ulrich, 2003; Hackman & Oldham, 1976). Needs can be defined as:

Physiological or psychological deficiencies that arouse behaviour and can *vary over time and place* (Buelens, Van den Broeck, Vanderheyden, Kreitner & Kinicki, 2006, p.177).

Several scholars point to individual differences in needs and preferences surrounding work. For example, Hackman & Oldham (1975,1976) refer in their research to differences in needs between individuals, which influence their responses to their work. They argue that not every employee will be motivated by the same factors. They state: *differences among people moderate how they react to the complexity and challenge of their work* (Hackman & Oldham, 1976, p. 255). Furthermore, they state that human needs can be useful to conceptualize and measure an individuals' reaction to their work.

A theory that focuses on these needs is Mor-Barak's four factor theory (1995), which is developed to explain the motives for and meaning of work for older adults. This multidimensional model, which is empirically tested and adapted by several researches (Loi & Shultz, 2007; Dendinger et al., 2005), provides four factors that explain why older adults engage in work. The model consists of an economic, social, personal and a generativity factor.

Table 2.1: Reasons of older adults for involvement in bridge employment (based on Mor-Barak, 1995)

	Wiegmans (2005, p. 13)	**Ulrich & Brott** (2005, p. 164)	**Moen et al.** (2000, p. 15)	**Van Dantzig** (2008, p. 2)
FINANCIAL REASONS	- To earn money	- Meeting their financial needs	- Desiring additional income - Health insurance	- To gain some Income
SOCIAL REASONS	- To meet social contacts - To stay involved in society - To stay attached to society		- Keeping social contacts - Maintaining professional contacts	- To have social Contacts
PERSONAL REASONS	- Enjoy work - Find pleasure in work - To experience challenges - To have something to do - To have a structure in life	- To use time meaningful - To fulfill time - To have a say in aspects of their work - To stay connected to their career	- To keep active - To maintain professional skills - Feel not ready to retire - They had the free Time	- To stay busy - To develop themselves - To gain status
GENERATIVITY REASONS				- To transfer knowledge

Table 2.1 shows the categorization of prior research results, which were collected to identify the reasons for continuation of employment after the official pensionable age and in bridge employment. Since the categorization in the four factor model of Mor-Barak (1995) applies to several researches, it can be assumed that these factors can be used in following parts of this research. These general factors are suggested to arouse from particular needs that are outlined below.

Financial needs

The first dimension that is distinguished in the model of Mor-Barak (1995) is the financial dimension, which refers to *existential needs such as income and benefits* (Mor-Barak, 1995, p.330). Individuals must satisfy some material and physiological needs to be able to secure their own existence (Dendinger et al., 2005). It is clear that a lack in resources to finance ones (preferred) life-standard leads to a need to collect money. Retirees may find that they have an insufficient income to sustain their preferred life-standard at a certain moment (Dendinger et al., 2005). Working in paid bridge employment can provide additional income and can therefore be assessed as an influencing factor for people that participate in such a kind of bridge employment.

Social needs

The social dimension of the Mor-Barak model refers to *the need to meet and interact with other people in the workplace* (Mor-Barak, 1995, p. 329). These social connections can be important and provide individuals support and a source of identity (Carter & Cook, 1995). Prior results show that social reasons can have an important influence on older adults in their decision to seek employment (Mor-Barak, 1995). The social reason for work may especially appear upon retired individuals that do not have a widespread social network after their retirement. Participation in work and the contact with co-workers can be a good opportunity for those people and important in the fulfilment of social needs (Dendinger et al., 2005). However, research does not state if high social needs have an influence on the type of bridge employment people choose to participate in. This study will try to find out if there is a relationship between the level of social needs and the type of bridge employment people choose to participate in.

Personal needs

The personal dimension of the Mor-Barak model refers to *the need to receive personal satisfaction, self esteem, and pride in themselves and in their work* (Mor-Barak, 1995, p. 329). The self-worth of some individuals can be closely tied to work (Kim & Feldman, 2000) and some people may perceive work as more important for their self-identification than others (e.g. Saba & Guerin, 2005; Ulrich, 2003). These people are likely to be affected by the absence of work when they make the transition towards full-retirement (Dendinger et al., 2005; Mor-Barak, 1995). Participation in some kind of bridge employment can provide several opportunities to fulfill personal needs such as, gaining more self-esteem. Furthermore, prior research stated that people that place a high emphasis on personal aspects of work, such as personal satisfaction and a sense of pride, could be less likely to accept jobs that can not fulfill those needs (Mor-Barak, 1995).

Generativity needs

Some older adults may seek employment to have the chance to share their knowledge with a less experienced age group. Their motive for employment is to transfer their collected knowledge throughout their life to younger generations (Dendinger et al., 2005). The generativity factor is defined as *the need to teach and share knowledge and skills with the younger generation* (Mor-Barak, 1995, p. 330). Generativity is found to be a motive that can play a central role in later life phases of individuals (Mor-Barak, 1995; Barnes-Farrell & Matthews, 2007) and can be a relevant motive to engage in bridge employment. Results showed that strong generativity motives were related to the job satisfaction of bridge employees (Dendinger et al., 2005). Some research states that generative jobs, such as teaching and mentoring, will contribute to the work motivation of older workers (Kooij et al., in press). However, other resources state that this is not desired by every older adult (Saba & Guerin, 2005).

From the above can be concluded that four general motives for older adults to engage in work can be distinguished. Furthermore, these motives are suggested to originate from particular needs (Mor-Barak, 1995). Besides, we can conclude that the importance of these needs is likely to differ between individuals. Not every individual will be focused at the same aspects of work and will value the aspects in the same way. This is also found to be the case for people that engage in bridge employment. Therefore, it could be argued that it is important to include these differing work needs as influencing factors.

2.3.2 PERSONAL CHARACTERISTICS

Personal characteristics were often indicated as antecedents of bridge employment in the United States (e.g. Kim & Feldman, 2000; Davis, 2003). Factors such as gender, health, age (Feldman, 1994; Davis, 2003), wealth, education (Ulrich, 2003) and family status, (Kim & Feldman, 2000) are found to influence the decision to engage in bridge employment. However, a characteristic such as health can be identified as less relevant in relation to this study, because all individuals already made the decision to engage in bridge employment. They can be assumed to be capable of doing so. This study, with a focus on the choice for a particular kind of bridge employment, includes some specific individual characteristics that are suggested to influence the choice for a specific work construction.

Gender

Men and women frequently have differing working live patterns. Those of women show regularly one or more interruptions (i.e. childbearing, changes in marital status), where men mostly have a pattern of continued work until late life (Barnes-Farrell & Matthews, 2007). Their roles are also likely to differ. Women are traditionally involved in several (care-giving) roles, where men are often breadwinners (Quick & Moen, 1998). Prior research addressed some implications for post retirement activity: women may be more involved in volunteering roles and family activities, they may not need paid employment to feel productive and happy (Quick & Moen, 1998). Women will only involve in paid employment more than men when they had no full-time career job with a long duration (Davis, 2003). A lack in opportunities for women to build up a respectable amount of pension benefits in earlier stages is indicated as an explanation for this dissimilarity (Quick & Moen, 1998).

Family status

Ulrich (2003) states that individuals who are married are less likely to involve in bridge employment. It is suggested to be explained by the fact that social interaction with spouses can partly compensate for the lack of interaction with colleagues, which is likely to be associated with full-time retirement (Kim & Feldman, 2000). However, several people are not married, but are involved in a (love) relationship. It can be assumed that such a relationship can compensate for that lack of social interaction as well. Therefore, it is stated that the importance of social contacts in bridge employment should be more critical for those that lack a significant relationship instead of solely unmarried retirees. As far as we know, no further research is conducted with regards to the relationship between family status and the kind of bridge employment people participate in. Therefore, this study tries to clarify a potential relationship.

Ethnicity

Research suggests that being a member of a minority group can have implications for the decisions someone makes regarding their retirement and the choice to involve in bridge employment (Feldman, 1994; Mor-Barak, 1995; Ulrich, 2003). Mor-Barak (1995) states in her research in the United States that some minority groups there experience financial difficulties (i.e. due to employment opportunities and low status of their jobs), which can result in a more central focus on financial aspects in a job. Besides, she points to the importance of roles outside work, such as taking care of grandchildren and the provision of household support to their own working children, that older adults in some cultures are more likely to fulfill. This can cause differences between ethnic groups (Mor-Barak, 1995). Her results shows significant differences, such as the importance of social and financial aspects of work between ethnic groups. Furthermore, Feldman (1994, p. 295) states that disadvantaged demographical groups, such as racial minorities *are more likely to seek bridge employment to sustain their standard of living*, because they experience lower accumulated wages and fringe benefits when they approach retirement. This could imply that these ethnical differences appear in the Netherlands as well and that minorities in The Netherlands will also be more likely to participate in paid bridge employment than in unpaid bridge employment. In line with Dutch demographic analyses from CBS (2006), we will include the biggest minority groups within the Netherlands in this research, being respectively people from Turkey, Morocco, Suriname and the Dutch Antilles.

Education

Education has not gained much attention in relation to bridge employment, but it could be important to include education in such research. Differences between well and less educated people are suggested regarding the way they approach retirement and the motivations they have to stay or leave (McNair, 2006): people with high qualifications and therefore a higher income during their career, are more likely to consider volunteer work after they retired. Furthermore, research in the Netherlands shows that the educational level plays a big role in volunteer work: high educated people participate more in volunteer work (RMO, 2004). Therefore, it is interesting to see whether there is a relationship between the education level of a person and the bridge employment construction they participate in. Based on prior research, it is suggested that the higher people are educated, the more likely they are to participate in unpaid bridge employment.

Work history

Davis (2003, p. 60) states that *having sufficient financial resources reduces the economic necessity to continue working after retirement*. People with longer continuous service within one company are more likely to build up the pension benefits and savings they need to sustain a preferred living standard after they have retired (Feldman, 1994). Furthermore, he argues that people that have fewer years of service within one company or more workforce entrances and exits, are less able to build up these benefits. Bridge employment may serve for this group as an option to increase their retirement income (Davis, 2003). In this case, he approaches bridge employment to be paid employment. Therefore, these findings support the reasoning that people with a continuous work history are more likely to participate in unpaid bridge employment than paid bridge employment, simply because they have less financial needs.

Furthermore, regarding work history, another aspect seems important as well. The involvement in particular activities, such as volunteer work, before retirement seem to influence the choices after retirement. Kim & Feldman (2000, p. 1195) state: *For individuals who have been deeply involved in volunteer work (…), that would mean continued or increased involvement in those activities after retirement.* They, but other scholars as well (e.g. Schmidt & Lee, 2008; Dendinger et al., 2005), base their reasoning on the continuity theory of aging of Atchley (1989). Atchley (1989) focused on the adaption of older adults to aging and concluded that people will try to preserve and maintain existing structures. By participating in the activities they value the most, older adults will try to sustain structure (Atchley, 1989; Kim & Feldman, 2000). Based on this reasoning, it is expected that people that were involved in volunteer work before their retirement are more likely to involve in unpaid bridge employment than people that never did volunteer work before their retirement.

2.4 WORK ROLE ATTACHMENT

Satisfaction with a work-role may depend on the desirability of that role on a certain moment in time (Barnes-Farrell & Matthews, 2007). Workers that consider withdrawal from the work role towards retirement compare their current situation with the expectations they have regarding the retirement role (Adams, Prescher, Beehr & Lepisto, 2002). Carter & Cook (1995) propose role theory (i.e. specifically the attachment towards certain roles) as related to retirement decision making. Retirement often means a change in the construction of several roles, since full-time retirement can be defined as a withdrawal from a career, the workforce and the whole work-role (Adams et al., 2002). *Social roles whose maintenance depends on co-worker interactions and professional roles that are based on work behaviors would be strongly influenced by workforce exit* (Carter & Cook, 1995, p. 68*).*

The commitment towards social (e.g. family, leisure) and/or work role (e.g. career) is suggested to influence retirement decisions and the desire to stay involved in the workforce (Carter & Cook, 1995). For example, someone *who perceives that his life's work is of little value and it is not compatible with his self or social identity may not possess a great commitment to work in general* (Schmidt & Lee, 2008, p. 298). Getting retired will mean an opportunity to *maintain a sense of continuity in his self-perception and sustain* *participation in valued activities* (Schmidt & Lee, 2008, p. 298) such as, spending more time with relatives (Davis, 2003). For those that are attached to the work role, the transition to full-retirement could indicate a loss of valued activities (Carter & Cook, 1995). However, the degree to which employees are committed to their work-role can differ and the kind of employment that is preferred is suggested to be influenced by the level of attachment (Carter & Cook, 1995). Three levels of attachment to work are suggested in this theory, with all different implications for bridge employment participation decisions:

- The first level refers to a little need to fulfill the particular work role. Involvement in bridge employment is more likely to come from social needs and financial needs. Other activities and roles outside work can fill this need as well (Carter & Cook, 1995).
- The second level of work role attachment refers to the need to fulfill a formal role, but no specific attachment to a profession. These people are attached to work in general. These individuals derive social satisfaction from being with others at the workplace and work in general gives them the idea of being productive. Work can be an important part of their self-identity. These individuals will most likely involve in part-time employment in a related or totally different job than before. This can also mean within a volunteer organization, if they can somehow fulfill the desired formal role (Carter & Cook, 1995).
- The third level refers to individuals that see themselves inseparable from their work. Their life activities are involved around the work role and these activities must play a significant part of their daily structure to feel satisfied. Being a member of a particular profession is very important to these people (Carter & Cook, 1995).

What can be deduced from the outlined 'role theory' is the indication of a relationship between the levels of work role attachment and different work needs. Based on this theory, it can be argued that work role attachment has a mediating role between different work needs and the choice for a particular work construction. Therefore, it might important to include this specific relationship within this research.

Work role attachment variables are often used in previous retirement researches. (e.g. Adams, 1999; Beehr et al., 2000). This construct has been indicated and measured in different kinds of ways, such as in jobs, organizations and careers (e.g. Adams et al., 2002). However, prior research shows that the job and even the organizational level may not be appropriate when it comes to retirement decision making, because it is something more than just leaving a job or an organization (Adams, 1999; Schmidt & Lee, 2008). Especially regarding the goals of this research, a former organization and a former job can be considered as less relevant to include. People that have reached the official pensionable age have generally retired from their previous job and organization. Above that, empirical research of Schmidt & Lee (2008) shows that:

Work role attachment, at least in the context of retirement, appears to be influenced by more general attitudes toward the work situation and commitment constructs focused on more universal lifestyle considerations best encapsulate this general focus (p. 306).

They state that although job involvement and organizational commitment can be defined as important constructs in the general concept of work role attachment, this seems not to be the case in relation to retirement decision making. Therefore, a more general work-role attachment construct is specifically used in this research.

Work centrality

Involvement in the present job can fairly be different from involvement with work in general (Paullay, Alliger & Stone-Romero, 1994). Paullay et al. (1994) state that the degree of an individuals' work centrality is not very dependent of particular work conditions and work settings and can be seen as relatively stable thoughts about work. Above that, work centrality is found to be *positively linked to the* *intentions of people not yet retired to seek post-retirement employment* (Schmidt & Lee, 2008). Therefore, this concept will be the general work attachment variable that is used in this research.

The concept of work centrality was derived from Dubin (1956) and at that time formulated as *work as a central life interest* (Hirschfeld & Field, 2000, p. 790). Above that, it has several similarities with (Protestant) Work Ethic (Paullay et al., 1994). This concept was originally attached to religion but is nowadays indicated as placing a *great value on hard work, autonomy, fairness, wise and efficient use of time, delay of gratification, and the intrinsic value of work* (Miller, Woehr & Hudspeth, 2002, p. 454). However, Paullay et al. (1994) state that although these concepts may have several similarities, the terms can not be exchanged and must be seen as distinct constructs. Currently, work centrality is defined as:

Individuals' beliefs regarding the degree of importance that work plays in their lives (Hirschfeld & Field, 2000, p. 790).

Work centrality can provide insight in the degree in which someone identifies oneself with the work role and whether work is seen as a central part in someone's life (Hirschfeld & Field, 2000). The way people come to the idea that work is a central element in their lives can differ, for example, through their own experiences. However, other channels (e.g. socialisation, family, & culture) are important as well in the development of attitudes towards the value of work (Paullay et al., 1994). Besides differences in work value between individuals, a more broad distinction between subgroups is suggested as well (Smola & Sutton, 2002; Barnes-Farrell & Matthews, 2007). Generational differences between younger workers and so called 'baby boomers' were found, whereby the latter felt strongly that work should play a key-role in a person's life (Smola & Sutton, 2002). Cultural and social conditions that are experienced by particular generations are suggested to be responsible for these differences in attitudes towards work (Barnes-Farrell & Matthews, 2007).

2.5 TYPES OF BRIDGE EMPLOYMENT

This research argues that, based on *'role theory'* of Carter & Cook (1995) and *'meaning of work theory for older adults'* of Mor-Barak (1995), there are differences in the participation choices of retirees. It is argued that there are differences in preferences, desires and needs regarding work among individuals that choose to continue work in bridge employment. Therefore, it is assumed that people will choose for a bridge employment construction that responds to their needs and preferences. Different kinds of bridge employment are already observed, but are, as far as we know, not scientifically tested and compared with each other in the Netherlands. Therefore, the criterion variable that is used in this research is the type or construction of bridge employment that is chosen by individuals. To be more specific, in this research is 'type' specified in two outcomes. These are explained below.

