Research Chronicler

International Multidisciplinary Research Journal

Editor-In-Chief

Prof. K. N. Shelke

Research Chronicler

A Peer-Reviewed Refereed and Indexed International Multidisciplinary Research Journal

Volume II   Issue IV: May – 2014

CONTENTS

Gradual Retirement Schemes and Older Workers Social Inclusion and Employability in The Netherlands

Dr. Franz Josef Gellert   &   Professor Dr. Hugo Velthuijsen

Hanze University of Applied Sciences. Zernikeplein 7, 9747 AS, Groningen, The Netherlands

Abstract

The number of employees above 50 is increasing in organizations because of demographic changes. People above 50feel less involved in work and societal activities as they should be and as they are expected to be. Older workers' employment is accompanied by stereotyping that workers are less productive and less capable than younger workers. The current research is about older workers' wishes, desires and wants to further develop gradual retirement schemes as scenarios for both employers' and employees' mutual benefit. Furthermore, the perception of ICT tools supportiveness is researched for older workers' sustainable employability. The study is conducted in the northern part of the Netherlands and data were collected by questionnaires and interviews. Data were analysed with the statistical tool SPSS and with Excel for the search of patterns. Results suggest that workers between 50 and 65 like to retire gradually by applied flexible working schemes, reducing the workload and reducing the weekly hours. ICT tools are considered as helpful tools as long as they do not affect workers' health. Training is required as well as constantly being updated in the ICT arena. Respondents also indicated that they want to work after retirement either voluntarily or on a small-scale salary to cover their basic costs.

Key Words: flexible work schedule, gradual retirement, health, ICT support, social media

Introduction

We all experience that workers above 50 are healthier and more employable nowadays than decades ago. In the last phase of their working life, so close to the retirement age, workers likely feel to start a late career or want to smoothly step into retirement. In several countries, including the Netherlands, a change of the legal retirement age can be observed. Either the retirement age will be increased to 67 or even higher. However, participation of older workers in western societies is low and job opportunities for older workers also appear to be low.

Economic (e-) inclusion of older workers is problematic in western societies in general, and in the Netherlands in

particular (EUROSTAT, 2013; Van Dalen et al., 2010). Approximately 2% of hired workers are over 50 in the Netherlands, whereas the number hovers around 10% in other countries. That causes questions with regard to how older workers can remain economically longer productive and what those workers see as viable schemes for a productive life span. Do they want to continue working or to stay at home or to do other things? How can older workers be economically included in organizations and society? What are their plans after retirement? Given the currently low chances to find a new job for older workers in the Netherlands, our overarching goal of the current study is to develop schemes for gradual retirement and to explore what the desires, wishes and needs of people

between 50 and 67 are. Additionally, we want to analyse, with regard to ICT tools, how ICT can make older workers less vulnerable at work places and how older workers can stay employable or can use ICT means to remain contacts with peers, colleagues, friends or local institutions after retirement.

Improving opportunities for gradual retirement can help lengthen careers by allowing for a gradual reduction of productive work combined with an extended employment period, rather than a full stop of working. The term 'gradual retirement' stands for more than a phased reduction of working time. It also includes adaptive modifications of job contents. Gradual worker retirement can, over time, help increase labour participation (and hence, e-inclusion) of older workers. Up to now, various constraints (legal & economical, organizational and psychological) limit the development of worker's gradual retirement practices.

While gradually scaling back certain productive activities, older employees are perfectly capable of starting or expanding other activities. Therefore, our examinations also lie on increasing e-inclusion of older citizens by stimulating their self-employment, entrepreneurship, and volunteer work. In the network economy, entrepreneurship exists through networks of meaningful connections among entrepreneurial individuals. In an ageing society, the market, workers and entrepreneurs consist significantly of generations not accustomed to modern social media supported networking. The creation of ICT based networks goes along with supporting entrepreneurial activities of an ageing population, matching individuals, based on their experiences and competences, with each other and with opportunities spotted in an ageing society (Hurd and Rohwedder, 2011). Obviously, those entering gradual retirement schemes will be an appropriate target group for these networks. While scaling back certain activities with their employer, they could use the time to be available for hire through self-employment. Gradual worker retirement is a socio-economic innovation that, while theoretically beneficial, has proven hard to achieve in practice so far. Both helping design a variety of pilot projects and researching their reception will help to fasten the pace of such innovation. The innovative part of the research lies in addressing a target group that is largely unfamiliar with technology already widely used by younger generations, and in addition seeks to stimulate the self-employment and entrepreneurship of a generation that was primarily oriented on wage employment.

