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## **Transitions to retirement – Learning to redesign one’s lifestyle**

Bernhard Schmidt-Hertha <sup>1</sup>, Sai-Lila Rees <sup>1</sup>,

1) Universität Tübingen. Germany

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# Transitions to retirement – Learning to redesign one’s lifestyle

Bernhard Schmidt-Hertha  
*Universität Tübingen*

Sai-Lila Rees  
*Universität Tübingen*

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## Abstract

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With the ongoing political debate in many western countries on retirement age and ways of designing the transition into the post-professional phase of life, the transition from work to retirement seems to be on the agenda again. The research questions guiding this study are: how do older workers plan their retirement and how do they prepare themselves for it? Which facets of their current conditions of living and working and which biographical aspects have an impact on the way they learn and prepare for this new phase of life? How do retired adults sum up the transition and the significance of learning related to this process? To better understand the ways older workers prepare themselves for this next phase of life, on the one hand, and to contrast their expectations and plans with the actual experiences of those who already went through this transitional process, we collected data from 24 qualitative interviews and from a questionnaire answered by a representative quantitative sample of German adults aged 50 to 69. Some of the initial results derived from this data are presented here. We provide some empirical insight into the transition to retirement and, based on this, point to possible ways of supporting older workers faced with this transition through educational programs.

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**Keywords:** adult education, participation, life course, survey

# Transiciones hacia jubilación - Aprendiendo a rediseñar tu estilo de vida

Bernhard Schmidt-Hertha  
*Universität Tübingen*

Sai-Lila Rees  
*Universität Tübingen*

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## Resumen

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Con el debate político en curso en muchos países occidentales sobre la edad de jubilación y las formas de diseñar la transición a la fase post-profesional de la vida, la transición del trabajo a la jubilación parece estar, de nuevo, en la agenda. Las preguntas de investigación que guían este estudio son: ¿Cómo planean los trabajadores de más edad su jubilación y cómo se preparan ellos mismos para ello? ¿Qué facetas de sus actuales condiciones de vida y de trabajo y qué aspectos biográficos tienen un impacto en la forma en que aprenden y preparan para esta nueva fase de la vida? ¿Cómo resumen los adultos jubilados la transición y la importancia del aprendizaje relacionado con este proceso? Para comprender mejor las formas en que los trabajadores de más edad se preparan para esta siguiente fase de la vida, y para contrastar sus expectativas y planes con las experiencias reales de quienes ya pasaron por este proceso de transición, recopilamos datos de 24 entrevistas cualitativas y a partir de un cuestionario respondido por una muestra representativa cuantitativa de adultos alemanes de entre 50 y 69 años. Algunos de los resultados iniciales derivados de estos datos se presentan aquí. Proporcionamos conocimiento empírico sobre la transición a la jubilación y, en relación, señalamos posibles formas de apoyar a los trabajadores de más edad que se enfrentan a esta transición a través de programas educativos.

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**Palabras clave:** educación de adultos, participación, curso de vida, encuesta

Research on transitions has for a long time been related to a more or less stable life-course regime roughly divided into three parts – childhood and youth, adulthood, and older age. From this perspective, retirement is seen as the transition from adulthood to older age. With the recognition of a growing individualization and pluralization of life courses in modern societies, the idea of a tripartite standard life course was challenged (Kohli, 1985; Beck, 1986). Research on transitions widened its focus to investigate general and contextual aspects of social change and their impact on individual transitions resp. the significance of transitions or the reproduction or development of social inequality, with a special focus on transitions in adolescence (Shavit and Müller, 1998; Blossfeld and Hofmeister 2006; Blossfeld et al., 2006; Schoon and Silbereisen, 2009). Interdisciplinary research on ageing underlined the increasing life expectancy and changes in the later phase of life in demographically changing societies. The transition to retirement, in particular, came into focus here (e.g. Kohli, 1995; Börsch-Supan et al., 2008). Biography research (Alheit and Merrill, 2004) allowed shedding light on identity and life history as an additional perspective in studying how people adopt and cope with life transitions in relation to institutional impulses. This became highly relevant for a more subject-oriented focus on transitions, exploring the mediation between institutionalized life courses and individual biographies (Evans and Heinz, 1994; Evans, 2002; Walther et al., 2006).

In line with these research traditions, retirement can, on the one hand, be seen as a quickly changing part of the life course which is characterized by the changes in concepts and models of the third age, by a growing demand for older workforce in many countries, and by a cutback in state pension systems. On the other hand, retirement is part of individual biographies and, in this sense, it is influenced, but not determined, by social expectations and institutional norms, but also by an increasing degree of freedom of the

individual in designing their own path from full employment to the post-professional phase of life.