2.5.1 PAID VS. UNPAID BRIDGE EMPLOYMENT

First, this research will test the differences between people that choose to participate in paid bridge employment on the one hand and unpaid bridge employment on the other hand. As stated before, in the Netherlands there is some participation visible in paid constructions, but the arguments above show there is reason to assume that volunteer work in this country can be assessed as bridge employment as well. The various mentioned factors indicate differences between individuals and may explain the choice for a paid or an unpaid construction.

2.5.2. CAREER CONTINUOUS VS. CAREER DISCONTINUOUS BRIDGE EMPLOYMENT

Second, this research will test the potential differences between people that choose a job closely connected to their former profession and people that do not. As stated above, the attachment towards work and the importance of a profession have already been indicated as important in relation to the retirement decisions of individuals. Prior research suggests that for those that highly identify themselves with their previous career and professional accomplishments, the involvement in some kind of employment can be important (Dendinger et al., 2005; Kim & Feldman, 2000). Furthermore, it seems that the kind of work is important as well: other work or other activities can not easily replace the part of self-identity that those people place on their professional role (Carter & Cook, 1995). Feldman (1994) supports this reasoning: for older adults whose self-identify is closely tight to work, it is expected that they would put an effort in seeking bridge employment in the same industry and/or occupation. They would seek opportunities to stay involved in their old jobs or similar jobs. Feldman (1994) refers in his research to Sonnenfeld, which observed that executives and top managers are examples of people whose self-identity is very closely tied to work and work life and personal life often intertwine. However, as suggested above, other individuals will not place much value on a particular profession and will attach more to work in general or place little value to work at all. People are likely to differ in their desire to pursue a job that is closely attached to their former profession. Therefore, it can be assumed that a desire to whether or not stay attached to a profession, will have an influence on the kind of bridge employment that is chosen. This is in line with recent research from Gobeski & Beehr (2009), which made a distinction between career bridge employment and non-career bridge employment. Their results show some differences between people that are in a career bridge job and those that are not. However, this research differs at three points. First, this research uses other influencing factors. Second, it is conducted in the Netherlands. Third, jobs that are attached to a former profession are in this research referred to as *'career continuous employment'* and jobs that take place in other work fields, as *'career discontinuous employment'*. This is because these terms correspond more with the presented continuity theory of Atchley (1989) in paragraph 2.3.

2.6 PROPOSED RESEARCH MODEL

Based on the reasoning above, it is possible to present the used research model (figure 1). The expected relationships are visually shown in this model. Furthermore, several hypotheses have been formulated to test the proposed relationships. Given the diversity in direction of the predicted effects, it is necessary to specify the direction of the effects for every individual predictor. An overview of all formulated hypotheses is presented in appendix 1.

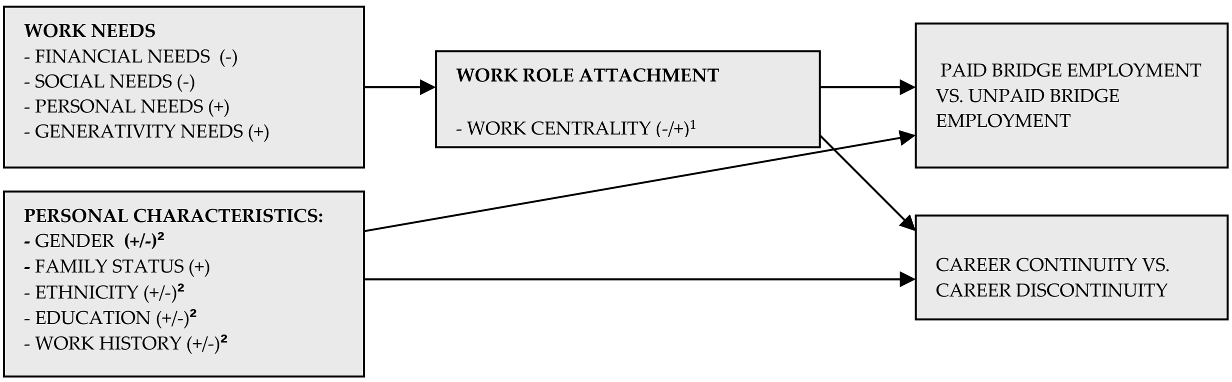

Figure 1: Proposed research model

[1]: Based on the specific work need are expected relationships positive or negative with paid or unpaid and career (dis)continuous bridge employment.

[2]: Based on the specific value of the personal characteristic (e.g. higher or lower educated) are expected relationships positive or negative with paid or unpaid and career (dis)continuous bridge employment.

3. METHODOLOGY

This chapter describes the methodology of this research. First, information about the research sample is provided. After that, the used research method and measures within this study are discussed.

3.1 RESEARCH SAMPLE

The sample group of this research consists of people who have passed the official pensionable age in the Netherlands, who had a paid job before their official pensionable age and who are currently doing paid or unpaid bridge employment. The respondents come from three different work contexts, respectively: a temp-agency specifically for the age group 65 and above, a health care organization and an agency specialized in consultants who provide advice to organizations on a voluntary base. The respondents from the first organization do their work on a paid base, respondents from the second and third organization on an unpaid base. The three participating organizations are further outlined in chapter 4.

After the agreement for participation in the research with each organization was made, the research sample groups for each of the organizations involved were determined. Unfortunately, it was not possible to use a complete standardized approach for all three organizations. This means there were some slight differences in the way the determined criteria could be applied at the three organizations. The used criteria and the differences are explained in the next section.

The main criterion that was used for all participants in the sample was their age; all participants are 65 or older. Furthermore, a second criterion was that the participants had to be in the possession of an email account, because the research was conducted online. Both criteria could be applied at the consultancy organization and were used to determine the sample group there. Both criteria could also be applied at the temp-agency. Unfortunately, application of both criteria was not possible at the last sample group. Within the computer system of the health care organization, it was possible to determine the amount of volunteers with a minimum age of 65. However, this system could not provide accurate information regarding the second criterion and therefore it was decided to use only the first criterion for this organization.

The total amount of people that fitted the determined criteria was 644. These 644 people were approached and asked to cooperate in the research. The distribution of persons among the participating organizations was as follows: the temp-agency; 327 people, the consultancy organization; 26 people and the health care organization; 291. However, not all of these people responded to the request, the response rates are discussed in paragraph 5.1.

3.2 RESEARCH METHOD

This research uses quantitative data, which have been collected by the use of a questionnaire. As stated before, the questionnaire was spread among employees of three organizations with paid (temp-agency) and unpaid (consultancy organization and health care organization) working constructions.

At first, it was planned to do online research only, because the internet as a distribution medium provides several advantages. It can be, for example, an efficient way to gather data. However, because this research focuses on people with an age of 65 or above, the feasibility of online research was first examined. It was required that the group under research had good access to the internet and had to know how to make use of such a medium. This was examined by consultation of the contacts of the three organizations. Eventually, only the contact from the temp-agency indicated that solely doing online research within their organization would be possible. The other two organizations doubted that only online research would provide sufficient response. They preferred to give people themselves the choice to fill in the questionnaire online or to use a paper version. The questionnaire was hosted online by www.thesistools.com. This website provides students the possibility to create and distribute an online questionnaire for free.

The total questionnaire consisted of 45 items. These items focused on several personal characteristics, work needs, work role attachment, the current paid or unpaid work construction and career (dis)continuity in comparison with pre-retirement jobs. All used items and measures are explained in paragraph 3.4.

Although the research document is in English, the questionnaire was developed and distributed in Dutch. The main reason for this is that the people that were asked to fill in the questionnaire, consisted of Dutch people with an age of 65 or above. Therefore, the contacts of the organizations as well as the researchers expected that people could experience difficulties filling in the questionnaire in English. Even if they would have been able to understand English, it can be questioned if they would have understood the used concepts in the questionnaire in English.

Before the questionnaire was send to the employees of the participating organizations, the questionnaire was presented and discussed in interviews with the contacts of all three organizations. Within these interviews they had the opportunity to give their feedback on the questionnaire. After these meetings, the questionnaire was approved by the contacts of all three organizations. These contacts work on a daily basis with the approached employees, and are assumed to be able to assess the clarity and user friendliness of the questionnaire for their employees. Furthermore, the questionnaire was tested by several people (i.e. 5 persons) outside the established research samples. For these people, all older relatives of the researcher, it was expected that they could experience similar problems as the sample group. An email, with a link to the questionnaire, was send to the test group in which they were asked for their cooperation. The purpose of the test was to see if the questionnaire was easily accessible, clear, user friendly and what time it would take to fill it in. None of the people that tested the questionnaire experienced any problems.

The questionnaires were spread in October 2008 among the employees of all participating organizations. However, because the organizations all had their own abilities and preferences to introduce and distribute the questionnaire, there were some differences in the way this was done within the three organizations. The temp-agency was the first organization where the questionnaire was distributed. The sample group received an extensive email, in which the research and researcher were introduced, the relevance of the research was explained and the hyperlink to the questionnaire was provided. Above that, there was an explanation of the use of the data and a remark about the care with which the data would be handled. Two weeks later, a reminder was sent by email to this research sample.

The approach at the consultancy organization was slightly different. The research was first announced and introduced in a weekly newsletter, which was send to all the employees of the organization. The employees were told in this introduction email that they would receive the questionnaire within a few weeks. The actual questionnaire was sent by email and by post to the employees, three weeks after the introduction email. The paper version could be returned in the added reply envelope. This sample group received two reminders by email, one week and three weeks after the actual questionnaire was sent.

The sample group at the health care organization received an extensive letter by post, in which the same aspects as in the other organizations were explained. The letter contained the hyperlink to the online version as well as a paper version of the questionnaire. People were asked to choose by themselves how they would like to respond. Paper versions of the questionnaire could be returned by post or at the receptions of the different locations of the health care organization. Several actions were taken to help people remember to fill in the questionnaire: in various meetings attention was given to the research, an information slide was made for the internal cable television of the organization, an information letter was placed at billboards and spread by the so-called 'contacts volunteer work' at the various locations.

Finally, besides the questionnaire, several policy documents, organizational websites and information material were analysed to get additional information about the participating organizations i.e. the work environments of the participators of the research. Besides, further unclear issues were discussed with the contacts of the organizations to get a complete overview. The elaboration of this information can be found in chapter 4.

3.3 MEASURES

This paragraph discusses the measures for every examined variable in the questionnaire. An overview of this whole questionnaire is given in appendix 2. Furthermore, several variables were measured using scales. All scales in this research were answered on a so called five-point Likert-scale, which ranged from 1 (strongly disagree) to 5 (strongly agree).

3.3.1 PERSONAL CHARACTERISTICS (items 1-11)

Several personal characteristics were measured to get some insight in the background of the participants. The personal characteristics were measured using eleven items. For example, people were asked about their age (item 1). This was measured in years and no age categories were provided. Another question referred to the original nationality of the participants (item 3). The first answering category was 'Dutch'. Other answering categories corresponded with the biggest minority groups present in the Netherlands according to CBS, and were: Turkish; Moroccan; Antilles; Surinamese. There was also a question about the presence of a partner and whether or not they are living with their partner (item 4). The three answering possibilities were: 'No, I do not have a partner', 'Yes, I have a partner and I live with my partner' and 'Yes, I have a partner, but I do not live with my partner'. Another question (item 7) was asked about the highest followed education of the participants. Examples of answering categories were: 'preparatory secondary vocational education (VMBO)' and 'higher vocational education (HBO)'. Participants were also asked if they ever did volunteer work before they retired (item 9). Answering possibilities were: 'yes' and 'no'. Another question was about career interruptions. Participants were asked if they had interrupted their career once or several times (e.g. because they had children). Participants had three answering possibilities: 'Yes, one time', 'Yes, several times' and 'No'.

3.3.2 DIFFERING WORK NEEDS (items 12-27)

Differing work needs were measured using a slightly modified version of the 'meaning of work' scale, developed by Mor-Barak (1995). This measure consists of 16 items. The original scale is in English and was translated to Dutch. Besides, the original scale was modified in the sense that the original scale used the specific term 'paid work'. In this research this term was adjusted to 'work'. The scale measures four dimensions: a financial dimension, a social dimension, a personal dimension and a generativity dimension. The financial dimension was measured by three items. An example of an item is: 'Work is… my most important source of income' (item 12). The social dimension was measured using five items. These items included for example 'Work… gives me respect and esteem from other people' (item 18). The personal dimension was measured by the use of four items. An example item is: 'Work…provides me with an interest in life' (item 22). The generativity dimension was measured using four items. The items included for example 'Work...allows me to pass my knowledge to the next generation' (item 27).

3.3.3 WORK ROLE ATTACHMENT (items 28-38)

Work role attachment was measured in this research by the general work-role attachment construct work centrality. Work centrality was measured using a scale of 11 items, adapted from the work centrality measuring scale of Paullay et al. (1994). This original scale consists of 12 items, but the item 'if (the) unemployment benefit was really high, I would still prefer to work' can be assessed as irrelevant in this particular research. This is because the participants all reached the official pensionable age and unemployment benefits do not apply to this target group. The other items from this scale were translated from English to Dutch. Examples of items are: 'in my view, an individual's personal life goals should be work oriented' (item 29), 'I have other activities more important than my work' (reverse scored) (item 33) and 'I would probably keep working even if I didn't need the money' (item 35).

3.3.4 PAID OR UNPAID BRIDGE EMPLOYMENT (item 39)

To determine if the respondents were involved in paid or unpaid bridge employment in the current situation, a single question about their 'work status' was included: 'Do you provide your current work on a paid or unpaid base?'. People could answer 'paid base' or 'unpaid base' to this question. Furthermore, to get additional information about their current work situation, and as a control measure for the first question, people were asked: 'For which of the organizations do you carry out your work?' (item 40). The answering possibilities were: 'name temp-agency', 'name consultancy organization' and 'name health-care organization'. In case people answered 'name temp-agency', they were asked the additional question: Do you carry out your work via the temp-agency for the same or another organization than before you were 65?' (item 41). Answering possibilities were: 'I work for the same organization' and 'I work for another organization'. The reason why this question was asked, is explained in chapter 4.

3.3.5 CAREER CONTINIOUS OR CAREER DISCONTINIOUS BRIDGE EMPLOYMENT (item 42-45)

Career continuous or discontinuous employment in this research was measured using several questions. First, people were asked which profession was closest to the profession they had before they retired, using a standardized profession classification (SBI) from the Central Desk of Statistics (CBS). This classification consists of 23 categories. Examples of categories are: 'lower and secondary administrative and commercial professions', 'secondary behavioral and social professions', 'higher and scientific technical professions' and 'higher and scientific general management professions'.

Next to that, people were asked 'Are you in the same type of profession now as before you retired?' (item 43). The answering possibilities were 'yes' and 'no'. People that answered 'no' were than asked to answer an extra question. They were asked: 'Which type of profession fits closest to your current profession?' (item 44), using the same standardized classification from CBS as in the first question. Finally, they were asked: 'Do you need the skills you required in your previous job(s) in your current function?' (item 45). The answering possibilities were 'yes' and 'no' as well.

4. THE PARTICIPATING ORGANIZATIONS

The aim of this chapter is to give insight in the organizations that are researched in this study. The purpose of this insight is to describe the diverse circumstances of the 'bridge employees' under research, in terms of organizational contexts. In other words, in the interpretation of the results, it is important to have an idea of the situations of the participants within the organizations in this research. Therefore, the following sections contain descriptions of the participating organizations of this study, respectively: a temp-agency (organization 1), a consultancy organization (organization 2) and a health care organization (organization 3). Some specific characteristics of these different organizations, in relation to the purpose of this study, are discussed. The content of the presented information comes from organization documents (e.g. policy documents), websites and verbal as well as email contact with the contacts of the participating organizations.

4.1 ORGANIZATION 1 (TEMP-AGENCY)

4.1.1 THE ORGANIZATION

This organization is a specialized temp-agency, founded in 1975. The company calls themselves 'a labor market intermediary in the senior niche market'. This commercial company only focuses on people that have reached the official pensionable age under social security in the Netherlands, i.e. age 65 and beyond. It was partly originated as a result of a campagne of Foundation Non-profit Advertising (SIRE) from 1969 about 'working after 65'. The goal of this campagne was to stimulate the labor force participation of older people. The headquarter of this agency is located in Zaandam. In the rest of the country, they have ten regional offices.

Currently, the company acts as a job mediator between the mentioned target group and employers looking for personnel. The company mediates between functions of all kinds, from lower vocational jobs (LBO) (i.e. jobs where people work predominantly with their hands) to academic jobs and from all round work to very specialized work. The company classifies jobs such as, call centre employee, leather cutter, production employee and driver as the so-called LBO jobs. Jobs such as, high school teachers, project manager and engineers are classified as academic functions. Furthermore, the function of call-centre employee can be indicated as an example of all-round work, this function requires no specific education. An example of very specialized work is the function of engineer, which requires professional knowledge of very specialized processes. They have experience in mediation within several sectors (e.g. technology, education, retail, security). Besides mediation, they have several people working in a so called pay rolling construction.

Pay rolling means that a company entrusts its employership to another company. In other words, people get employed at the specific pay roll company. This discards the previous employer from specialist legal and administrative matters, such as pay roll. Several companies choose for this 'pay rolling' construction, because the pay rolling construction makes it possible to create a new job description with adjusted work activities. Furthermore, absence in case of sickness and leave are taken over and paid for by the pay roll company. So, it provides more flexibility for both company and employee. Other important reasons to choose for the pay roll construction are the current Dutch laws, regulations and related legal aspects (discussed in further sections). They put restrictions on continuation of the employment relationship and are complicated to understand for several employers as well.