An unfortunate combination of older worker generations soon to retire, and relatively small generations of school leavers that enter the labour market, in combination with a negative migration ratio (in particular in rural areas), threatens to result in labour shortages in the Northern part of the Netherlands in the near future. Increasing economic inclusion through increased (prolonged) labour participation, self-employment and entrepreneurship of older citizens will help alleviate such shortages (Hurd and Rohwedder, 2011).

The paper starts with the theoretical background of older people employment. It continues with the method and results section. The paper is finalized with our conclusions, recommendations and a

scientific outlook of research in the particular geographical area.

Theoretical Background

Job Design and social inclusion

Job design is defined in the current study as the opportunity for older workers to gain additional skills, reduce the work stress as well as to coach younger workers by transferring older worker's knowledge. According to Arts and Otten (2012), in the future the Dutch labour market will consist of older workers, either men or women, with an increasing older worker's interest to stay longer in their job since they feel physically and mentally healthy and active. The consequences of the aforementioned developments have an influence on job designs as well as on social activities. Armstrong-Stassen (2008) laid out that in companies with a tailored human resource practices policy for older workers, those people feel attracted to be employed as post retirees. However, older workers and post retirees are influenced by their social attitudes, beliefs and thinking when they make decisions how to continue in their later work life spans.

Oosterhoudt and Breij (2013) figured out that three social drivers– elements of the social environment – have influence on the decision people make with regard to (gradual) retirement. First, the relationships with children, partners, family, friends and colleagues are considered as important. Note that the relationship with the employer is less relevant and important because the focus lies on humans instead of organisations or corporative elements. Second, the feedback from the social environment affects people's decisions. Preferably, comments, ideas and respect from others and also the opportunity to express emotions and feelings within the environment are highly appreciated. Third, within the social environment attitudes and behaviour (listening to others, mutual help, humour and trust) are considered as grateful and valuable linkages. In societies in which the aforementioned drivers play an important role, older people get socially included and not excluded. That also motivates to think about starting an own business and to develop further as an entrepreneur.

Health: Employment and retirement of ageing people:

Healthier life and improved health systems in Europe constitute a longer stay of workers in companies. We know from research that older workers are stereotyped like they are not willing to learn, they are not flexible and when they are above 50 they prepare themselves for retirement (Kooij et al., 2008). In contrast, we know from research that people above 50 possessa lot of knowledge and expertise that can be used in companies, society and communities (Schalk et al., 2010). With the intention to draw more attention on older people in Europe, the European Commission highlighted the importance of an increased awareness by stating:

"The European Commission has designated 2012 as the European Year for Active Ageing and solidarity between Generations with the aim of raising awareness of the contribution that older people can make to society and of the importance of enabling them to do this in a context of rapid demographic change. It seeks to encourage action at all levels and the setting of ambitious goals for active ageing, focusing on three main areas: first: creating better job opportunities and working conditions for older people;

second, helping older people to play an active role in society; and third, encouraging healthy ageing and independent living (European Commission, 2012)".

The European Commission goals are challenging but realistic. It is important for older people to be part of employment and/or social activities and even more important, most of those people are able and capable to do so. Johannesen and LoGiudice (2013) analysed 49 studies with regard to risk factors when older people live in community dwellings. They found that risk factors lie in the area of low social support, poor and conflicting relationships as well as poor physical and mental conditions of people. The aforementioned study is a good argument that older people need the inclusion in society and in the labour market for their sustained physical and mental health.

Flexible Work options

Bearing in mind the positive temptations to focus on older workers employment, we can recognize that companies are not even on the verge to hire older people (Lange et al., 2011).Van Dalen et al. (2010) highlighted that older workers are often stereotyped by employers that they are not productive and that they are less flexible. In the same study it was found, and that is even more interesting, that there was not a big difference in productivity perception from both employers and employees but that the importance of respondents age played a role since the older the respondent the more positive the productivity of older workers was perceived. However, we know from statistics that the number of older people employment in the European Union is growing per country although

some countries are far away to reach the goals.

Nowadays, older workers in Europe can work longer and they want to work longer (Naegele et al., 2012). Working longer seems not to be the only solution as outlined in a Best Agers Project (2012).

The Best Agers project focused on ageing developments in the northern part of Europe and the Baltic states. The Baltic States are facing the same problems with regard to inclusion of older workers and to employment of older people. An industrial manager made a remarkable statement that reflects the employment situation in companies:

"Companies as such should definitely confess to their elderly workforce. This is what I'm really angry about the industry is crying for skilled labour force, and there are countless older workers who are perfectly skilled. There is kind of a "youth obsession"; I think a good age-mix is the best."
– German industrial manager, age 55

ICT support and social media: Older people and technical developments

Technical developments either in households or at work are vital elements that affect older people in many ways. The effects may lie in supporting tools for doing things at home to feel better or to accomplish specific tasks. At work, technology will help older people to keep their employability up to date but on the other side, we have to consider that not all older workers are enthusiastic about technical devices and therefore they are hesitant to use them. Following Stuart-Hamilton (2010), it is more important to have a look at older people's attitude because "attitudes are supposedly a good

indicator for age". According to Eisma et al. (2003) "older people's opinion on, and attitude towards, technology are often based on a limited number of experiences, either personal experience or stories from friends or relatives, and information gathered through media. A hands-on experience can help to make older workers aware of some of the possibilities of technology, more than a verbal explanation or demonstration". We can also observe that there has been a shift in social behaviour of older people over the last decades towards technical devices (Goodman et al., 2003).Older people recognize the benefit of working with ICT tools. The German BITCOM organization

recently outlined that the number of older workers using internet and internet-related tools is increasing (BITCOM, 2012). Furthermore, a social media tool such as Facebook is faced with a dropping number of young users who will be replaced by older users. Thus, the discussion about older workers engagement is still continuing. Employers seem to be hesitant when it comes to older workers skills in ICT. Employers do not believe that older workers can keep up running by using ICT tools properly.

Summarizing the aforementioned paragraphs, we used for our purposes the following conceptual framework (in the graph below) that mirrors the variables we have used when doing the study.

Figure I: Conceptual framework

Characteristics:
Age
Gender
Educational background
Function
Company tenure
Job tenure

Job design
Health
Flexible work options
ICT support
Social media
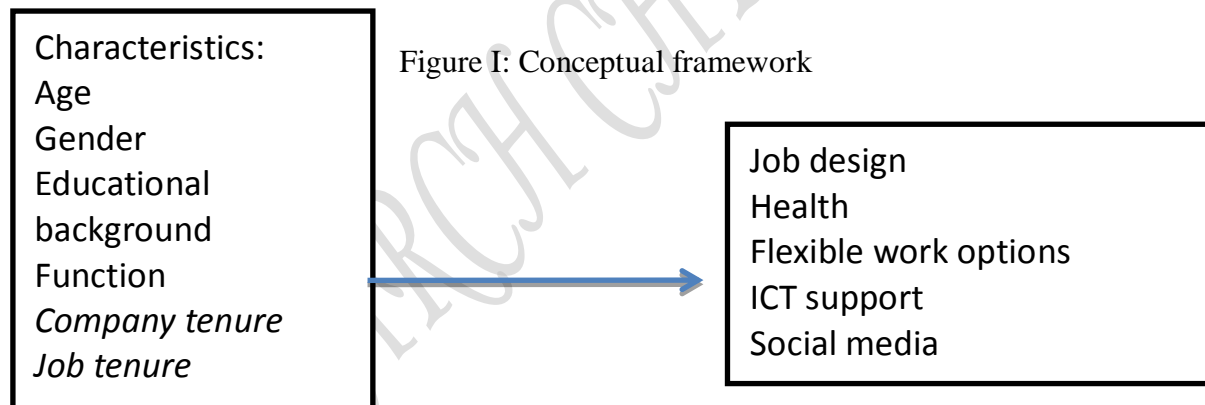
Methododology