Although several laws and regulations (i.e. employment law, legislation on working hours, working conditions legislation, legislation on equal treatment) make no distinction between people with an age below or above 65, there are various aspects in legislation (e.g. social security legislation) that do change (Ministery SZW, 2008a). Furthermore, the fact that several laws make no distinction between '65-minus' and '65-plus', cause obstacles to have or continue an employment relationship with someone that reached the age of 65 (e.g. Dutch employment law).

The past years, the temp-agency has tried to live up to the Dutch laws and regulations, if possible. However, the contact of the company declares that the lack of specification for their target group was sometimes difficult. This difficulties were especially apparent in cases where people moved to 'phase 3' and 'phase 4' of the so called 'phase system' (i.e. which is very important within temporary labor), were legal obligations for the temp-agency increase. Regarding this particular example, they decided in some cases to end the relationship with a particular person, risking the lost of the host organization as a client. In other cases, they decided to continue the working relationship, accepting the legal consequences. The contact of the company states that the solutions were always custom made. Therefore, they have always tried to lobby with the government, to address the problems they experienced. From April 2009, the difficulties will most certainly decline. A new collective labor agreement within the employment agency industry will then come into effect (this is further addressed below), which specifies on various aspects for the particular group above the age of 65 (e.g. a specific 'phase65' in the article about the phase system). An overview of the similarities and differences regarding law and regulations in comparison with working before and after the official pensionable age is given in appendix 3.

At this moment the agency has approximately 7000 people signed in. They are people that are looking for paid work as well as people that fulfill activities for the company they worked for before they reached the age of 65 via the temp-agency (i.e. in the earlier mentioned 'pay rolling construction'). The temp-agency serves around a 1000 companies all over the Netherlands. The contact of the company states that, around one third to one half of the people that are actively signed in, work in one calendar year. Every week there are around 1200 people that work. Most people do not work the entire year. Besides, sometimes people work at multiple jobs at one time, or have various jobs after each other.

The contact of the company states that the temp-agency aims to have predominantly personal (face to face) contact with their (potential) employees, because in the past years they have experienced that their target group highly values this form of contact. Therefore, the company has tried to have their regional offices nearby potential employees, in order to be as easy accessible as possible for people in their target group. Furthermore, she states that this personal approach becomes visible as well in the so called 'workplace visits', where temporary workers are visited by people from the temp-agency to show their workplace. The company believes this is an example to show their commitment to their temporary workers.

4.1.2 HRM WITHIN THE ORGANIZATION

Inflow of employees

The inflow of employees takes place in three ways. The first group of people sign themselves in; they are looking for a job and the temp-agency tries to find a match. A second group of people already found a specific company themselves. They are just looking for a legal way to be able to work at those companies. The third group of people, already discussed in previous sections, want to continue their work for their current employer after they reached the official pensionable age. Employers mostly want to retain these particular employees, because they have specific knowledge that would be lost when they leave, they provide added value to the company or because projects should be done and the labor and/or knowledge misses. These people are, as well as the companies they work for, looking for a way to be legally able to continue the work relationship as well, without increasing the financial risks for the employer (see appendix 3).

In general, the temp-agency focuses on different kinds of people, with various levels of education and knowledge. The company tries to mediate people for functions of all kind. However, the temp-agency started relative recently to give some special attention to a particular group of people within their target group, so called '65plus professionals'. These people work in their own profession, on a more or less similar level as before their retirement. The requirements, determined by the temp-agency, to become a member of the '65plus professional' group are: the presence of very recent professional knowledge, the capability to work on a high or academic level (i.e. this project is solely focused on people with a higher education) and the motivation to work on a similar level as before retirement. With this group, according to the company, they try to respond to the demand from the business and the government for specific trained professionals that are willing to deploy their knowledge and experience on a temporary and flexible base.

Inflow procedure

The company has a specific inflow procedure, in which the agency determines whether a potential jobseeker can be mediated to work or not. The most important part of the inflow procedure is a personal intake interview. In this interview are aspects such as, educational level, work history, wishes and desires regarding a future position and all aspects of temporary labor discussed. On base of this personal interview, the temp-agency decides to sign a person in as a potential temporary worker. Except for the '65plus professional group' (i.e. see criteria in section above), there are no strict determined criteria to decide whether a person can be signed in. This is because people within the target group differ, for example in capabilities at a same chronological age. The contact of the company states that opportunities for mediation are realistically discussed with people on the basis of wishes, desires and capabilities. The decision, to be signed in, is from both sides made on basis of the discussion. The data of a person are placed in a database, in the cases the temp-agency decides to sign someone in.

The people who are signed in at the agency are all basically fit to be mediated to work. However, the chances of people to be successfully mediated to a job can differ. According to the contact of the company this partly depends on people themselves and especially their own wishes and capabilities. She states that the more flexible someone is in terms of type of work and time, the better someone can be placed at a job. People that have a lot of requirements regarding a job (e.g. only wanting to work at Monday morning) are the hardest to be mediated a job. After a person is signed in, the temp-agency tries to find a match between a potential host organization and a candidate. The inflow procedure at new jobs is in most case as follows: a vacancy is proposed to the candidate and he/she responds to the proposal. In case someone is interested, the candidate is proposed to the host organization and then an interview follows or in some cases people can immediately start their job. Feedback is always given from both host organization and candidate to indicate whether there is a match. When there is a match, the temporary worker starts their job at the host organization.

(Financial) rewards

Temporary workers from the temp-agency do their work on a paid base. The collective labor agreement mostly determines the primary and secondary working conditions of these workers. The used collective agreement at this particular temp-agency is that of the Dutch Federation of Mediation- and Temp-agency companies (NBBU), because they are affiliated with this organization. Most of the articles (i.e. except those concerning the pension) of this collective labor agreement count for people with an age above 65 as well.

The salary of the temporary workers is determined by the amount of hours that people work and by their gross hourly wage. The amount of their gross hourly wage depends of the level of work activities and is determined on basis of the collective labor agreement of the host organization (i.e. as prescribed in the collective agreement of the NBBU). In cases there is no collective labor agreement at the host organization, the temp-agency always pays the minimum wage. As described in appendix 3, the law does not obligate to pay this minimum amount of money to people that reached the official pensionable age. Besides their wage, temporary workers have the right to receive an compensation for different kinds of holidays (e.g. vacation), short absence and holiday pay. These percentages are directly derived from the collective agreement of the NBBU.

Above the obligatory payments, the company tries to reward their temporary workers in several other ways such as, an informal gathering/reception each year for all working temporary employees, a Christmas present and a present during the year.

Training and development
The contact of the company states that there are no specific training and development HRM policies and practices within the temp-agency. In general, it is not necessary according to the contact of the temp-agency, because the employees most often possess the required competences for a job, and it is not desired by the temporary workers as well. The company concluded this on basis of extensive experience and conversations with the target group. However, she states that the company currently discusses the opportunities to organize some kind of training and development in the future for the people that are interested in these kinds of practices. An example may be a senior computer course, which people can take for a small amount of money. Besides, several people do follow a kind of training when this is offered or requested by the host organization. This happens regularly. For example, a company training that is offered to all employees of the company, is followed as well by the temporary workers. In summary, training and development is something which is mostly managed by host organizations, the temp-agency does not actively engage in these kind of practices.

Employee influence
The contact of the company states that there are no formal organized opportunities, such as organized meetings, in which the temporary workers can share experiences or give some input to the company (e.g. about policies). One opportunity where this sometimes happens is the earlier mentioned reception, although it is definitely not planned for it. Colleagues of the contact of the company have indicated that temporary workers sometimes talk about different company matters (e.g. tasks) with their intermediary at such gatherings. However, she states that the culture within the company provides people definitely the opportunity to give input, in case they feel the need to do so. She indicates the contact between temporary workers and intermediaries as informal, partly because of the earlier addressed regional offices (i.e. they ensure that the company can be easily reached). There is often contact (e.g. by phone) between the temporary worker and his/her intermediary. In this conversations are temporary workers asked about, for example their job (e.g. whether they enjoy it), tasks and experiences at the host organization. Furthermore, people can always email the head-office with suggestions. The contact of the company states that some people make use of that opportunity. She states that suggestions are always considered and in cases it is possible, the company tries to act on it. Besides, in case the company can not act on a suggestion, it is always explained to the initiator.

4.2 ORGANIZATION 2 (CONSULTANCY ORGANIZATION)

4.2.1 THE ORGANIZATION

This consultancy organization is an independent foundation, which was founded in 2003. This service oriented organization provides organizational advice and coaching to welfare organizations, to improve their quality and effectiveness. These welfare organizations (e.g. animal protection, refugee organizations and sports associations), without the financial resources to make use of regular commercial advice, can apply for the advisory services of this consultancy organization. The consultancy organization has two important objectives:

- Supporting welfare organizations in achieving quality improvements and professionalism by bringing them in contact with motivated volunteers from the business and non-profit sector.
- Offering seniors, who have held senior positions in business and in the non-profit sector for years, the opportunity to use their knowledge and experience in a meaningful way for society.

The organization tries to accomplish its objectives by the usage of retired senior managers, which are called advisors. These advisors have all withdrawn from their long-term career. Furthermore, they all have an exhaustive amount of managerial experience at an academic level from their former jobs in the business or non-profit sector, in various areas (e.g. HRM, finance). The advisors provide their consultancy services on a voluntary base to all kinds of welfare organizations and work mostly on a project base. The total organization consists of around 75 advisors of 55 years and older, 1 part-time paid employee (i.e. office manager), a volunteer managing director and a foundation board of 5 members. As mentioned in paragraph 3.1, 26 of these advisors have an age of 65 or above. Furthermore, the organization has an annual turnover of 130.000 euro. This money is collected through the small amount of money (75 euro for one shift) that is asked from the welfare organizations for the provided services. The money is used to cover the costs of the foundation (i.e. expenses of the paid employee, offered course(s), PR and other organizational costs). Since its foundation in 2003, the organization has performed approximately 500 projects.

The organization is divided in geographical regions, in which the advisors fulfill their consultancy projects. Within these regions the advisors are assigned, as pairs, to several projects. All regional networks of local advisors have their own region contact, which plays a significant role. These region contacts coordinate several activities, such as the distribution of assignments, the gathering of advisory couples, the organization of several regional meetings (e.g. so-called 'intervision' meetings). Besides, they act as a first contact for the local advisors when they have questions. However, according to the contact of the company (office manager) it is important to mention that these region contacts may fulfill a different role than other advisors, there is no hierarchical difference (i.e. they cooperate and are not supervised by their region contact).

4.2.2 HRM WITHIN THE ORGANIZATION

Inflow of employees
The organization tries to attract retired managers who have finished their long-term career jobs and have the energy, time and interest to make themselves available as a volunteer. However, it is important to mention that the consultancy organization has no continuous inflow of new people. Every year a group of ten to fifteen people are selected by the consultancy organization as potential advisors, the selection criteria are discussed in sections below. The inflow procedure takes place only once a year, before the organization starts a new edition of the company specific course. This is further addressed below.

The consultancy organization focuses on employees who are expected to have a specific combination of competences, personally as well as professionally, which enables them to provide added value to welfare organizations. These competences are addressed in depth in the next section. Most of the competences are obtained in past work and life experiences. However, not everyone with exhaustive managerial experience is able to become a successful advisor at the consultancy organization. To be able to select the right people that can contribute to the mentioned company objectives, the consultancy organization has a specific inflow procedure. The inflow procedure consists of several phases and is outlined below.

Inflow procedure
First, people that are interested in the consultancy organization are invited for a meeting at which information is provided about the organization and the company objectives. After that, the people who think this suits them, apply themselves via an application form. Every applicant has two interviews with two different committees. An important part of these interviews is made up by an assessment. The organization has developed a competence profile which consists of ten critical competences (a complete overview of this competence profile is given in appendix 4) and people are asked to score their individual competences on the basis of this profile. The consultancy organization considers these competences as so called 'critical success factors', without which it would hardly be possible to be a successful advisor at the consultancy organization.

The organization uses this competence profile to examine the 'fit' between the consultancy organization and the potential advisor.

All advisors follow together a company specific (training) course of several weeks before they involve in advisory projects. This course prepares them for their function as a advisor for this specific organization. The course is obligatory for everyone and is closed with a certificate. The organization underlines that this course is to brief to be called an official education and according to them it does not add essential novelties to the competences of the advisors. The course has the purpose to introduce the new advisors to the specific characteristics of welfare organizations and to explain the approach of the consultancy organization towards the execution of advisory projects. Therefore, the content of the course is focused on these subjects. Examples of parts of the course are: an introduction on managerial and organizational aspects of welfare organizations, making a plan following the consultancy organizations' standard approach, visitation of a welfare organization.

(Financial) rewards:
The consultancy organization is a volunteer organization and that distinguishes this organization from organizations that have paid employees. All advisors do their work on a voluntary base and do not gain financial resources for their services, besides some kind of travel-compensation. However, the contact of the organization points to several unique benefits that are provided to the advisors that could be important to them. The organization consists of a network of professionals. The advisors have the opportunity to have contact with people that share similar professional skills and experiences. Furthermore, she states that their organization gives the advisors an entrance to organizations, who (can) serve as new network after people have retired.

Training and development
As stated before, all advisors follow the company specific (training) course first. Furthermore, the advisors have the opportunity to follow additional training on specific areas, such as fund-raising, if they feel that they do not have enough knowledge about a specific subject to deliver quality to the clients. These specific training courses are completely paid for by the consultancy organization.

Employee influence
The consultancy organization is a relative small organization with short communication lines. There is a lot of cooperation and contact between the advisors themselves and between the advisors and the office as well. Furthermore, because of the described competences of the advisors and the way the organization is structured, communication and contact is informal. The possibilities for employees to have influence are therefore hardly arranged in specific consultations. Exceptions are the regional meetings, in which advisors can share their thoughts, experiences and suggest improvements with the other advisors. However, outside those meetings, the influence of employees is apparent within the organization. In fact, it is expected of the advisors that they propose new initiatives and give advices that improve the services of the organization (i.e. it is included in the competence profile, appendix 4). This is because they are seen as the experts in the field of organization management. Above that, the consultancy organization has limited resources to reach their objectives and suggestions from the advisors are needed to be able to improve. As mentioned, information and new ideas can be shared directly with the executive director. Eventually, the executive director determines how these new ideas and initiatives may contribute to improvement of the organization and how they can be fitted in the strategic policy.

4.3. ORGANIZATION 3 (HEALTH-CARE ORGANIZATION)

4.3.1 THE ORGANIZATION

This health-care organization is a cooperation of five so called 'life-care centres' and three nursing homes, which have merged in 2000-2001. The organization is a professional service healthcare organization, which aims to provide problem directed quality care to elderly people and other specific target groups (e.g. people with Huntington disease). The type of provided care can differ (e.g. personal care, nursing, day-care) and can occur from someone's own home as well as from a particular location. The health-care organization employs more than 1000 paid employees and is one of the larger employers in the field of nursing and care in their region. However, the health-care organization works with paid as well as voluntary employees. From the latter, there are more than 800 active people within the organization. Furthermore, both paid and voluntary employees fulfill different roles within the organization. Paid employees fulfill the tasks that are related to the primary goals of the organization, such as professional nursing activities (e.g. providing medication to clients) and play therefore an essential role. Volunteer workers play a more complementary role, examples of their tasks are addressed in the further sections. Considering the purposes of this research (i.e. focused on people with a minimal age of 65), this study focuses on the volunteer employees of the health-care organization. This is because people of 65 and older are only present in the group of volunteer employees.

Every location within the organization has volunteer workers. Volunteer work within this health-care organization focuses on activities related to a client (e.g. care, activity support), or the organization (e.g. technical services department, recreational activities). Volunteer work serves as a supplement of professional actions of paid employees. Therefore, the health-care organization states in one of its policy documents about volunteer work:

- It is not necessary to be able to realize the primary goals of the organization, it is just complementary.
- It can and may not be used as a 'stretched-arm-construction' with regards to executing technical healthcare competences/actions.
- It does not require (specific) on the primary goals directed expertise.
- Mastering social skills is essential.
- It does not secure continuity (of the company).
- It is voluntary, but not without obligations.

To be sure that the goals regarding volunteer work are reached, one specific department within the organization is totally focused on volunteer work, volunteer policies and the deployment of volunteers. The coordinator volunteer work and the other employees of this department take care of an unambiguous policy regarding volunteer work, in which the mentioned goals are considered. Besides, they ensure the correct use of volunteer work within the organization (i.e. especially ensuring that volunteer work is not used as cheap regular labor). The next sections discuss several aspects of volunteer policies within this health-care organization and thereby illustrate the more practical execution of volunteer work in this context. However, although volunteer work is indicated as complementary within the organization, it is assessed by the contact of the organization as very important. Without the deployment of volunteers, it would not be possible to provide clients with extra services (e.g. companionship, welfare activities, trips), besides the primary care they need and pay for. Volunteer workers are in that sense indispensable for the organization.

4.3.2 HRM WITHIN THE ORGANIZATION

Inflow of employees

The organization states that the assistance of volunteers is important in the improvement of the situations of clients, for example because they increase possibilities for the organization to respond to the wishes of a client. These wishes (e.g. personal attention, quality of residential/living climate, participation in society) often exceed the possibilities of the organization when they deploy only paid employees (i.e. possibilities are limited because of financial constraints). As stated before, the health-care organization tries to attract volunteers for various goals and activities. Therefore, this organization focuses on different age-groups (e.g. retirees, young people) and people with various capabilities. Volunteer employees within the health-care organization can enter the organization through multiple ways. In case of a vacancy within one of the locations, the coordinator volunteer work places the vacancy at the vacancy bank of volunteer work. Besides, the vacancy is reported to the contacts of volunteer organizations, such as the Union of Volunteers (UVV). However, even if there are no vacancies, the health-care organization is active in the recruitment of new volunteers. For example, at open days and job fairs a promotion team is active to attract and recruit new volunteers.