We decided to conduct a mixed- method data collection approach and therefore we combined a questionnaire with structured interviews. Structured interviews allow us to go deeper to the roots of employee's ideas about challenges, desires and wishes with regard to retirement. An anonymous online questionnaire, the quantitative part of data collection, supports our findings from interviews.

Sample

Our sample size consists of workers ageing beyond 50 in Northern Netherlands (covering the three northern provinces Groningen, Drenthe and Friesland) who want to remain economically active (as workers, self-employed and/or volunteers), and the firms that want to hire or contract with them. The age characteristic is accompanied by gender, educational and

professional background, as well as job tenure and company tenure. Our target group is employed in the business fields of production, health and services as well as in governmental organizations. We selected these areas because our underlying assumption is that the selected areas represent our data collection best and give appropriate answers to our questions.

Furthermore, as a requirement of our study, smalland middle-sized enterprises (SMEs) were contacted instead of big companies.

Instruments

We used the questionnaire of Armstrong-Stassen (2008) by adapting and justifying single variables for our purposes. Our questionnaire was distributed online with the tool "thesis tools" and allowed us to send a link to our target group so that it would be easier for them to contribute in our survey. The structure of the questionnaire is scientifically accepted and tested over years and matches our interests. Additionally, for the ICT questions we took questions from Goodman et al. (1996) and Eisma et al. (2004) and adjusted them as well.

94 Respondents of the online questionnaire provided us with information about their characteristics and their perception of the selected subject areas job design (7 items, α=.84), health (8 items, α= .85), flexible working options (2 items, α=.73), ICT support (8 items, α= .83), Social Media (5 items, α=.73) and Job Design (7 items, α=.84). Cronbach alpha α was taken from the SPSS analysis.

As a second instrument for data collection we used structured interviews. The structure was taken from the online questionnaire and was complemented by a couple of open questions to get deeper into the problem and to search for hints, comments, and ideas around the topic of gradual retirement and societal inclusion. We were provided with information from eight interviews.

Analyses

For the questionnaire analysis, we used SPSS 20 by running descriptive statistics first. The second step was to compose the dependent and independent variables by using items that matched the attributes of our conceptual framework. The reliability was measured with Cronbach Alphaα. The next step was to run correlation and regression analyses in a step-by-step approach. In the regression analyses we started with entering first company tenure and job tenure as controls to make sure that there is an equal influence on the outcome. Then we entered age and gender and in the last step we inserted educational background and function.

For interviews, we simply used an Excel sheet to discover patterns in respondents' answers. We followed the Mayering (2002) method to ensure reliability in qualitative research.

Findings (quantitative)

Descriptive

Our sample consists of 69 male and 25 female employees. Age was distributed

over respondents with a mean of 54.0 (sd = 10.0) and ranged from 30 years to 75.

With regard to educational background 15 respondents were at high school level, 36 at university of applied sciences level and 43 at research university level. Business fields were covered as follows: Building14, education 15, service 9 and local government with 3. Missing data are related to a spread over all types of business from technical one- man company to water sports companies.

We received responses with regard to functions from more than 40 % of leaders (team leaders, supervisors) and almost 28% from managers. Workers were represented by 30%. With regard to job tenure around 90 % were more than 10 years in the current job and almost 78 % joined the company for more than 7 years.

Correlations

As we can see from Table 1(in the appendix), gender is strongly significantly related with the function and the company tenure. This is because in our sample the majority were man who worked as bosses/supervisors. Age is strongly significantly related with job tenure and company tenure which indicates that people stay with the company for a long time and that they stay in their jobs for a long time too so that they grow with their company.

Educational background does not play a significant role in this setting. Moreover, there is a strongly significantly but negatively relationship between function and flexible work options. The stronger the function (the higher in hierarchy) is laid out in a setting, the less options for flexible work schemes seem to be in place. Health is strongly, positively significantly related to ICT and social media which reflects the perceived impact of ICT and Social Media on employees' health conditions. That means that a change in health conditions is assumed by an overwhelming usage of ICT and social media tools and therefore, the more people are working with ICT tools the more they see their health conditions as being affected. Last but not least, ICT has a strong relationship with social media because the more devices are available the more Social Media is in place and will be used. ICT without mentioning social media is worthless. Job design has a statistically significantly positively relationship with company tenure, health, ICT support, social media and flexible work options. Job design is important for workers to be in a good and healthy condition when the job design (the content of the work) is appropriate and convincing them and even more relevant is the fact that the organisation has a tailored HR practice for supporting older workers with a good job design.

Table I: Descriptives, Correlations

		1	2	3	4	5	6	7	8	9	10
1	Gender	-									
2	Age	.06	-								
3	Educational background	-.00	-.07	-							
4	Function	.22*	-.06	.02	-						
5	Job tenure	.18	.51**	.05	.03	-					
6	Company tenure	.22*	.36**	.13	.00	.45**	-				
7	Health	.02	.09	.19	.10	.08	.06	-			
8	ICT	-.10	.10	.14	-.01	-.09	-.02	.49**	-		
9	Social media	.03	-.17	.07	.09	-.13	-.08	.29**	.47**	-	
10	Flexible work options	-.03	.04	.01	-.27**	-.06	.16	.08	.16	.00	-
11	Job design	.11	.17	.09	-.09	-.01	.21*	.53**	.33**	.26*	.51**

Regressions

In Table II (in the appendix) we demonstrate that employees' position in a company has a negative significant influence on flexible work options. Function is to be associated with the fact that leaders and managers decide on the work options and that the stronger the function is perceived, the less work options are asked for and in place. The variance of function was significantly explained by 12% (at $\leq .001$) in our sample. On the other hand, company tenure affects flexible work options in a positive, significant and strong way because employees are aware of the opportunities and chances to figure out their flexible work options but when it comes to operate them people seem to be hesitant to do so.

With regard to health, the relationship with educational background is statistically, significantly positively related and the variance is explained by 5%. The higher respondents' educational level the more attention is paid to take care of individual's health. In the working place those people's health attention lies on the mental and physical fitness. ICT support and social media are not significantly related to the remaining variables which indicate that respondents do not feel affected by those instruments and that they take it as a given fact that they have to use ICT and social media. Job design is not significantly influenced by the independent variables although the variance is explained by almost 12% of the sample.

Table II: Regressions

	Flexible Work options		Health		ICT		Social Media		Job Design	
	R2	β	R2	β	R2	β	R2	β	R2	β
Gender		-.02		.02		-.10		.05		.13
Age	.00	.04	.01	.09	.02	.10	.03	-.17	.09	.22
Educational Background	.00	.02	.05	**.20***	.04	.15	.03	.06	.11	.10
Function	.07	**-.28***	.06	.11	.04	.01	.04	.07	.11	-.10
Job tenure		-.18		.01		-.19		-.08		-.24
Company tenure	.12	**.23***	.06	-.02	.07	-.03	.04	-.03	.05	.18

Findings (qualitative)

From our interviews we found the following statements and we describe them in the order of variables used in the interviews:

Job design

"...older workers should work as coaches so that we can keep their experience and routine"

"coaching by older workers or retired people can be very effective for younger workers"

"I do want to continue with working but focus on coaching because good trained people are important at the shop floor"

"When I can financially afford it, I want to stop with work at retirement age and will rather focus on my family and

friends. Voluntary work is then appreciated"

Work after retirement:

"I expect the same respectful treatment than before the retirement"

"I started working in the same company again after retirement. My added value was that I got not a fixed contract but worked three days per week, that I hot a good salary as Interim Manager and that I was selected for continuing"

"It is important for me to stay healthy and that I can compete with others. I want to continue working in my own company".