Inflow procedure

There are two inflow procedures of volunteers within the health-care organization. In case of an open application, the first step of the procedure is an introduction interview with the coordinator volunteer work in which information is provided about the organization and the volunteer policies. The volunteer can declare their preferences for a particular location. After that, there is a second interview with the purpose to introduce the volunteer at a particular location and to go through the available vacancies. Based on their skills and capabilities, volunteers are assigned to a particular workplace. Whenever someone applies for a specific vacancy, the first interview takes place at the particular location and the second interview will not take place at all. After someone is assigned at a location for a particular function, this person is introduced at the location, the workplace and the clients. Besides that, the volunteer is settled in at the workplace by a paid employee of the involved department. After a month, there is an evaluation. If this evaluation leads to a definite arrangement from both sides, an official agreement is signed.

(Financial) rewards:

Volunteers within the health-care organization all do their work on a voluntary base and do not gain financial resources for their services, besides in some cases a kind of travel-compensation. Although there are no financial rewards, the company states that they think it is important to spend attention to special occasions, such as birthdays. Furthermore, people are rewarded with a gift, just like paid employees, in case of an anniversary within their volunteer work.

Training and development

The health-care organization indicates the importance of instructions and training for volunteers, which will improve their capabilities to perform their work. Therefore, it is possible for volunteers to participate in so-called 'professionalism advancement' programs, which are mostly organized at the different locations. The discussed subjects are various, such as dealing with patients with Alzheimer disease. Volunteers have the possibility to bring up own subjects, of which they think it will contribute to their professionalism. Furthermore, volunteers can participate in a training outside the health-care organization as well, if this is necessary. With the permission of the coordinator volunteer work the costs of trainings or courses are paid for by the health-care organization.

Employee influence

To be able to connect volunteer work with other company activities and stimulate communication and influence of volunteer workers, the health-care organization has two forms of so called 'volunteers consultations':

- There are consultations on an operational level, which are set by the health-care organization to involve volunteers. In these consultations there is the possibility to exchange experiences and to draft advices on volunteer work within the health-care organization. These advises are then directed to the coordinator volunteer work and the executive board;
- The health-care organization has a central volunteer consultation, which takes place twice a year. Two volunteers of every location, a member of the client council and the contact volunteer work, participate in this meeting. Besides, the central coordinator volunteer work is apparent. The main goal of this meeting is to talk together about developments in the area of volunteer work and to discuss subjects that exceed individual locations. Furthermore, this group of employees has the task to guard the borders of volunteer work within the organization.

5. ANALYSES & RESULTS

The aim of this chapter is to analyse the results of the conducted empirical research. Given the nature of this research, the theoretical model and the derived hypotheses (see appendix 1) were tested. Furthermore, this chapter forms the basis of the statements about the central variables of the proposed model, which are given in chapter 6.

5.1 DATA EXPLORATION

5.1.1 OVERVIEW OF THE DATA

As stated before, 644 people were eventually asked to fill in the questionnaire. A total amount of 329 people responded to this request. This means an overall response rate of 51%. However, several people not completed the questionnaire to the last question. Besides, some individuals did not meet the description of the sample group, see paragraph 3.1. Eventually, the results of 268 respondents are used for the performed analyses.

The distribution of the respondents, based on their bridge employment construction, is as follows: 188 respondents (70,1%) have a paid job and 80 persons (29,9%) have indicated to do work on an unpaid base. Furthermore, a total amount of 101 people (37,7%) have indicated to have career continuous bridge employment and 144 people (53,7%) have a career discontinuous bridge job. For 23 people (8,6%), it is not known if they have a career continuous or discontinuous bridge job. This is further discussed in chapter 6, paragraph 6.3.

The distribution of the respondents among the participating organizations is shown in table 5.1, but deserves some explanation. The valid amount of respondents and response percentages of the temp-agency and the consultancy organization can directly be derived from the amount of people that were requested to fill in the questionnaire, see also paragraph 3.1. As shown in the table, these response rates are respectively, 57,4% and 100%. This is different for the health-care organization. A rather high amount of respondents from this organization did not fit the sample group description. Therefore, it is decided to use adjusted response figures for this organization. Instead of a total sample of 291 people, an adjusted sample group of 202 individuals is used to calculate the response rate of this organization. As shown, this response rate is 26,7%. The total calculation and explanation is given in appendix 5.

Table 5.1 Response per organization in amount and percentage

Organization:	Response:	Total sample group	Response rate:
Temp-agency	188	327	57,4%
Consultancy organization	26	26	100%
Health-care organization	54	202	26,7%

The mean age of the respondents is 69 years. The lowest indicated age is 65 and the highest age is 85. Furthermore, appendix 6 (Table A1) gives an overview of the characteristics of the respondents. In that appendix can be seen that the distribution of men and women in the sample is not equal. 72,6% of the respondents is man and 27,6% is woman. However, the amount of women in this research sample does correspond with other participation figures (CBS, 2009). A possible explanation for this difference is that it was not obvious for women from the current generation under research to have a paid job during their 'working life', which was a criteria to fit the sample group description. Remarkable is the distribution of the original nationality of the respondents. 96,3% of the respondents have indicated to be originally Dutch. The other categories are hardly or not chosen by the respondents. A consequence of this distribution is that it was not possible to include the factor 'nationality' in further analysis, since only 3,7% of the respondents have indicated to have an other original nationality than 'Dutch' (i.e. they chose the categories 'Surinamese' or 'other'). The category 'other' referred to any other originality than that of the biggest minority groups. Furthermore, 82,7% of the respondents have a partner. Moreover, the majority of the respondents (88%) have (a) child(ren) living on their own. Because the other categories are hardly filled, it is not possible to include this factor in further analysis. As well, the level of education varies among the respondents. However, 41,5% has indicated to be high educated (28,4%, HBO; 13,1%, WO). Besides, 58,4% of the respondents did volunteer work before they became 65.

Because of the distribution of the frequencies within some of the various variables, it is decided to not use all detailed information of the answering categories (see also paragraph 3.3 and appendix 6) in the analysis. The categories of the variable 'presence partner' are made dichotomous ('no' and 'yes'). This was also the case for the variable 'interruptions of career'. Categories were adjusted to ('no interruptions' and 'one or several interruptions').

5.1.2 MISSING VALUES

As mentioned in paragraph 3.3, some of the variables were measured with scales. These scales consist of different items. Before the scales were constructed and the data was analysed, a decision was made how to deal with the missing values. Prior to the conduction of the analyses, some missing data of scale variables were adjusted, because several respondents showed missing values for these variables. This replacement was done on a respondent level. In case a person responded on more then half of the scale items, the mean of the scale was used for that respondent to replace the missing scale score. This was possible, because the scale scores showed to by sufficiently reliable (Voeten & Van den Bercken, 2003). Applying the available mean scores (i.e. reduction of missing values) was chosen over complete deletion of the respondent, because the sample is relatively small and so the available information is needed. Regarding other missing values, such as at the dependent and dichotomous variable career continuity, there was no replacement of missing values. Doing this would influence the results abnormally. In those cases, where respondents had missing values on that particular item, they were excluded from the analysis.

5.1.3 RELIABILITY ANALYSIS

To measure the reliability for every scale variable, the often used *Cronbach's alpha* (α) was calculated. The requirements of alpha can differ. It depends, for example, on the clarity of the concept. Swanborn (2002) indicates as a rule of thumb an alpha value greater than .75 to assess a scale as reliable. In this research, the lowest alpha is .77 (work centrality) and all other scales are above .80. Table 5.2 gives an overview of the Cronbach's alpha of all scale variables, the number of items measuring the variables and an example of a variable item.

Table 5.2: Amount of items, example item and Cronbach's alpha (α) of scale variables

Scales	Example item	Amount of items (N)	(α)
Financial needs	*'Work is… my most important source of income'* (item 12)	3	.84
Social needs	*'Work… gives me respect and esteem from other people'* (item 18)	5	.89
Personal needs	*Work…provides me with an interest in life'* (item 22)	4	.82
Generativity needs	*'Work...allows me to pass my knowledge to the next generation'* (item 27)	4	.92
Work centrality	*'In my view, an individual's personal life goals should be work oriented'* (item 29)	11	.77

5.1.4 MEANS AND STANDARD DEVIATIONS (SD)

Table 5.3 shows the means and SD for the scale variables used in this research. Furthermore, the means for the total sample and the group means for employees in paid and unpaid bridge employment on the scale variables are given.

Table 5.3: Means and SD of scale variables divided by work base (i.e. paid employment and unpaid employment)

	Total sample		**Paid employment**		**Unpaid employment**	
Scales	_Mean_	_SD_	_Mean_	_SD_	_Mean_	_SD_
Financial needs	3,24	1.22	3,12	1.23	3,50	1,17
Social needs	2,64	.99	2,54	0.98	2,86	0.94
Personal needs	3,61	.90	3,59	0.89	3,66	0.82
Generativity needs	3,47	1.03	3,46	1.04	3,51	0.97
Workcentrality	2,84	.56	2,87	0.55	2,75	0.65

5.2 ANALYSIS OF VARIANCE

The central question of this research is focused on the differences between paid and unpaid bridge employment. Therefore, the respondents of this research are all involved in a particular paid or unpaid bridge employment. However, as shown in chapter four, the characteristics of the participating organizations differ. Especially the participating organizations with employees on an unpaid base differ on some important characteristics (e.g. work in the same professional knowledge domain). Therefore, it is important to investigate if the means of the scale variables differ between the groups. Analysis of variance is a statistical technique, that makes it possible to compare different groups on one variable, based on the variances. The most common technique is the parametric 'Analysis of variance' (ANOVA). However, ANOVA requires that a) the samples are independent and random, b) each group comes from a normal distributed population, more important is that the data is symmetric c) there is homogeneity in the variances (De Vocht, 2005). In case the assumptions are not met, the non-parametric Kruskal-Wallis test can be performed. The Kruskal-Wallis test was performed, because the tests of the assumptions showed that they were not all met. The results are shown in appendix 7 (Table A2). These results show that the groups only differ significantly on the scale variables 'financial needs' and 'social needs'. Unfortunately, it is not possible to do a post-hoc test in SPSS that shows which groups differ. However, it is possible to calculate group differences by hand, through a formula (see appendix 8). This is, for example, done in prior research by Torka (2003). These calculations show no significant differences between particular groups. Furthermore, the median values that show the closest values between the actual median value and the critical d-value are those from the temp-agency (paid employment) and the consultancy organization (unpaid employment). It was therefore decided to make a distinction between paid and unpaid bridge employment in further analyses.

5.3 CORRELATION ANALYSIS

The variables were viewed together in a correlation analysis. Table 5.4 shows an overview of the correlations between the variables. First, the correlations between the predictors were examined, to be able to assess whether there is multicollinearity. In case of a correlation of $r < -0.9$ or $r > 0.9$, one of the two variables should be left outside the model (De Vocht, 2005). Table 5.4 shows that none of the variables reach the value of $r < -0.9$ or > 0.9., which indicates that there are no multicollinearity problems and no variable should be excluded on basis of this examination.

Furthermore, table 5.4 shows that there are differences in the correlations between the variables. Some of the relationships show significant correlations, other relationships only slightly differ from zero and show hardly a relationship. The strongest significant correlation is between 'personal needs' and 'social needs' ($r = .560$).

Moreover, from table 5.4 can be seen that only a view of the independent variables show a significant positive relationship with work centrality. These relationships can be assessed as medium and are between $r = .246$ and $r = .365$. These correlations are an indication for the relationship between showing higher needs and showing higher work centrality scores. Remarkable is that there is hardly any relationship between work centrality and paid or unpaid bridge employment ($r = -.075$) and career continuity ($r = -.031$). This is interesting, because this is contrary to expectations on basis of theory.

Besides, there are direct significant relationships (some positive and some negative) between the personal characteristics (i.e. gender, education, presence partner, volunteer work before retirement), work needs (i.e. financial needs, social needs) and a paid or unpaid bridge employment as well. There are no direct significant relationships between the personal characteristics, work needs and career (dis) continuity.

Table 5.4: Correlation matrix

	1	2	3	4	5	6	7	8	9	10	11	12	13
1. Gender (female)	1												
2. Highest education	-.181**	1											
3. Presence partner (yes)	-.404**	.134*	1										
4. Volunteer work (yes)	-.021	.287**	.036	1									
5. Same sector (yes)	-.052	-.064	.001	-.061	1								
6. Interruptions of career (yes)	.552**	-.061	-.246**	.023	-,193**	1							
7. Financial Needs	-.245**	.040	.029	.110	-.015	-.192**	1						
8. Social Needs	-.099	-.015	-.085	.107	-.025	-.045	.418**	1					
9. Personal Needs	-.005	-.024	-.041	.145*	-.092	-.044	.260**	.560**	1				
10. Generativity Needs	-.155*	.220**	.104	.177**	-.041	-.088	.366**	.400**	.495**	1			
11. Work centrality	-.102	-.011	-.081	.031	.112	-.115	.111	.363**	.365**	.246**	1		
12. Paid or unpaid bridge employment	.181**	.130*	-.200**	.203**	.093	.022	.149*	.151*	.034	.023	-.096	1	
13. Career (dis)continuous employment total	.055	-.035	.027	-.055	-.057	.025	-.122	-.107	.000	-.025	-.075	-.031	1

**. Correlation is significant at the 0.01 level (2-tailed)

*. Correlation is significant at the 0.05 level (2-tailed)

5.4 REGRESSION ANALYSIS

To be able to indicate the influence of the earlier determined factors on the dependent variables, in relation to other factors, a regression analysis was conducted.

As stated before, this research has two dependent variables, respectively 'paid or unpaid bridge employment' and 'career (dis)continuity'. To be sure that they are not wrongly approached as two separate variables, a cross tabulation between these two variables was done to analyze their interdependence. The results are given in appendix 9 (tables A3 and A4) and show that there is no significant relationship (Pearson Chi-Square .230, $p= .632$, $>p= 0.05$) between the two variables. This means that they must be approached separately indeed.

5.4.1 REGRESSION ANALYSIS WITH WORK ROLE ATTACHMENT

First, a multiple linear regression analysis was executed to test the relationships between the work needs and work role attachment (i.e. measured through the construct of work centrality). The relationships were tested through a hierarchical method. The variables were added to the model in two subsets, to be able to examine the significant improvement of the model. In model 1, only the personal characteristics were put in and in model 2 the work needs were added. The contribution of the added factors on the total model was examined as well as the contribution of individual factors on work centrality. The results are shown in table 5.5.

Model test

The adjusted R-square, was used to examine the explained proportion of variance of the dependent variables by the independent variable. Personal characteristics explain 4% of the variance in work centrality. The 'Adjusted R-square' in model 2 indicates the contribution of the variables added in the second model (i.e. the variables of the previous model are held constant). The work needs explain an additional 18% of the variance of the dependent variable work centrality. Sig. model indicates the significance of the model. In case Sig. model is <0.05, the model is significant at a 95% confidence level. Sig. model in the second model is .000 (<0.05), which indicates that the model can predict a significant proportion of the variance. The personal characteristics and work needs together explain 22% of the variance in work centrality.

Contribution of individual characteristics and work needs

The standardized regression coefficients (Beta's) were examined to assess the significant contribution of the individual factors in the prediction of work centrality. Results are shown in table 5.5. The direction (positive or negative) of the Beta indicates respectively an increase or decline in the dependent variable, in this relationship work centrality. The relative contribution of the variables is significant at a significance level of < .05. The results show (in table 5.5) that 'social needs', 'personal needs' and 'generativity needs' have a significant contribution in the explained variance of work centrality. Furthermore, results show that the relationship between 'social needs' and work centrality is positive. The relationship between 'personal needs' and work centrality and 'generativity needs' and work centrality is positive as well. Besides, for the personal characteristics, model 2 of table 5.5 shows that working in the same sector before retirement has a positive significant relationship with work centrality.

Table 5.5 Multiple linear regression analysis with work centrality

	Model 1		Model 2	
	Beta	Sig.	Beta	Sig.
Constant (t-value)	17,86	**.00**	8,91	**.00**
Personal characteristics				
Gender (female)	-0,14	.10	-0,10	.20
Education	-0,01	.87	-0,02	.81
Presence partner (yes)	-0,15	**.04**	-0,12	.08
Volunteer work (yes)	0,06	.37	-0,02	.78
Same sector (yes)	0,11	.11	0,13	**.04**
Interruption(s) of career (yes)	-0,11	.18	-0,12	.11
Work needs				
Financial needs			-0,11	.12
Social needs			0,22	**.01**
Personal needs			0,20	**.02**
Generativity needs			0,16	**.03**
Adjusted R square	**.04**		**.22**	
Sig. Model	**.02**		**.00**	

Note: Bold results = significance level <0.05

Hypotheses

Regarding this relationship, there are some specific formulated hypotheses that were tested, see also appendix 1. Hypothesis 1 is not supported, because there is no significant relationship between 'financial needs' and work centrality. Hypothesis 2 is not supported either, but for another reason. 'Social needs' have a significant relationship with work centrality, but this is a positive relationship, which is contrary to what was expected. Hypothesis 3 is supported. As expected shows 'personal needs' a positive relationship with work centrality and this relationship is significant. Hypothesis 4 is supported as well. 'Generativity needs' and work centrality have a significant positive relationship, consistent with what was expected.