"Keeping contact with the old colleagues via intranet, company newsletters or getting invitations for company events would be great. My current employer

does not take care of that. When you have left, you are forgotten".

"for me the questionnaire came too late. I am retired and I am doing voluntary work and I answered the questions from that perspective".

"I am busy to set up a new cross boarder project that deals with multimedia for economy and security".

Health

"From my point of view it is important to look at personal conditions. We have people without problems who can continue with work until retirement and we have people who need some adjustments to continue working".

Flexible working options

"Interesting work is important but also to have the opportunity to work part time e.g. 20 hours per week".

"To work 1 or 2 days per week is welcome and also to work as a stand-by worker to manage peaks in business".

"No full time employment anymore but 4 half days would be good".

"To adjust work and work conditions for older workers is very positive. The prerequisite is to balance less income, less working hours and less availability".

ICT support

"ICT is to be considered as an exemption because younger workers are more flexible to take changes on board so that knowledge from previous times gets some times out-dated. Options to work longer for older workers is to work 5 days of 6 hours each or 4 days with 8 hours or to get additional holidays for taking the work pressure away".

Social media

"Work must remain nice and the sustainability of social contacts is important".

Conclusions

We conducted our study in the northern part of the Netherlands to get answers to our questions what the wishes, desires and wants of older people are to gradually retire with 65/67 or to stay longer at work. Furthermore, the study intended to find out what older people's preferences are to contribute and be included in societal activities after retirement and how ICT tools can help them to maintain their employability. Comparing the quantitative and the qualitative output, results suggest that older people (above 50) want to keep on working after 65 or 67 and that they want to retire gradually. People are looking for opportunities together with their employers to develop schemes that allow them to reduce their weekly hours, have more flexibility when to work and also how to work complemented with interest in using ICT tools for employability reasons. Our conclusions are that schemes (scenarios) need to be developed which consider reduced working hours per week, knowledge transfer, flexible time schedules, training for the usage of ICT tools, support networking to transit better to retirement and to ensure societal inclusion after retirement. From our findings and conclusions, we briefly present five different initial scenarios that should help companies as well as employees (50 plussers) to manage mutual expectations.

Scenario 1: *Employers and employees mutually agree upon reduced working hours and flexible time schedules.* That

enlarges the opportunities for employees to get used to working less but still being involved in social relationships at work. Besides, employees can start their own business or doing things apart from their core work. For employers, the opportunities grow to hire younger people without missing the experience of the older ones. A critical discussion point might be the suitable level of salary to be paid to employees.

Scenario 2: *Employees above 50 still remain in their current jobs but get regular training in usage of ICT tools and social media*. Managers develop training budgets for people above 50 to send them to seminars, workshops, and training sessions in which they learn how to deal with ICT tools. Even more important for employees is to learn how to use social media tools that impact their daily work. For workers above 50 the biggest motivational factor is that they can see what the benefit is of what they are learning and doing, it is not just do it. Career plans should be developed for older workers at various levels.

Scenario 3: *"Retired people are not expired"* and therefore they are active in society and in companies on a voluntary basis to keep themselves fit. Recent research (Oosterhoudt and Breij, 2013) suggests that it is important for people above 50 that they do various things after retirement because that keeps them mentally and physically flexible.

Scenario 4: *Older workers stay in their current jobs* and reduce the work-load and the number of weekly working hours. Beside the current job they start their own business in cooperation with the current employer and probably with the interest and support of the employer.

That would open up older workers motivation to work more or less independently and for the employer it might be of interest to be connected with his former employee and to know what he or she is really interested in for further business development.

Scenario 5: *Older workers can actively join social networks* and are included in social activities in the local government, in local social organisations, or in social activities on a higher level such as the district level. The experience of those workers can help others to start their own business or can help young entrepreneurs to avoid mistakes in the start-up phase of their business. In the area of social activities it can turn out that interest sharing leads to new businesses or is going to help regional governors' solving regional problems with regard to political, administrative or operational issues.