5.4.2 REGRESSION ANALYSES WITH PAID OR UNPAID BRIDGE EMPLOYMENT

A logistic regression analysis was done for the relationships between the personal characteristics, work needs and involvement in paid or unpaid bridge employment. Working on a paid base was coded '0' and served as the reference category in this analysis. All relationships are tested on a .05 significance level. The outcomes of the relationships are shown in table 5.6.

Table 5.6 Logistic regression analysis paid or unpaid bridge employment (reference category is paid bridge employment)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-2,05	0,13	**.01**	-3,081	0,050	**.01**	-1,55	0,21	.26
Personal characteristics									
Gender (female)	1,22	3,39	**.01**	1,67	5,32	**.01**	1,63	5,10	**.01**
Education	0,25	1,29	**.04**	0,30	1,35	**.02**	0,31	1,36	**.02**
Presence partner (yes)	-1,28	0,28	**.01**	-1,19	0,30	**.01**	-1,38	0,25	**.01**
Volunteer work (yes)	1,04	2,82	**.01**	0,98	2,65	**.01**	0,99	2,69	**.01**
Same sector (yes)	0,60	1,82	.13	0,60	1,82	.15	0,74	2,10	.08
Interruption(s) of career (yes)	-0,56	0,57	.21	-0,59	0,55	.20	-0,73	0,48	.12
Work needs									
Financial needs				0,40	1,50	**.02**	0,37	1,45	**.03**
Social needs				0,53	1,69	**.02**	0,65	1,92	**.01**
Personal needs				-0,47	0,62	.08	-0,36	0,70	.20
Generativity needs				-0,11	0,89	.59	-0,05	0,95	.82
Work centrality							-0,83	0,44	**.02**
Chi² Hosmer & Lemeshow Test	16,40			21,78			6,02		
Sig. Hosmer & Lemeshow Test	**.02**			**.01**			.65		
-2Log Likelihood	247,204			230,649			225,018		
Sig. step	**.00**			**.02**			**.02**		
Sig. model	**.00**			**.00**			**.00**		
Nagelkerke's R-square	.21			.30			.32		

Note:: Bold results = significance level <0.05

Modeltest:

Three tests within logistic regression were used to indicate the fit of the model with the data, respectively: Nagelkerke's R-square, -2Log Likelihood (-2LL) and the *'Goodness of fit'* test of Hosmer & Lemeshow.

Table 5.6 shows that the personal characteristics give a Nagelkerke's R-square of 21,2%. Adding work needs improves this value with 8,3% and reduces the variability in being in paid or unpaid bridge employment. However, regarding the value of Nagelkerke's R-square and the amount of variability that is explained must be remarked that the accuracy of this test is questioned by scholars (Voeten & Van den Bercken, 2003). It is often indicated as an overestimation of results. Therefore, the results of this test in this study must be viewed with that remark in mind. Regarding the -2LL, the results in table 5.6 show that a model with personal characteristics leads to a -2LL of 247.204. Compared with a hypothetical model, with only an intercept, this is assessed as significant. Moreover, the add of different work needs in model 2 leads to a -2LL of 230,649, and is assessed as significant. The total model 2, in comparison with a model with only an intercept, is assessed as significant as well. Both 'Nagelkerke's R-square', -2LL and show that a model with personal characteristics and different work needs fits the data better than a model without these variables. However, the results from the Hosmer & Lemeshow test show the contrary. Table 5.6 shows that model 1, with only personal characteristics and model 2, with personal characteristics and work needs, lead to significant differences (.02 < .05) and (.01 < .05) on basis of the Chi² test. This indicates that the models do not fit the data very well. However, for example, Sieben (2008) states that the Hosmer & Lemeshow test must be used carefully in case of a large sample. The test will than often indicate significant differences, while the model does fit the data. The results of this test in this study must be viewed with that remark in mind as well.

Contribution of individual characteristics and work needs

To assess an individual significant contribution of independent variables in the prediction of the dependent variable, the odds and odds ratios were used. The odds in this specific analysis is the chance for involvement in paid or unpaid bridge employment. The odds ratio (Exp B) was in this study primarily used, because this is assessed as a usable and interpretable measure within logistic regression (DeMaris, 1995). The logit (B) is only used to check the interpretations.

Table 5.6 is used to determine the individual effects. The results show over all measures, that the personal characteristics ‘gender’, ‘education’, ‘presence partner’ and ‘volunteer work’ have a significant influence on the chance to be involved in paid or unpaid bridge employment. Furthermore, the work needs ‘financial needs’ and ‘social needs’ have a significant effect on the chance of involvement in paid or unpaid bridge employment as well.

From the ‘Exp (B)’ in model 2 can be seen that the chance to be in unpaid bridge employment is greater for females (code 1) than the chance to be in unpaid bridge employment for males (odds ratio: 5,321). Furthermore, the chance to be in unpaid bridge employment shows to be higher for people with a higher education than for people with a lower education (odds ratio: 1,352). Moreover, the chance to be in unpaid bridge employment is higher for people that ever did volunteer work before their retirement (i.e. yes is coded 1) than for people that never did volunteer work before their retirement (odds ratio: 2,651). However, the results show the contrary for the presence of a partner. The chance to be in unpaid bridge employment is lower for people that have a partner (code 1) than for people that do not have a partner (odds ratio: 0,303). Regarding the work needs, it shows that having high financial needs results in an increase in the chance for involvement in unpaid bridge employment (odds ratio: 1,497). This is an unexpected result and is discussed in the next section and chapter 6. Having high social needs results in an increase in the chance for involvement in unpaid bridge employment as well (odds ratio: 1,693).

Hypotheses:

Appendix 1 contains the formulated hypotheses regarding the relationship between personal characteristics, work needs and involvement in paid or unpaid bridge employment. Hypothesis 5a was supported, women have a significant higher chance to involve in unpaid bridge employment than men. These results support therefore Hypothesis 5b as well, men have a significant higher chance to be in paid bridge employment than women. Hypothesis 6 is not supported. No influence of family status (i.e. presence of a partner) was expected, since no former literature could provide any direction regarding the relationship between the presence of a partner and involvement in paid or unpaid bridge employment. The results are contrary to what was expected. As shown in the previous section, the chance to be in unpaid bridge employment is lower for people that have a partner than for people that have no partner. Hypothesis 7 could not be tested, because of the distribution of the sample (see paragraph 5.1.1). Hypothesis 8 is supported, people with a higher education have a higher chance to be in unpaid bridge employment than people with a lower education. Hypothesis 9a is not supported. Always worked in the same sector before retirement (indicating a continuous work history) as well as the appearance of career interruptions (no interruptions points to a continuous work history), show no significant relationship with involvement in paid or unpaid bridge employment. However, hypothesis 9b is supported. People that were ever involved in volunteer work before their retirement have a higher change to be involved in unpaid bridge employment than people that were never involved in volunteer work before their retirement.

The result of hypothesis 10 is contrary to the expectations. It seemed obvious that people with higher financial needs would have a higher chance to be involved in paid bridge employment. However, the results show that those with higher financial needs have a significant higher chance to be in unpaid bridge employment than people with lower financial needs. The hypothesis is therefore not supported. Chapter six discusses this result in depth. Hypothesis 11 is supported. People with higher social needs have indeed a higher chance to be in unpaid employment than those with lower social needs.

5.4.3 REGRESSION ANALYSES WITH CAREER (DIS)CONTINUOUS BRIDGE EMPLOYMENT

A logistic regression analysis was done for the relationships between the personal characteristics, work needs and involvement in career continuous or career discontinuous bridge employment as well. Working in discontinuous bridge employment was coded '0' and served as the reference category in this analysis. All relationships are tested on a .05 significance level. The outcomes of the relationships are shown in table 5.7).

Table 5.7: Logistic regression analysis career continuous or career discontinuous bridge employment (reference category)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,52	0,59	.43	-0,08	0,93	.94	0,36	1,43	.77
Personal characteristics									
Gender (female)	0,88	2,42	.06	0,70	2,01	.15	0,68	1,97	.16
Education	0,01	1,01	.95	0,01	1,01	.92	0,01	1,01	.95
Presence partner (yes)	0,63	1,87	.15	0,56	1,75	.20	0,52	1,68	.25
Volunteer work (yes)	-0,29	0,75	.34	-0,25	0,78	.44	-0,24	0,79	.45
Same sector (yes)	-0,51	0,60	.15	-0,51	0,60	.16	-0,47	0,62	.20
Interruption(s) of career (yes)	-0,42	0,65	.31	-0,39	0,68	.37	-0,43	0,65	.33
Work needs									
Financial needs				-0,15	0,86	.29	-0,16	0,86	.27
Social needs				-0,31	0,73	.14	-0,29	0,75	.18
Personal needs				0,24	1,27	.30	0,26	1,29	.27
Generativity needs				0,01	1,01	.96	0,03	1,03	.89
Work centrality							-0,20	0,82	.52
Chi² Hosmer & Lemeshow Test	4,66			8,71			19,44		
Sig. Hosmer & Lemeshow Test	.70			.37			.01		
-2Log Likelihood	271,937			266,854			266,447		
Sig. step	.32			.28			.52		
Sig. model	.32			.28			.33		
Nagelkerke's R-square	.05			.08			.08		

Note: Bold results = significance level <0.05

<u>*Modeltest:*</u>

Table 5.7 shows that the personal characteristics alone give a Nagelkerke's R-square of 4,5%. Adding work needs improves this value with 3,2% and reduces the variability for involvement in career continuous or discontinuous bridge employment slightly. Regarding the -2LL, the results in table 5.7 show that a model with only personal characteristics leads to a -2LL of 271,937 (model 1). Compared with a hypothetical model, with only an intercept, this is not assessed as significant. Moreover, the adding of different work needs in model 2 leads to a -2LL of 266,854 and is not assessed as significant either. The total model 2, in comparison with a model with only an intercept, is not assessed as significant well. Both 'Nagelkerke's R-square' and -2LL show that a model with personal characteristics and different work needs does not fit the data better than a model without these

variables. However, the Hosmer and Lemeshow test show contrary results. Table 5.7 shows that model 1 (.70 > .05) and model 2 (.37 > .05) provide no significant differences. This indicates that the models fit well with the data. However, as mentioned, the accuracy of the Hosmer and & Lemeshow test is questioned in case of a large sample.

Contribution of individual personal characteristics and work needs
The model was not significant, but also none of the personal characteristics and work needs have a significant individual effect on the dependent variable involvement in career continuous or career discontinuous bridge employment. However, this may result from the fact that career (dis) continuous employment is a combined variable of '*career continuity in profession'* and *'career continuity in working level*'. It is possible that the effects differ for those that still work at the same working level, but in another profession, or reverse. Therefore, two regression analysis were executed for 'continuity in profession' and 'continuity in working level', see appendix 10.

The results show that there is a difference between the personal characteristics, work needs and 'career continuity in profession' and these factors and 'career continuity in working level'. Model 2 of table A5 in Appendix 10 shows that 'financial needs' have an individual significant effect on 'career continuity in profession'. Those with higher 'financial needs' have a higher chance to be involved in discontinuous bridge employment from their former profession than people with lower financial needs (odds ratio: 0,757). Furthermore, model 2 of table A6 in Appendix 10 shows that 'education' and 'interruptions of the career' have a significant individual effect on 'career continuity in working level'. A higher education means a higher chance to be involved in discontinuous bridge employment from the former working level than lower education (odds ratio: 0,671). Moreover, people with one or several interruptions of the career have a higher chance to be involved in discontinuous bridge employment from the former working level than no career interruptions.

Hypotheses:
Hypothesis 12 is not supported. 'Gender' shows no significant relationship with career (dis)continuous bridge employment. There is also no significant relationship when 'gender' is tested on the split dependent variables. 'Family status' shows no significant relationship with the total dependent variable and the split dependent variables either. So, hypothesis 13 is not supported. Hypothesis 14 is partly supported. Education shows no significant relationship with career (dis)continuity total, it does show an effect with 'career continuity in working level'. Hypothesis 15 is partly supported as well. Although 'financial needs' show no significant relationship with the total career continuity variable, they do have an individual significant effect on the 'continuity in working level' analysis. This effect is as expected, because those with higher financial needs have a lower chance to have career continuity in working level than people with lower financial needs (odds ratio: 0,757). Furthermore, the hypotheses 16, 17 and 18 are also not supported, because 'social needs', 'personal needs' and 'generativity needs' have no significant relationship with the total career continuity variable as well as the split career continuity variables. Besides, hypothesis 19 and 20 are not supported either. Work role attachment, through the construct of work centrality, shows no relationship with involvement in career continuous or career discontinuous bridge employment.

5.5 MEDIATOR ANALYSIS

One of the goals of this study is to examine the mediating role of work role attachment. To test this, this research followed the steps of Baron & Kenny (1986). They state that a mediating effect can be determined, in case there is a significant influence of the independent variable on the mediating variable and this mediating variable has a significant influence on the dependent variable. Besides, the direct significant effect of the independent on the dependent variable disappears or weakens when the expected mediating variable is added into the model. They propose the use of three regression equations.

The results from table 5.5, model 2, show that from the work needs 'social needs', personal needs' and 'generativity needs' have a significant relationship with the work role attachment construct, work centrality. Furthermore, from model 2 in table 5.6 can be drawn that 'financial needs' and 'social needs' have a significant relationship with involvement in paid or unpaid bridge employment. There is no significant relationship with involvement in career continuous or career discontinuous bridge employment, as shown in model 2 from table 5.7. The last equation (model 3, table 5.6) must include the independent variables as well as the mediator variable. This equation shows that 'financial needs' and 'social needs' still have a significant relationship with involvement in paid or unpaid bridge employment, after the mediator is included to the model. The comparison between model 2 and 3 (table 5.6) shows that the effect between 'financial needs' and the dependent variable slightly declines, but that the relationship between 'social needs' and the dependent variable increases. However, according to Baron & Kenny (1986), the conditions must hold over all three equations, to establish mediation. These results did not reveal in the equations. 'Personal needs' and 'generativity needs' only show a significant relationship with work centrality. 'Financial needs' shows a significant relationship with involvement in paid and unpaid bridge employment, but no relationship with work centrality. The conditions between 'social needs', the mediator and the dependent variables hold over all three equations, but the direct effect of 'social needs' does not decline, it improves after the expected mediator is added to the model (model 2 & 3, table 5.6). The mediator itself is significant in the analysis as well (model 3, table 5.6) (odds ratio: 0,435). The direction of the relation indicates that people with higher work centrality are less likely to involve in unpaid employment than people with lower work centrality. It seems that work needs in combination with work centrality have an effect, but this effect is not mediating. Concluding, there is no mediation effect of work role attachment in this study. Therefore, hypotheses 21 to 26 are not supported.

5.6 MODERATOR ANALYSIS

Because the mediator effect was not found, a moderator analysis is executed as well to look for a possible moderator influence of work centrality between the four included work needs and the two dependent variables (i.e. paid or unpaid and career continuous or career discontinuous bridge employment). However, before the execution of the analysis, the variables financial needs, social needs, personal needs, generativity needs and work centrality were 'centred' to reduce the appearance of multicollinearity problems. 'Centring' the variables means that the means are subtracted from the original variables. The means of the new variables become zero. To test the moderator effect, new variables were computed (Financial needs * Work centrality; Social Needs * Work centrality; Personal needs * Work centrality; Generativity needs * Work centrality). The results in appendix 11 show that for none of the variables a significant moderator effect is found.

6. CONCLUSIONS & DISCUSSION

This chapter provides several conclusions and discusses the results of the empirical research, in order to give an answer to the formulated central question:

"Which factors explain the choice between participation in paid or unpaid and career continuous or discontinuous bridge employment of people that have reached the official pensionable age in the Netherlands?"

6.1 CONCLUSIONS

Factors that explain the choice for paid or unpaid bridge employment in this research are: 'gender', 'education', 'presence of a partner', 'presence in volunteer work before retirement', 'social needs' and 'financial needs'. All relationships, except the last one, are consistent with the expectations based on theory. Females and higher educated people are more likely to choose for unpaid bridge employment than men and lower educated people. People with a partner are more likely to involve in paid bridge employment. People that were involved in volunteer work before retirement and people with high social needs are more often involved in unpaid bridge employment. Financial needs have a significant influence as well, but the outcome is unexpected. Higher financial needs predict a higher chance in unpaid bridge employment. This means that financial aspects of work are more important to people within unpaid bridge employment than to people within a paid job. This is obviously contrary to what was expected and these results are discussed below. Factors that not explain the choice between paid or unpaid bridge employment are: 'working in the same sector before retirement' and 'career interruptions before retirement', 'personal needs' and 'generativity needs'.

None of the initiated factors appear to explain the choice between career continuous and discontinuous bridge employment. However, as mentioned, this is a combined measure. When the variable is split, only 'financial needs' seem to explain the choice for career continuity in profession. People with higher financial needs are more likely to involve in career discontinuous bridge employment. It appears that personal characteristics are not important in the choice for 'career continuity in profession'. Moreover, two personal characteristics explain 'continuity in working level', respectively 'interruptions of career' and 'education'. People with one or more career interruption(s) are more likely to involve in career discontinuous bridge employment in working level. Furthermore, the outcome regarding 'education' is contrary to expectations. Higher educated people have a higher chance to be in career discontinuous bridge employment in working level than lower educated people.

Work role attachment, through the construct of work centrality, does not appear to have a mediator or moderator effect between the work needs and paid or unpaid bridge employment and career continuous or career discontinous bridge employment in this study. However, the results do show a positive relationship between three of the work needs (i.e. social needs, personal needs & generativity needs) and work centrality. Furthermore, the results show that work centrality relates to involvement in paid or unpaid bridge employment. The unexpected findings are discussed below.

6.2 DISCUSSION

The most unique aspect of this study is the distinction made between paid bridge employment and unpaid bridge employment. This topic received, as far as known, no particular attention in research on bridge employment. This research has tried to apply another dimension to the concept of bridge employment, by focusing on unpaid employment as well. This study shows that unpaid bridge employment may be considered as a kind of bridge employment as well, because people within this kind of employment also show to value various work aspects. However, a remark should be made based on personal experiences within the different participating organizations: within volunteer work, there are various work contexts as well. For example, some people still work on a comparable professional level as before their retirement and are 'judged' on the quality they deliver. Other people fulfill valuable, but non professional work (e.g. work at the participating health-care organization).

This first work context shows naturally more similarities with paid employment. In the context of bridge employment research, including this latter work context may cause difficulties. For example, several people that work in such a context may not have had a paid work history at all and can therefore not be seen as bridge employees.

Furthermore, the predictors for the choice between career continuous versus career discontinuous bridge employment have received little attention in previous research. The examined factors show no significant differences between people with a career continuous job and those with a career discontinuous job in general. However, when career continuity is specified in 'continuity in profession' and 'continuity in working level', some differences do appear. Therefore, this distinction can improve the understanding in the characteristics of working people within this age-group and might be considered in future research. Moreover, the current used factors seem to have little explanatory power in the differences between career continuity and career discontinuity. Both paid or unpaid bridge employment and career (dis)continuity seem to be separate issues, which require different explanations. For example, Gobeski & Beehr (2009) show that several job related factors, such as job-related strain (i.e. job stressors which cause mental or somatic reactions), intrinsic job characteristics (e.g. autonomy, feedback, task identity), significantly predicted a career continuous or discontinous bridge employment context. It seems reasonable to explore these factors over the current used factors in further research to explain career continuity or career discontinuity. However, there are no indications that these factors are important in explaining paid or unpaid bridge employment.

Next to discussing the central relationships in this research, it seems important to highlight the individual factors that show unexpected results. Contrary to the expectations, the result of 'financial needs' related more to unpaid bridge employment in this study. A possible explanation is that people have a paid job besides their volunteer work and have included this fact in their answers. However, this can be considered as strange, because it was explicitly mentioned in the attached letter that people should answer the questions from the perspective of their specific work within the participating organizations of this research. Another explanation is that respondents within volunteer work answered this questions from the perspective of the job they had before their retirement, because they considered the financial aspect otherwise as irrelevant for them. It could be that they have a more traditional view on work and only consider a paid job as work. Therefore, they may have chosen to answer the questions from the perspective of their pre-retirement job, instead of indicating that it is not important to them. The relationship between 'education' and 'career continuity in working level' is interesting to address as well. It was expected that higher education is stronger related to career continuity in the working level, but the results show the contrary. Two possible explanations are given. The first explanation comes from Feldman (1994). He states that especially for older workers, who's self-identity is closely tied to work, a sudden transition from high involvement in work to no work at all would be difficult. These employees would seek opportunities to stay involved in their previous or comparable jobs, even at a reduced level. A second explanation may be that these people like to continue working, but see retirement as an opportunity to decrease responsibilities. People with a high education are often involved in jobs with high responsibilities. This explanation is in line with statements from the participating temp-agency in this research. Employers and employees often see retirement as an opportunity to adjust the tasks and responsibilities when they decide to continue the employment relationship after the age of 65.

Furthermore, some weak relationships are found as well, among which the relationship between 'working in the same sector' and paid or unpaid bridge employment. This might be explained by the importance of this factor in specifically the Netherlands. There will certainly be people that do not have enough money in their retirement, but it may be a smaller problem here than in other countries. Because of the Dutch social system, people receive an (individually) determined amount of money every month, which provides them with a primary income. An explanation for the weak relationship in the case of 'interruptions of the career' might be that 82,7% of the respondents have indicated to have a partner. Interruptions of a career may in such cases be of less relevance, because the partner may have earned enough money before retirement to provide income for both of them. Furthermore, the weak relationships with 'personal needs' and 'generativity needs' could indicate that these needs are individual. This would be in line with conclusions of Hackman & Oldham (1976), who point to the influence of individual differences in needs. For example, generativity has been suggested to be a relevant motive in later stages of life and engagement in bridge employment (Barnes-Farrell & Matthews, 2007). However, not everyone feels the need to teach and transfer knowledge to others (Saba & Guerin, 2005). Furthermore, current results show no specific relationship between generativity needs and involvement in a particular bridge employment context. An explanation is that people with these needs might search for opportunities to do so, irrespective of a particular work setting. Furthermore, it is still possible that people with generativity needs are more likely to choose for bridge employment than to fully retire. The results of this research are not able to give more understanding about this relationship.

The current results of work centrality are interesting to highlight as well. On basis of this research, it can be questioned to include work centrality as a mediator variable between work needs and the dependent variables of this study in future research. However, there could be another explanation for the outcomes, because other relationships between these variables do appear. It may be too early to draw any theoretical conclusions regarding the mediator effect of work centrality at this moment. Possible explanations for the current outcomes should be considered. A possible explanation is that this empirical research is conducted on people who are currently 65 years or older. This means that these people are from a particular generation. Schmidt & Lee (2008, p. 300) indicate that *work centrality is one's general perspective on work and life, which is not deeply influenced by particular organizational and occupational experiences*. Furthermore, Smola & Sutton (2002) conclude that older workers in their research (*boomers*), placed significant more emphasis on 'work being one of the most important parts of a person's life', than the younger generation in their study. A combination of these statements may imply that work centrality in this study more generally reflects the dominant perception on work of the generation under research, than only the differences between individuals. This is in line with statements from chapter two: various 'channels' besides one's own experiences are important in the development of work centrality. So, before excluding work centrality as a mediator, it is important to test this relationship on other generations as well. For them, work may have a different meaning: *It is commonplace for individuals to seek a more balanced life-style – better incorporating work and personal lives than in past generations* (Smola & Sutton, 2002, p. 379). Because of these differences, it is possible that more support regarding work role attachment as a mediating variable is found in the future. At this moment, it could be that work needs measure more individual differences on a specific moment in time than work centrality. These needs are perhaps independent from work centrality, but related to the importance that is placed on work in general by this generation under research. Future research should provide more support to whether the theory is correct or should be adjusted.

Finally, some respondents pointed to the difficulties of continuation of work after the age of 65. They stated that it can be very hard to find a job that suits their capabilities, because they do not want to work in any kind of job (e.g. a former manager that is offered only call-centre jobs). This corresponds with the statements from the introduction. Despite the statements of the Dutch government, several people that are willing to work still experience difficulties in finding a suitable job at organizations. A change in thoughts and culture within several organizations seems essential and necessary to be able to optimize the deployment of older people in the future. The willingness of people should not be constrained by the availability of options, thereby losing valuable knowledge and human capacity. Furthermore, organizations currently deploying older people, such as those participating in this research, seem to have positive experiences and contradict the present persistent prejudices.

6.3 LIMITATIONS

This research has some limitations. One limitation is the selectivity of the sample group. This study is solely focused on people that continue working. People that have chosen to totally withdraw from the labor market are excluded. This decreases the possibilities to generalize the stated conclusions in this study. Furthermore, the sample is selected on one of the dependent variables, people that do paid versus unpaid bridge employment, which has consequences for the generalization possibilities of the results as well. Another limitation concerns the determination of the eventual sample group. The information system of the health-care organization seemed not able to provide the information to separate the employees on the established criteria (paragraph 5.1). Therefore, several people that did not fit the sample group description, ended up in the initial sample group. From comments and remarks can be derived that these people are often women that had no paid job before their official pensionable age or only during the time that they were not married yet. Before, it was more usual that women stopped working once they got married or had children. The lack of a paid job before the official pensionable age made these people not suitable for this particular research. It was tried to fix the problem in a plausible way, but this could be remarked as a weak aspect of this study.

Career (dis)continuous bridge employment was measured on basis of the standard profession classification of the CBS. This classification system divides all professions in 23 categories. This seemed like an objective way to measure the degree of career (dis)continuity in both working level and profession. However, 8,5% of the respondents have missing values on one or more questions concerning this subject. Some respondents remarked they experienced difficulties, because they doubted in which category their job belonged. It might be considered to measure career (dis)continuity in another way in future research. Whenever the current measure is used in future research, it might be important to reduce ambiguities regarding the choice for a suitable category. Providing one or two example(s) of professions for each category can be a proper solution.

Some respondents have indicated to disagree with the included work needs of this study. Most of them are from the health-care organization. They state that there are no 'personalized needs' underlying their reasons to do this work at this age. In other words, their motivation is not derived from needs within themselves. These people indicate that their motives have a religious base (i.e. doing volunteer work is part of being a church member) or that they want to do something for another human being. It seems reasonable that work has a different meaning for these individuals than for most respondents. From a broader perspective, this research may have focused on four particular needs, but it seems reasonable that in the choice for bridge employment, other factors are involved as well. Furthermore, in some work contexts people may be motivated to continue working for reasons derived outside their own needs.

This study is cross-sectional. Therefore, it is possible that results are influenced by the circumstances of the measuring moment. Furthermore, this study only consists of a quantitative research (i.e. a questionnaire). A qualitative research could have given some extra strength to this study, because it would than be possible to combine different kinds of results together. This was not possible because of time constraints.

6.4 RECOMMENDATIONS FOR FURTHER RESEARCH

Further research on this topic is needed, since bridge employment is a recent research topic. There are still many aspects to explore. For example, volunteer work was, as far as we know, not included as a dimension of bridge employment in prior studies. Therefore, it is necessary to execute this research within other organizations as well, to be able to generalize the current results. Furthermore, regarding inclusion of volunteer work in bridge employment research, it is important to choose work contexts carefully. Especially considering the fact that some people may not even see volunteer work themselves as a form of work, regardless what their employers or scholars state. Or their current work can not be considered as a 'bridge job', because they had no paid job before their retirement at all.

Therefore, some work contexts may be more interesting to include in bridge employment research than others.

Some of the respondents have indicated that they have various activities, under which paid as well as unpaid employment. In the current research, the focus is solely on the paid or unpaid employment activities of a person. It might be interesting to look at this activities simultaneously and to research the amount of time that is spent at both and what consequences this may have.

Although there were reasonable arguments to include four specific work needs within this research, it can be interesting to explore other possible work aspects that may explain the involvement in paid or unpaid bridge employment and career (dis)continuous bridge employment. As suggested earlier, these reasons may not even be directly derived from individual needs. Furthermore, there is a more specific recommendation regarding one of the used work needs. Paragraph 6.1 addressed the unexpected result of 'financial needs'. Reliability analysis shows that this scale variable can be assessed as reliable. Therefore, it is recommended to add an explicit sentence in future questionnaires that includes both volunteer work and this financial aspect of work. This sentence should clarify that the questions regarding this subject are focused on the importance of the financial aspect in the current job. Above that, to compare possible differences, the work needs should be examined between people that are involved in bridge employment and people that are fully retired as well.

The choice was made to measure the concept of work-role attachment through the construct of work centrality. However, previous research used various other measures of work-role attachment as well, with different results. It seems plausible that relationships between those measures and specific bridge employment contexts exist as well. For example, the concept of career commitment can be interesting to include in contexts where people are still highly involved in their old career area. However, current available measures of career commitment do not correspond with the goals of bridge employment research. Current measures are mostly used to measure the career commitment of people that are still in their 'long-term' career and have not retired yet. Career commitment might be included in bridge employment research in a new developed measure, which reflects the attitudes towards a previous career in a realistic way. Above that, it seems important to take into account that some people did not had a career at all during their working life. Furthermore, organizational commitment, and in some cases job-commitment, could be interesting to include in future research focused on people that continue their employment relationship with their former employer (in the same job), but in another context (i.e. a pay-rolling construction at temp-agencies).

It might be beneficial to repeat this particular study within a couple of years. The current generation under research might differ on characteristics with future generations that reach the age of 65. One important difference is that several women from the generation under research had no paid job during their working life. This argument is brought up by women that participated in this research and who are eventually excluded from the research sample. It seems plausible that the number of women, involved in paid employment before retirement, increases in the future. Furthermore, women of future generations might value work in a different way than the current retired generation. Besides, as mentioned, the value of work in general seems to differ between generations, caused by experienced societal and cultural conditions (Barnes-Farrell & Matthews, 2007). Therefore, examination of differences between generations could be interesting and regarding the concept of work centrality even necessary.

6.5 RECOMMENDATIONS FOR POLICY AND PRACTICE

Education and volunteer work before retirement appear to explain the choice for unpaid bridge employment. This latter factor seems logical, but it is important for organizations. It implicates that they actively need to try to retain people that are involved in volunteer work before their retirement and stimulate them to continue this work after retirement. Furthermore, higher educated people are more likely to involve in unpaid bridge employment, which implicates the importance for these organizations to reach these people. For example, organizations can try to reach higher educated people by making them enthusiastic for volunteer work through so-called 'make a difference days' (www.makeadifferenceday.nl). The collective participation of companies at such days is an upcoming phenomenon in the Netherlands. Various companies already choose to let their employees participate in volunteer work one or more days per year. Organizations that deploy unpaid employees should actively try to invite companies to spend those days within their companies.

Organizations that deploy paid employees might want to explore options to involve (present) partners in the work situation, since those people are more likely to involve in paid employment. For example, temp-agencies may have opportunities to deploy partners at an organization as well. Organizations can invite partners, for example, at informal gatherings (e.g. receptions) and explain the benefits of working to them.

The current results indicate that women are more likely to participate in unpaid bridge employment than men. These results may imply that these kind of organizations should focus mostly on women. However, a remark must be made. The relationship might be as expected, since women of the generation under research have more dominantly fulfilled care-roles than being 'bread-winners' and in general may place less importance on paid work. As mentioned, it is reasonable that other generations (i.e than the generation under research) differ, for example, in proportions of women that are involved in volunteer work. Therefore, organizations should consider these results with caution, regarding a specific focus on women. Obviously, future research and practice should clarify if these changes will appear. However, organizations should keep in mind that changes may appear and that they can not keep counting on the group that has committed themselves to them for a long time.

Organizations, interested in deploying people that have reached the age of 65, should use an individualized approach. Organizations should try to provide the aspects that are valued by individual employees rather than using a generalized approach. They should have conversations with their employees, to be able to determine the particular aspects of work that are important to them. After that, they can consider how these aspects can be incorporated in a function. For example, people that indicate to have high generativity needs, should have opportunities to teach and pass their knowledge to younger generations in their function. Additionally, in the light of the provided information above, organizations that deploy employees on an unpaid work base, might put an emphasis on understanding the importance of the social aspect of work for their employees. If this aspect is valued, people should be able to connect with their co-workers and cooperate with them. Organizations can make interactions between co-workers part of the function, which may contribute to the retention of these kinds of workers.

Currently, only a small number of people is involved in paid bridge employment after they have reached the age of 65. Moreover, several people above this age appear in unpaid bridge employment as well. It might be important to give more focused attention and direction to the retirement process in the Netherlands. This counts for workers themselves and work organizations in general. For example, structured counselling could be provided to those that reach the official pensionable age, in which they consider the various options or post-retirement activities. People should become more aware of the option to continue working, the value they can have for the workforce and the meaning work can have for themselves. However, the conditions need to be created. Especially regarding paid employment, the Dutch government should provide the right conditions in law and regulations. Moreover, organizations need to create opportunities and change their mind-set. In other words, acknowledge the value and benefits of continuing the employment relationship with their older employee and employing older workers from outside their organization. The mentioned issues seem obvious, but a change in culture of early retirement, which has become common practice in the past decades, is complicated and time consuming.