Discussion: In the Netherlands, the ageing population is around 2.5 Mil people above 65 in 2010 (CBS, 2012). The forecast is that the percentage of older people will increase in 2038 from 15.3 in 2010 to 47%. The development of the ageing population is different in Europe compared to other continents in the world. A significant work on retirement and the inclusion of older people in organizations was done by Armstrong-Stassen (2008). Results suggest that companies facing difficulties with employee shortages are willing to develop specific HR practices for older people. Employees' decision to retire or not was related to organizational "fitness" to keep older employees motivated to continue with working beyond 65. This is similar to what we have found. Our study suggests that the employment of people above 50

and beyond the retirement age pays off for companies when they take older people's desires and wishes serious. Moreover, work schedule flexibility is requested as well as ICT schooling plans and a healthy workplace philosophy of the employer. In contrast to our findings, Brouwer et al. (2012) outlined in their study that the number of employees who do not want to continue after 65 is increasing and that employees prefer to stop their work before they are 65. That is surprisingly. The difference might be related to people in other sectors or due to having asked other questions. Moreover, recently a German study got started about older people's competences. Competences will be examined with the purpose to tailor work related issues preparing older workers for changes in the work field (Fraunhofer, 2013).

Although our study contributes to develop gradual retirement schemes after 50further, we might consider also a few limitations of our study that will be mentioned here. First, the study was conducted in the northern part of the Netherlands so that we faced a geographical limitation. Second, the number of respondents is limited due to an online questionnaire from which a low respondents rate can be expected. Third, generalizability is a challenge because our data collection was done at a certain point in time and therefore cross sectional and limited by the selected target groups. Fourth, according to causality we might draw the final conclusions from doing more research in the area with more qualitative instruments. Fifth, with regard to gender we have collected data from a male dominated business world. Results might be different when more female workers would have participated in our research. Sixth, unions and participation councils were not involved at this stage of the study and that limits also the interpretation of data collected.

Theoretical and practical impacts/future research

The current study contributes to the research field of gradual retirement of workers above 50. More insight in wishes, desires and wants of people above 50 is a good starting point to deepen the knowledge about the intrinsic motivational factors of older workers either to continue with their work or to retire gradually. Practical implications of the current study –for managers for example – can be seen as useful for composing teams with younger and older people and to think about what makes them a successful team. Furthermore, employers and employees can find a substantial starting point for a discussion about flexible work schedules and plans to reduce the weekly working hours.

The current study should be replicated in a more extensive geographical area. Additionally, a focus group might be helpful for data collection as well as extended quantitative as well as qualitative data collection by using social media (Facebook, Twitter) analysis tools to gain more insight in written published text. Furthermore, the number of partners in this project should increase and more precisely unions and participation councils should be involved. Future research should also focus more on the societal inclusion of older workers and therefore the self-employment and voluntary work of people beyond retirement.

The study was part of an NTERREG program called I-age and therefore sponsored by the European Union.

References

1. Armstrong-Stassen, M. (2008). Organisational practices and the postretirement employment experience of older workers. *Human Resource Management Journal*, Vol. 18, No. 1, pp. 36–53.

2. Arts, K. and Otten, F. (2012). Arbeitsparticipatie van ouderen: de trends. In N. van Nimwegen en C. van praag (red)Bevolkingsvraagstukken in Nederland Anno 2012. Actief ouder worden in Nederland. *Amsterdam University Press*, pp. 71-103.

3. Best Agers Project (2012).Using the knowledge and experience of professionals in their primes to foster business and skills development in the Baltic Sea Region. Available at: http://www.best-agers-project.eu/ (accessed: May 2013).

4. BITCOM (2012). Soziale Netzwerke bei Senioren beliebt. Available at:http://www.bitkom.org/de/markt_statistik/64018_73342.aspx.(accessed: May 2013).

5. Brouwer, S.;De Lange, A.;Van der Mei, S.;Wessels, M. ; Koolhaas, W.; Bultmann, U.; Van der Heijden, B. andVan der Klink, J. (2012).Duurzame inzetbaarheid van de oudere werknemer: stand van zaken. Overzicht van determinanten, interventies en meetinstrumenten vanuit verschillende perspectieven. *Universitair Medisch Centrum Groningen*,Rijksuniversiteit Groningen.

6. CBS (2012). Avaiöable at: http://www.cbs.nl/nl-NL/menu/themas/arbeid-sociale-zekerheid/publicaties/artikelen/archief/2012/2012-odere-werknemers-langer-doorwerken-pb.htm. (accessed. May 2013).

7. Eisma, R.; Dickinson, A.; Goodman, J.; Mival, O.; Syme, A. and Tiwari, L. (2003).Mutual inspiration in the development of new technology for older people**.** *Include***.**

8. Eisma, R.; Dickinson, A.; Goodman, J.; Tiwari, L. and Newell, A.F. (2004). Early user involvement in the development ofinformation technology-related products for older people.*Univ Access Inf Soc*, Springer: Vol. 3,pp. 131–140.

9. Eurostat(2013).Available at: http://epp.eurostat.ec.europa.eu/cache/ITY_OFFPUB/KS-EP-11-001/EN/KS-EP-11-001-EN.PDF. (accessed: June 2013).

10. European Commission (2012). Available at: http://europa.eu/rapid/press-release_IP-12-16_de.htm?locale=en. (Accessed: June 2013).

11. Fraunhofer IPT (2013).BE!Aktiv. Beschäftigungsfähigkeit! Alter(n)sgerechtes Kompetenzmanagement im Innovationszeitalter. *Organisationsentwicklung am Lehrstuhl Qualitätsmanagement der RWTH Aachen.*

12. Goodman, J.; Syme A. andEisma, R. (2003). Older Adults Use of Computers: A Survey. *Proceedings of Include*.

13. Hurd, M.D.and Rohwedder,S. (2011).Economic preparation for retirement. Working Paper 17203

14. Available at http://www.nber.org/papers/w17203. NATIONAL BUREAU OF ECONOMIC RESEARCH, 1050 Massachusetts Avenue.

15. Johannesen, M. and LoGiudice, D. (2013). Elder abuse: a systematic review of risk factors in community-dwelling elders. *Age and Ageing*, Vol. 42, pp. 292-298.

16. Kooij, D., De Lange, A., Jansen, P. and Dikkers, J. (2008). Older worker‟s motivation to continue to work: Five meanings of age. *Journal of Managerial Psychology*, Vol. 23, pp. 364-394.

17. Lange de, A.H., Ybema, J.F. and Schalk, R. (2011). Stoppen of doorgaan? Theorie en prktijkvan pensioneering en langer doorwerken. Gedrag & organisatie., Vol. 24, No. 4, pp. 323-341.

18. Mayring, P. (2000). Qualitative Inhaltsanalyse. *Forum Qualitative Sozialforschung*, Vol. 1, No. 02.

19. Naegele, L.; Dheret, C. andThode, E. (2012).Second Career Labour Markets for Older Workers:

20. Framing the debate on more employmentopportunities for older workers. Discussion Paper. Bertelsmann Stiftung, Brussels**.**

21. Schalk et al. (2010).Moving European researchon work and ageing forward:Overview and agenda. *European Journal of Work andOrganizational Psychology,* Vol. 19, No.1, pp.76-101.

22. Stuart-Hamilton, I. (2006). *The Psychology of Ageing. An Introduction.* London, Jessica Kingsley Publishers.

23. Van Dalen, H.P.;Henkens, K. and Schippers, J. (2010). Productivity of Older Workers: Perceptions of Employers and Employees. *Population and Development Review*, Vol. 36,No.2,pp. 309 – 330.

24. Van Oosterhoudt, T. andBreij, B. (2013).*EEN LANGER ARBEIDSLEVEN*? Drijfveren voor al of niet doorwerken. ILC Zorg voor later. NL

Research Chronicler

International Multidisciplinary Research Journal

www.research-chronicler.com