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APPENDICES

Appendix 1: Hypotheses
Appendix 2: Example of the total questionnaire
Appendix 3: Similarities and differences in legislations and regulations between working before and after the age of 65
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Appendix 5: Response calculation health-care organization
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APPENDIX 1:
Hypotheses

Relationship between work needs and work role attachment

1. *The higher the financial needs, the lower the work role attachment.*

2. *The higher the social needs, the lower the work role attachment.*

3. *The higher the personal needs, the higher the work role attachment.*

4. *The higher the generativity needs, the higher the work role attachment.*

Relationship between personal characteristics, work needs and paid or unpaid bridge employment

5a. *Women have a higher chance to involve in unpaid bridge employment than men.*
5b. *Men have a higher chance to involve in paid bridge employment than women.*

6. *Family status has no influence in the choice between involvement in paid or unpaid bridge employment.*

7. *People from an ethnic minority have a higher chance to involve in paid bridge employment.*

8. *The higher the education, the higher the chance to involve in unpaid bridge employment.*

9a. *People with a continuous work history have a higher chance to involve in unpaid bridge employment than people without a continuous work history.*
9b. *People that ever participated in volunteer work before their retirement have a higher chance to involve in unpaid bridge employment than people that did not.*

10. *The higher the financial needs, the higher the chance to involve in paid bridge employment.*

11. *The higher the social needs, the higher the chance to involve in unpaid bridge employment.*

Relationship between work needs, personal characteristics and career (dis)continuous bridge employment

12. *Men have a higher chance to involve in career continuous bridge employment than women.*

13. *Family status has no influence in the choice between involvement in career continuous or career discontinuous employment.*

14. *The higher the education, the higher the chance people are involved in career continuous bridge employment.*

15. *The higher the financial needs, the lower the chance people are involved in career continuous bridge employment.*

16. *The higher the social needs, the lower the chance people are involved in career continuous bridge employment.*

17. _The higher the personal needs, the higher the chance people are involved in career continuous bridge employment._

18. _The higher the generativity needs, the higher the chance people are involved in career continuous bridge employment._

Relationship between work role attachment and paid or unpaid bridge employment

19. _The lower the work role attachment, the higher the chance people are involved in paid bridge employment._

Relationship between work role attachment and career (dis)continuous bridge employment

20. _The higher the work role attachment, the higher the chance people are involved in career continuous bridge employment._

The mediating role of work role attachment between work needs and paid or unpaid bridge employment

21. _Higher financial needs will, through lower work role attachment, indirectly lead to involvement in paid bridge employment._

22. _Higher social needs will, through lower work role attachment, indirectly lead to involvement in unpaid bridge employment._

The mediating role of work role attachment between work needs and career (dis)continuous bridge employment

23. _Higher financial needs will, through lower work role attachment, indirectly lead to involvement in career discontinuous employment._

24. _Higher social needs will, through lower work role attachment, indirectly lead to involvement in career discontinuous employment._

25. _Higher personal needs will, through higher work role attachment, indirectly lead to involvement in career continuous bridge employment._

26. _Higher generativity needs will, through higher work role attachment, indirectly lead to involvement in career continuous bridge employment._

APPENDIX 2
Example of the total questionnaire

Allereerst willen we u vragen om een aantal persoonlijke gegevens in te vullen:

01. *Leeftijd* …….. jaar

02. *Geslacht*
☐ Man
☐ Vrouw

03. *Wat is uw oorspronkelijke nationaliteit?*
☐ Nederlands
☐ Turks
☐ Marokkaans
☐ Antilliaans
☐ Surinaams
☐ Overig

04. *Heeft u een partner en zo ja, woont u met uw partner samen?*
☐ Nee, ik heb geen partner
☐ Ja, ik heb een partner en ik woon met mijn partner samen
☐ Ja, ik heb een partner, maar ik woon niet met mijn partner samen

05. *Heeft u kinderen?*
☐ Nee, ik heb geen kinderen
☐ Ja, ik heb (een) thuiswonend(e) kind(eren)
☐ Ja, ik heb op zichzelf wonend(e) kind(eren)

06. *Draagt u de zorg voor uw kinderen, kleinkinderen, uw partner en/of ouders?*
☐ Ja, ik draag zorg voor een of meerdere genoemde personen
☐ Nee, ik heb geen zorgverplichting ten opzichte van mijn naasten

07. *Wat is uw hoogst genoten opleiding?*
☐ Basisonderwijs (Lagere school)
☐ VMBO (ITO, ambachtsschool, ULO, LTS)
☐ HAVO/VWO (MULO, HBS, MMS, Gymnasium)
☐ MBO (MTS)
☐ HBO (HTS)
☐ WO (Universiteit)

Het volgende onderdeel gaat over uw werkzame verleden:

08. *Had u voordat u met pensioen ging een betaalde baan?*
☐ Ja
☐ Nee
Wanneer u deze vraag met Nee heeft beantwoord, kunt u stoppen met de vragenlijst.

09. *Heeft u voordat u met pensioen ging ooit vrijwilligerswerk verricht?*
☐ Ja
☐ Nee

10. *Heeft u de meeste jaren van uw loopbaan in dezelfde sector doorgebracht?*
☐ Ja
☐ Nee

11. *Heeft u uw loopbaan een of meerdere keren onderbroken (bijv. doordat u kinderen kreeg)?*
- ☐ Ja, 1 keer
- ☐ Ja, meerdere keren
- ☐ Nee

De volgende onderdelen hebben betrekking op de belangrijkheid van verschillende aspecten van werk. Kunt u aangeven in hoeverre u het eens bent met de volgende stellingen.

1 = Sterk mee oneens
2 = Mee oneens
3 = Neutraal
4 = Mee eens
5 = Sterk mee eens

Werk is……

12.	…..mijn belangrijkste bron van inkomsten	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
13.	…..iets dat mij inkomsten brengt om van te leven	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
14.	…..iets dat me voordelen geeft zoals een zorgverzekering	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

Werk……

15.	…..Zorgt ervoor dat ik me niet alleen voel	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
16.	…..Geeft me respect van familie en vrienden	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
17.	…..Geeft me status en prestige	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
18.	…..Geeft me respect en vertrouwen van andere mensen	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
19.	…..Pleziert familie en vrienden die van mij verwachten dat ik werk	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

Werk…..

20.	…..Helpt me om me de moeite waard te voelen	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
21.	…..Geeft me persoonlijke tevredenheid	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
22.	…..Geef me een interesse in het leven	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
23.	…..Geeft me een gevoel van trots in mijn werk en in mijzelf	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

Werk…..

24.	…..Geeft me de kans om anderen te leren en te trainen	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
25.	…..Geeft me de mogelijkheid om mijn kennis en vaardigheden te delen met jongere mensen	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
26.	…..Geeft me de kans om mijn kennis en vaardigheden te gebruiken en te demonstreren	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
27.	…..Stelt me in staat om mijn kennis door te geven aan de volgende generatie	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

De volgende onderdelen hebben betrekking op de rol die werk in uw leven speelt.

Kunt u aangeven in hoeverre u het eens bent met de volgende stellingen.
1 = Sterk mee oneens
2 = Mee oneens
3 = Neutraal
4 = Mee eens
5 = Sterk mee eens

28.	Werk zou maar een klein gedeelte van iemands leven mogen zijn	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
29.	In mijn opinie zouden persoonlijke levensdoelen van een individu werk georienteerd moeten zijn	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
30.	Het leven is slechts de moeite waard wanneer mensen opgaan in hun werk	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
31.	De grootste voldoening in mijn leven komt van mijn werk	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
32.	De meest belangrijke zaken die mij overkomen hebben betrekking op mijn werk	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
33.	Ik heb andere activiteiten die belangrijker zijn dan mijn werk	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

34.	Werk moet als centraal in een leven worden beschouwd	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
35.	Ik zou (waarschijnlijk) blijven werken, zelfs als ik het geld niet nodig had	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
36.	Voor mij is mijn werk slechts een klein gedeelte van wie ik ben	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
37.	De meeste dingen in het leven zijn belangrijker dan werk	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5
38.	In totaal beschouw ik werk als erg centraal in mijn leven	☐ 1	☐ 2	☐ 3	☐ 4	☐ 5

De volgende vragen gaan over uw huidige werk (in dit geval de werkzaamheden voor de organisatie van welke u de uitnodiging tot deelname aan dit onderzoek ontvangen heeft).

39. *Verricht u uw huidige werk op een betaalde of onbetaalde basis?*
- ☐ Betaalde basis
- ☐ Onbetaalde basis

40. *Voor welke van de onderstaande organisaties verricht u uw werkzaamheden?*
- ☐ Uitzendbureau 65plus
- ☐ SESAM Academie (ga door naar vraag 42)
- ☐ Atlant Zorggroep (ga door naar vraag 42)

41. *Verricht u via Uitzendbureau 65plus werkzaamheden voor dezelfde of een andere organisatie dan voor uw 65ste?*
- ☐ Ik werk voor dezelfde organisatie
- ☐ Ik werk voor een andere organisatie

Het volgende onderdeel gaat zowel over het werk dat u had voordat u met pensioen ging, als over uw huidige werk

42. *Welk type beroep sluit het meest aan bij het beroep wat u had voordat u met pensioen ging?*

ELEMENTAIRE, LAGERE EN MIDDELBARE BEROEPEN

- ☐ Elementaire beroepen
- ☐ Lagere en middelbare docenten
- ☐ Lagere en middelbare agrarische beroepen
- ☐ Lagere en middelbare natuurkundig/natuurwetenschappelijke beroepen
- ☐ Lagere en middelbare technische beroepen
- ☐ Lagere en middelbare transportberoepen
- ☐ Lagere en middelbare paramedische beroepen
- ☐ Lagere en middelbaar administratief/commerciële beroepen
- ☐ Lagere en middelbare juridische en beveiligingsberoepen
- ☐ Middelbare taalkundig, culturele beroepen
- ☐ Middelbare gedragsmatige en maatschappelijke beroepen
- ☐ Lagere en middelbaar verzorgende beroepen

HOGERE EN WETENSCHAPPELIJKE BEROEPEN

- ☐ Hogere en wetenschappelijke pedagogische beroepen
- ☐ Hogere en wetenschappelijke landbouwkundige beroepen
- ☐ Hogere en wetenschappelijke wiskundige en natuurwetenschappelijke beroepen
- ☐ Hogere en wetenschappelijke technische beroepen
- ☐ Hogere en wetenschappelijke transportberoepen
- ☐ Hogere en wetenschappelijke medische beroepen
- ☐ Hogere en wetenschappelijke administratief, commercieel, economische beroepen
- ☐ Hogere en wetenschappelijke juridische, bestuurlijke beroepen
- ☐ Hogere en wetenschappelijke taalkundig, culturele beroepen
- ☐ Hogere en wetenschappelijke gedragsmatige en maatschappelijke beroepen
- ☐ Hogere en wetenschappelijke algemeen leidinggevende beroepen

43. *Werkt u in een zelfde type beroep als u had voordat u met pensioen ging?*

- ☐ Ja (ga door naar vraag 45)
- ☐ Nee

44. *Welk type beroep sluit het meest aan bij het beroep wat u nu heeft?*

ELEMENTAIRE, LAGERE EN MIDDELBARE BEROEPEN

- ☐ Elementaire beroepen
- ☐ Lagere en middelbare docenten
- ☐ Lagere en middelbare agrarische beroepen
- ☐ Lagere en middelbare natuurkundig/natuurwetenschappelijke beroepen
- ☐ Lagere en middelbare technische beroepen
- ☐ Lagere en middelbare transportberoepen e.d.
- ☐ Lagere en middelbare paramedische beroepen
- ☐ Lagere en middelbaar administratief/commerciële beroepen
- ☐ Lagere en middelbare juridische en beveiligingsberoepen
- ☐ Middelbare taalkundig, culturele beroepen
- ☐ Middelbare gedragsmatige en maatschappelijke beroepen
- ☐ Lagere en middelbaar verzorgende beroepen

HOGERE EN WETENSCHAPPELIJKE BEROEPEN

- ☐ Hogere en wetenschappelijke pedagogische beroepen
- ☐ Hogere en wetenschappelijke landbouwkundige beroepen
- ☐ Hogere en wetenschappelijke wiskundige en natuurwetenschappelijke beroepen
- ☐ Hogere en wetenschappelijke technische beroepen
- ☐ Hogere en wetenschappelijke transportberoepen
- ☐ Hogere en wetenschappelijke medische beroepen
- ☐ Hogere en wetenschappelijke administratief, commercieel, economische beroepen
- ☐ Hogere en wetenschappelijke juridische, bestuurlijke beroepen
- ☐ Hogere en wetenschappelijke taalkundig, culturele beroepen
- ☐ Hogere en wetenschappelijke gedragsmatige en maatschappelijke beroepen
- ☐ Hogere en wetenschappelijke algemeen leidinggevende beroepen

45. *Heeft u de competenties die u in uw vorige ba(a)n(en) verworven heeft nodig in uw huidige functie?*

- ☐ Ja
- ☐ Nee

46. Heeft u nog vragen en/of opmerkingen ten aanzien van deze vragenlijst?
Zo ja, dan kunt u deze hieronder aangeven.

47. Indien u op de hoogte gehouden wilt worden van de resultaten van het onderzoek, vul dan hieronder uw emailadres in.

APPENDIX 3

Similarities and differences in legislations and regulations between working before and after the age of 65 (source: Ministery SZW, 2008a)

Similarities:

Reaching the age of 65 has no consequences for the application of employment law, legislation on working hours, working conditions legislation, dismissal protection (as meant in the Extraordinary Decree on Labor Relations (BBA) and the Decree on Dismissals) and legislation on equal treatment (there is one exception, which is described under the section 'Differences'):

- Employment law, as stated in article 7:10 of the Dutch Civil Code (BW), makes no distinction between employees younger and older than age 65.

- The legal terms regarding payment of wages during sickness, notice periods and termination prohibitions fully apply to people with an age of 65 and above.

- This also applies to the chain clause of Article 7: 668a BW, where successive temporary contracts, under certain circumstances, turn into an employment agreement of indefinite duration. Employers in temporary employment industry consider the chain clause, allowing temporary employment contracts to turn into a fixed contract, an obstacle for employees after the age of 65 to work.

- One aspect of income protection that is not covered by public employee insurances, but falls under legal employment, is the obligation for payment during sickness for two years. This obligation to pay rests with the employer, in order to involve the employer in the reduction of absenteeism and the prevention of work incapacity. However, unlike social legislations, it is not taken into account that potential income protection is less reason for someone who can rely on a pension. Moreover, this obligation seems to cause barriers for employers, because the financial risks increases with people above 65 for employers. This is predominantly because, private insurers often have a final age of 65 years in their insurance policy concerning sick leave. This means that employers can not insure their employees that have reached the age of 65 for this and risk therefore high financial claims themselves. Therefore, they prefer a temporary contract, a temporary employment contract or an assignment contract.

- With only one exception, which is described in the section below, The Equal Treatment Act states that in any other case in the sphere of work a distinction based on age may only appear where an objective justification exists.

Differences:

- The Act equal treatment of age within labor (WBGL), from which the similarities of working before and after the age of 65 are discussed in the previous section, has one exception. In Article 7, first paragraph, sub b, describes the exception for termination of the employment relation in connection with reaching the official pensionable age, or under a law or between parties agreed older age.

- Achieving the official pensionable age creates a statutory right to a pension and, in cases of a contractual right to some kind of additional pension. Voluntary postponement of the effective date of the state pension and a supplementary pension, only affects the rights and obligations in that context.

- Regarding the Minimum Wage Act can be noticed that the statutory minimum wage can not be claimed by employees with an age of 65 years or older.

- At this moment, the age of 65 years within the social security is a clear dividing line. Up to 65, employee insurance - such as the Unemployment Insurance Act, Sickness Benefits Act, the Labor Capacity Act – offer income protection. After 65 years, the state pension and the pension fulfil that function. In this context, it is also important that the principles of the employee insurance and pension differ. The employee insurance is based on the idea that workers in principle can provide themselves for income through work. Only in circumstances such as unemployment and (partly) disability if one is unable to do so, they obtain a benefit. There is also the condition that they should make themselves available for work and must be prepared to accept other suitable work. Such a condition is not connected to the state pension (AOW).

  Intent of the employee insurance - such as the Unemployment Insurance Act, Sickness Benefits Act and the Labor Capacity Act - is income protection if the possibility to work is temporarily or permanently lost. It is therefore that the need disappears from the time that income from work is no longer the starting point, but that state pension and supplementary pension guarantee this. Therefore, where possible availability for employment is a payment based on the employee insurance or income assistance, but not for the AOW. This difference in starting point is that it is illogical for the employee insurance to continue when a person with an age above 65 defers the effective date of the pension, so in case of illness or unemployment a claim will rise. Consequence would be that the re-integration related obligations, such as job-search and the obligation to accept suitable work, would continue. This would turn the voluntary choice into a "work requirement" for people over 65. This is not compatible with the assumption that there is no work obligation for people above 65. When working after 65 there is therefore the premise that the employee, in the absence of wage payment, if necessary, can rely on the state pension and a additional pension and that there is no reason for additional income protection.

  For the same reason, no claim will exist in cases where there is a postponing of state pension. This principle also implies that after the 65th year no employees' insurance premiums have to be paid. Would this be different, then would everyone that choose to continue working make use of the AOW and not pay any premiums. It is clear that this makes work attractive for both the employee and the employer. However, this is no different than if the pension is not postponed but the pensioner continues to work.

APPENDIX 4
Overview of the ten established critical competences by the consultancy organization

1. Reflect

Absorbs and processes new situations and information. Undertaking actions to improve own professional and personal development.

- Shares knowledge and learning experiences with others and learns from and with others.
- Reflects on personal work and functioning, invites comments from others on personal work, dares to ask questions and to show uncertainty.
- Develops new insights (expresses oneself innovative) and knows how to apply these effectively.
- Is aware of his own strong qualities and weaknesses.

2. Communication skills

Signalling the feelings, attitude and motivation of others and express this in contact. Clarifying ideas, opinions and information to others, in plain language and non-verbal communication. Terminology is functionally adapted to others.

- Listens actively to others, shows understanding and deals with someone's arguments. Shows to be capable to see things from the perspective of the other.
- Brings structure in a conversation (e.g. by an agenda, time management, clarifying expectations, setting goals, etc.).
- Can handle silence in a conversation.
- Observes, verbal and non-verbal signals, emotions and keeps asking questions if necessary. Looks out for irritation and reacts constructively to this.
- Brings up delicate subjects, shows compassion for the other and keeps asking questions if it is not clear whether people understand each other.
- Makes difficult subjects understandable for the other.

3. Environment awareness

Shows to be informed about social, economical and political developments and other environmental factors (of a customer organization). Being able to translate and use this knowledge effectively – also in an intercultural environment.

- Acts based on understanding of cultural, social and political developments.
- Assesses complex situations correctly; understands which issues and persons are involved and responds to that at the right moment.
- Shows awareness of own norms and values and knows how to tone them down.
- Shows subtleness, correctness and understanding for the other party.

4. Cooperation

Actively contributing to cooperation, focused on reaching shared goals. Strengthen mutual communication.

- Builds up a personal/cooperative relationship with colleagues i.e. other 'NAME ORGANIZATION' advisors.
- Shares on own initiative information/knowledge and ideas with others.
- Gives feedback on (jointed) results to others, under which the others 'NAME ORGANIZATION' advisors and the 'NAME ORGANIZATION'.
- Involves the right 'NAME ORGANIZATION' colleagues in plan making and in the development of activities.
- Comes with and supports initiatives that improve the 'NAME ORGANIZATION' services.

5. Professional integrity

Follow generally accepted social, ethical and organizational norms.

- Acts like said, fulfils promises and agreements.
- Respects and protects confidential and personal information.
- Communicates own mistakes openly and takes responsibility for them.
- Indicates own position and associated issues clearly in professional (conflict) situations. Prevents conflicting interests.
- Evaluates own behaviour, products and processes based on quality norms and standards.
- Is committed to work with welfare organizations.
- Identifies oneself with the idealistic objective of 'NAME ORGANIZTATION' and talks positively about the organization to clients and other external relations, even if things do not entirely go as planned.

6. Client orientation

Being able to actively empathize with the problems of a welfare organization (the client). Research wishes and needs of the customer, think and act from the clients perspective.

- Makes clear agreements, provides information and is easily accessible for the client.
- Reacts adequately to questions and complaints of clients.
- Evaluates on a regular base with the client about the progress and quality of the service and feels responsible for the level of satisfaction of the client.

7. Advise

In general collecting, analysing and considering data, placing these in a broader perspective, taking positions and taking deliberated decisions, as required in almost all 'NAME ORGANIZATION' assignments.

- Understands the intention and impact of the statement 'Advisor, know yourself' and is aware of the need for self-insight/self-knowledge in the role of SESAM advisor.
- Collects information by asking questions or gathering by letter information. Explores the issue.
- Keeps asking questions in case of a lack of information. Asks specifically for information which is not available on forehand.
- Uses different techniques to solve difficult issues and to obtain relevant information.
- Distinguishes between information about facts and information about interpretations or assumptions.
- Is able to deal with different stakeholders.

8. Change

Feeling for changing processes. Besides knowledge and understanding of the *ability* of change, being able to have ideas about the *willingness* of the organization to change. Having insight in alteration strategies.

- Is able to monitor the situation of the organization and the possible wished changes of it.
- Appoints and clarifies these organization needs, is able to make choices and to defend these choices.
- Is able to asses the organization's willingness to change.
- Is able to supervise and to implement a process of change and to determine realistic objectives.
- Is able to intervene in a process of change and is able to apply strategies of change.
- Understands different forms of resistance and is able to anticipate to this.
- Makes people enthusiastic and convinces them.

9. Plan and organize

Effectively determine objectives and priorities and indicate needed time, actions and resources to be able to reach specific results.

- Formulates specific, measurable and time limited goals for themselves and for others, being the social organizations.
- Involves others, taking into account their abilities and interests.
- Sets relevant priorities.
- Takes responsibility for own actions with regards to the results.
- Works to a realistic advice, in which budget, necessary people, resources, time path, etc. have a place.

10. Coach

Stimulating others to action and commitment to reach a particular, pre-defined result. Adapting coaching style if necessary, which makes it possible for the other to develop optimally.

- Is able to make others look at themselves and let them reflect on their work.
- Is able to point out alternative approaches of a situation to others.
- Switches effectively between different techniques of intervening, such as offering a listening ear, motivation, reflection, confrontation to break a pattern, etc.
- Gives attention to the atmosphere during coaching activities and to a good relationship with the other.

APPENDIX 5
Response calculation health-care organization

Total response	78
Valid response	54
Original sample group	291

The valid response is first subtracted of the total response.

78 – 54 = 24

The answer of this calculation is 24 and this is the amount of people that did not fit the determined sample group description. The percentage of people that not fitted the description in comparison with the total amount of respondents within the health-care organization is calculated below.

24/78 = 0.308

Because this percentage is rather high, it is reasonable to assume that the original sample group also includes individuals that do not belong to the sample group description. Therefore, the percentage of not-valid reactions in the respondents is used to calculate an estimation of people that can probably be subtracted from the original sample group.

291 * 0.308 = 89

This number of people is 89. This number is subtracted from the original sample group, as is shown below. The original sample group is reduced to an adjusted sample group of 202 persons, which can be used.

291 – 89 = 202

Adjusted sample group	202

APPENDIX 6
Amount of indicated characteristics of respondents in percentages

Table A1: Personal characteristics of respondents in percentages

VARIABLE:	ANSWERING CATEGORIES:	PERCEN-TAGES:
Gender	Male Female	72,4% 27,6%
Original nationality	Dutch Turkish Moroccan Antilles Surinamese Other	96,3% 0% 0% 0% 0,3% 3,4%
Presence of partner	No, I do not have a partner Yes, I have a partner and I live with my partner Yes, I have a partner, but I do not live with my partner	17,2% 80,5,% 2,2%
Presence of children	No, I do not have children Yes, I have (a) child(ren) that live(s) in my house Yes, I have children living on their own.	6,7% 5,2% 88,0%
Care responsibilities	Yes, I take care for one or more of the mentioned persons No, I do not have care obligations towards my relatives.	30,5% 69,5%
Highest education followed	Primary school VMBO (ITO, craft school, ULO, LTS) HAVO/VWO (MULO,HBS,MMS, grammar school) MBO (MTS) HBO (HTS) University (University)	2,2% 14,9% 29,1% 12,3% 28,4% 13,1%
Active in volunteer work before retirement	Yes No	58,4% 41,6%
Working life spent in same sector	Yes No	76,2% 23,8%
Interruption(s) of career before retirement	Yes, one time Yes, several times No	12,8% 17,3% 69,9%

APPENDIX 7
Results Kruskal Wallis test

Table A2: Results Kruskal Wallis test

	Financial needs	Social needs	Personal needs	Generativity needs	Work centrality
Chi-Square	7,341	11,183	,858	3,484	2,035
Df	2	2	2	2	2
Asymp. Sig.	,025	,004	,651	,175	,361

a Kruskal Wallis Test

APPENDIX 8
Multiple comparisons with the analysis of variance by ranks.

Approach adopted from Torka (2003):

The analysis of variance by ranks after Kruskal-Wallis as distribution-independent alternative to the (metric) variance analysis provides no multiple range tests (in contrast to metric analysis of variance, where these tests can be requested as post hoc tests). So, with significant results, it is not clear which samples differ from each other. Although not implemented in SPSS, on basis of the output of the rank analysis of variance procedure, the critical rank number differences are easily predictable. It is necessary to have a significant rank analysis of variance.

Comparison of Mean Ranks
The mean ranks are compared pair wise and tested on significance. If the actual difference is larger than the critical (d_{krit}), the difference is significant. The critical difference (d_{krit}) can be calculated for two specific samples as follows:

$$d_{krit} = \sqrt{H_{krit}} \cdot \sqrt{\frac{N \cdot (N+1)}{12}} \cdot \sqrt{\frac{1}{n_i} + \frac{1}{n_j}}$$

Where:

N = *Total number of cases (all samples)*
n_i = *Sample size of the first observed sub-sample*
n_j = *Sample size of the second observed sub-sample*
H_{krit} = *Chi-square value corresponding to the chosen significance level, with k-1 degrees of freedom (k samples)*

The critical chi-square value can be found in any chi-square table.

APPENDIX 9
Statistical relationship between work base and career (dis)continuity

Table A3: Frequencies paid/unpaid base and career continuity/discontinuity

		Career continuity	Career discontinuity	Total
Work base paid or unpaid	Paid base	73	100	173
	Unpaid base	28	44	72
Total		101	144	245

Table A4: Cross tabulation work base and career (dis)continuity

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	,230(b)	1	,632
Continuity Correction(a)	,113	1	,736
Likelihood Ratio	,230	1	,631
Fisher's Exact Test			
Linear-by-Linear Association	,229	1	,633
N of Valid Cases	245		

a Computed only for a 2x2 table
b 0 cells (,0%) have expected count less than 5. The minimum expected count is 29,68.

APPENDIX 10
Regression analysis career continuity in profession and career continuity in working level

Table A5: Logistic regression analysis career (dis)continuity in profession (ref. category= discontinuity)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,88	0,42	.19	-0,44	0,64	.67	-0,31	0,73	.80
Personal characteristics									
Gender (female)	1,01	2,75	**.03**	0,87	2,38	.08	0,86	2,37	.08
Education	0,11	1,12	.31	0,10	1,10	.39	0,10	1,10	.40
Presence partner (yes)	0,91	2,48	**.04**	0,84	2,32	.06	0,83	2,28	.07
Volunteer work (yes)	-0,52	0,60	.09	-0,51	0,60	.11	-0,51	0,60	.11
Same sector (yes)	-0,42	0,66	.23	-0,44	0,64	.22	-0,43	0,65	.23
Interruption(s) of career (yes)	-0,3	0,73	.45	-0,35	0,71	.43	-0,36	0,70	.42
Work needs									
Financial needs				-0,28	0,76	**.05**	-0,28	0,76	**.05**
Social needs				-0,26	0,77	.21	-0,25	0,78	.23
Personal needs				0,17	1,19	.46	0,18	1,19	.45
Generativity needs				0,20	1,23	.28	0,21	1,23	.27
Work centrality							-0,06	0,94	.85
Chi² Hosmer & Lemeshow Test	7,38			7,27			5,22		
Sig. Hosmer & Lemeshow Test	.50			.51			.73		
-2Log Likelihood	276,063			268,337			268,303		
Sig. step	.08			.10			.85		
Sig. model	.08			**.04**			.06		
Nagelkerke's R-square	0,07			0,12			0,12		

Note: Bold results = significance level <0.05

Table A6: Logistic regression analysis career (dis)continuity in working level (ref. category= discontinuity)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	3,42	30,44	**.00**	3,16	23,57	**.01**	4,40	81,46	**.01**
Personal characteristics									
Gender (female)	0,90	2,46	.11	0,92	2,52	.11	0,86	2,37	.14
Education	-0,42	0,65	**.00**	-0,40	0,67	**.01**	-0,41	0,66	**.01**
Presence partner (yes)	-0,34	0,72	.53	-0,24	0,79	.66	-0,40	0,67	.48
Volunteer work (yes)	0,43	1,53	.24	0,40	1,49	.28	0,39	1,48	.30
Same sector (yes)	-0,30	0,74	.49	-0,28	0,76	.52	-0,17	0,84	.70
Interruption(s) of career (yes)	-1,17	0,31	**.02**	-1,20	0,30	**.02**	-1,29	0,27	**.01**
Work needs									
Financial needs				-0,06	0,94	.74	-0,08	0,92	.63
Social needs				0,12	1,13	.62	0,18	1,20	.46
Personal needs				0,19	1,21	.49	0,24	1,27	.40
Generativity needs				-0,21	0,81	.35	-0,15	0,86	.50
Work centrality							-0,54	0,58	.14
Chi² Hosmer & Lemeshow Test	3,13			11,51			5,94		
Sig. Hosmer & Lemeshow Test	.87			.18			.66		
-2Log Likelihood	208,591			207,044			204,806		
Sig. step	**.01**			.82			.14		
Sig. model	**.01**			.06			.05		
Nagelkerke's R-square	0,11			0,12			0,14		

Note: Bold results = significance level <0.05

APPENDIX 11

Logistic moderator analysis paid or unpaid bridge employment (reference category: paid employment)

Table A7: Moderator analysis between financial needs & work centrality (dep. var. paid or unpaid bridge employment)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,77	0,46	**.00**	-0,78	0,46	**.00**	-0,79	0,46	**.00**
Financialneedscentred	0,27	1,30	**.03**						
Financialneedscentred				0,29	1,33	**.02**			
Workcentralitycentred				-0,39	0,68	.14			
Financialneedscentred							0,29	1,34	**.02**
Workcentralitycentred							-0,41	0,66	.12
Financialneedscentred*Work centralitycentred							0,09	1,09	.67
Chi² Hosmer & Lemeshow Test	9,10			8,77			11,57		
Sig. Hosmer & Lemeshow Test	.25			.36			.17		
-2Log Likelihood	284,806			282,587			282,408		
Sig. Chi-square step	**.03**			.14			.67		
Sig. Chi-square model	**.03**			**.03**			.06		

Table A8: Moderator analysis between social needs & work centrality (dep. var. paid or unpaid bridge employment)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,76	0,47	**.00**	-0,79	0,45	**.00**	-0,86	0,42	**.00**
Socialneedscentred	0,33	1,40	**.02**						
Socialneedscentred				0,51	1,67	**.00**			
Work centralitycentred				-0,76	0,47	**.01**			
Socialneedscentred							0,52	1,68	**.00**
Work centralitycentred							-0,76	0,47	**.01**
Socialneedscentred*Work centralitycentred							0,27	1,32	.23
Chi² Hosmer & Lemeshow Test	10,70			6,55			5,59		
Sig. Hosmer & Lemeshow Test	.15			.59			.69		
-2Log Likelihood	306,367			298,584			297,166		
Sig. step	.02			.01			.23		
Sig. model	.02			.00			.00		

Table A9: Moderator analysis between personal needs & work centrality (dep. var. paid or unpaid bridge employment)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,77	0,46	**.00**	-0,79	0,46	**.00**	-0,81	0,44	**.00**
Personalneedscentred	0,08	1,08	.61						
Personalneedscentred				0,19	1,21	.26			
Workcentralitycentred				-0,49	0,62	.06			
Personalneedscentred							0,22	1,24	.22
Workcentralitycentred							-0,50	0,61	.06
Personalneedscentred*Work centralitycentred							0,13	1,14	.61
Chi² Hosmer & Lemeshow Test	6,56			5,78			2,86		
Sig. Hosmer & Lemeshow Test	.58			.67			.94		
-2Log Likelihood	315,472			311,991			311,728		
Sig. step	.61			.06			.61		
Sig. model	.61			.15			.26		

Table A10: Moderator analysis between generativity needs & work centrality (dep. var. paid or unpaid bridge employment)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,75	0,47	**.00**	-0,77	0,47	**.00**	-0,77	0,46	**.00**
Generativityneedscentred	0,04	1,04	.75						
Generativityneedscentred				0,10	1,11	.46			
Work centralitycentred				-0,44	0,64	.08			
Generativityneedscentred							0,11	1,11	.45
Work centralitycentred							-0,44	0,64	.08
Generativityneedscentred*Work centralitycentred							0,03	1,03	.89
Chi² Hosmer & Lemeshow Test	4,98			7,42			7,95		
Sig. Hosmer & Lemeshow Test	.66			.49			.44		
-2Log Likelihood	313,333			310,212			310,194		
Sig. step	.75			.08			.89		
Sig. model	.75			.20			.36		

Logistic moderator analysis between work needs, work centrality and career continuity (reference category: discontinuity)

Table A11: Moderator analysis between financial needs & work centrality (dep. var. career (dis)continuity)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,45	0,64	**.00**	-0,44	0,64	**.00**	-0,44	0,64	**.00**
Financial needscentred	-0,21	0,81	.08						
Financial needscentred				-0,20	0,82	.10			
Work centralitycentred				-0,29	0,75	.27			
Financial needscentred							-0,20	0,82	.10
Work centralitycentred							-0,29	0,75	.27
Financial needscentred*Work centralitycentred							-0,01	0,99	.96
Chi² Hosmer & Lemeshow Test	7,16			6,11			6,28		
Sig. Hosmer & Lemeshow Test	.41			.64			.62		
-2Log Likelihood	281,656			280,450			280,45		
Sig. step	.08			.27			.96		
Sig. model	.08			.11			.22		

Table A12: Moderator analysis between social needs & work centrality (dep. var. career (dis)continuity)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,38	0,69	**.01**	-0,38	0,69	**.01**	-0,38	0,69	**.01**
Social needscentred	-0,23	0,80	.11						
Social needscentred				-0,18	0,83	.23			
Work centralitycentred				-0,24	0,79	.37			
Social needscentred							-0,18	0,83	.23
Work centralitycentred							-0,24	0,79	.37
Social needscentred*Work centralitycentred							-0,02	0,98	.95
Chi² Hosmer & Lemeshow Test	2,74			7,92			2,81		
Sig. Hosmer & Lemeshow Test	.95			.44			.95		
-2Log Likelihood	306,697			305,880			305,875		
Sig. step	.10			.37			.95		
Sig. model	.10			.18			.33		

Table A13: Moderator analysis between personal needs & work centrality (dep. var. career (dis)continuity)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,38	0,68	**.00**	-0,39	0,68	**.00**	-0,38	0,68	**.01**
Personalneedscentred	0,00	1,00	.10						
Personalneedscentred				0,08	1,08	.64			
Workcentralitycentred				-0,36	0,70	.17			
Personalneedscentred							0,08	1,08	.65
Work centralitycentred							-0,36	0,70	.17
Personalneedscentred*Work centralitycentred							0,00	1,00	.10
Chi² Hosmer & Lemeshow Test	13,42			10,30			10,30		
Sig. Hosmer & Lemeshow Test	.06			.25			.25		
-2Log Likelihood	316,070			314,145			314,145		
Sig. step	.10			.17			.10		
Sig. model	.10			.38			.59		

Table A14: Moderator analysis between generativity needs & work centrality (dep. var. career (dis)continuity)

	Model 1			Model 2			Model 3		
	B	Exp (B)	Sig.	B	Exp (B)	Sig.	B	Exp (B)	Sig.
Constant	-0,39	0,68	**.00**	-0,40	0,67	**.00**	-0,41	0,66	**.00**
Generativityneedscentred	-0,05	0,95	.70						
Generativityneedscentred				-0,01	0,99	.94			
Workcentralitycentred				-0,32	0,73	.21			
Generativityneedscentred							0,01	1,01	.97
Workcentralitycentred							-0,32	0,73	.21
Generativityneedscentred*Workcentralitycentred							0,11	1,12	.58
Chi² Hosmer & Lemeshow Test	12,34			7,65			7,82		
Sig. Hosmer & Lemeshow Test	.09			.47			.45		
-2Log Likelihood	311,267			309,681			309,372		
Sig. step	.70			.21			.58		
Sig. model	.70			.42			.56		