According to Szinovacz (2003), retirement features multiple dimensions and refers to an institution, a process, as well as an experience. “As an institution, it concerns social structures that regulate the withdrawal of older people from the labour market; as a process, retirement concerns decisions and patterns of labour force withdrawal; and as experience, retirement refers to the multitude of life changes brought about by that withdrawal” (Duberly et al., 2013). While all three dimensions have to be kept in mind, we will here focus mainly on retirement as individual experience.

The transition from working life to retirement has changed significantly over the last few years. New ideas of flexible pathways to retirement, including different states in between fulltime employment and non-working, are discussed not only in Germany (Bredt, 2008). Some authors promote a shift from the ideal of a traditional model of a life course consisting of three phases (learning in childhood and youth, working in adulthood, and resting in later life) to more flexible models with mixed-up phases of working, learning and resting (e.g. Kühnemund and Hahmann, 2014). Nevertheless, the transition to retirement still remains one of the most central and far-reaching cuts in an adult’s life. There are several reasons for this. Firstly, work and vocational status are still one of the most important sources for identity development in our western societies. People define themselves through their profession and their job, but also address others in relation to these aspects. Exclusion from the labor market therefore can have extremely negative consequences, as has been shown for unemployed adults, who are in danger of losing their physical and psychological health as well as their social capital.

Secondly, going to work provides a day-by-day structure and makes people feel they are a productive part of society. Work-life-relations determine the course of the year (holidays, etc.), the structure of the week (weekend and working days), and also that of the day through working hours

and time for family and leisure activities. The imminent loss of these structures may make people afraid of retirement.

Thirdly, the workplace provides social inclusion to the individual by making them part of a team and allowing them to hold close contact to other people sharing that workplace over many years and many hours each day. For some adults this may be the only peer group they have outside their family and for many more the relationship to co-workers goes far beyond their professional life. Thus, leaving work may at least imply the risk of losing social relationships.

Nevertheless, the transition to retirement can also be experienced as a relief if it means getting rid of obligations, stressful working conditions (Reeuwijk et al., 2013), or limitations of personal freedom due to labor. The post-professional phase of life offers new opportunities for realizing plans and following personal interests and cannot be related to an idea of disengagement, as has been suggested in gerontology (Cumming, 1963) and career theory (Super, 1957) in the 1950s. Many people in that phase engage themselves in honorary offices, travelling, or grandparenting. These extra-professional activities are often perceived as work by the people concerned (Groß, 1997), but identified as leisure activities by the social surroundings as long as they are unpaid. Also, criteria to evaluate work differ depending on whether we are dealing with paid or unpaid work. For non-professional activities restfulness and a voluntary nature are superficial indicators, whereas structure and time constraints are primary indicators to identify paid work. In contrast, challenging tasks, varying activities and goals to be reached seem to be relevant criteria for both fields (Kiefer 1997, pp. 129). Psychological well-being can be derived from both paid and unpaid work if the individual is self-active, goals are reached, autonomy is experienced, competencies can be applied, and activities vary, or if there is feedback as well as material compensation. Only the last criterion mentioned is primarily related to paid work. For people to be interested in prolonging the working phase of life, perceived autonomy and voluntariness in work seem to be

crucial (*ibid.*), while new models of flexible transitions seem to be of interest to many older workers (CROW, 2004; Bredt, 2008).

In Germany – and in many other European countries – the transition from working life to retirement has changed considerably over recent years. Not only are future generations of older workers expected to work longer as the statutory retirement age has been increased from 65 to 67 years and it is even being discussed whether to raise it to 70 years; simultaneously, state pensions are decreasing and many people are afraid of becoming poor in their late years. This is one reason why many retirees choose to continue working in part-time jobs (Bloemen et al., 2016); at the same time, the fulfillment provided by work that allows people to apply their competencies and knowledge can be a central motivation to go on working even after retirement age (Wachtler and Wagner, 1997). Two models of in-between phases in the transition from work to retirement, that are described as bridge employment (part-time work before retirement) and re-careering (second career after legal retirement) by Boveda and Metz (2016), seem to be of special interest to different groups of older adults. Empirical evidence shows that these alternative forms of employment are more often adopted by older workers with lower household incomes and with health problems if the alternative would be to stay in their current full-time job. If, however, the alternative is full retirement, the picture changes completely; then healthier and wealthier older workers seem to be more likely to make use of these alternative forms of employment. Interestingly, women are more likely to choose bridge employment, while men are more likely to go for re-careering (*ibid.*). De Wind et al. (2016) report disparate results from their Dutch study. In a longitudinal approach, they were able to show – like Boveda and Metz (2016) – that good health predicts working beyond retirement, but they found that older workers with low incomes, in particular, are more likely to continue working beyond retirement.

While statistics show that the number of people working beyond retirement age is growing, they reveal nothing about the reasons for this prolonged working life. Even less is known about the role of education and

learning during the phase of transition or about how adults make use of educational offers to frame or design their way into retirement. Similarly, hardly anything is known about the learning processes that result from the transition to retirement. One should expect that coping with radical changes in life not only helps people learn more about themselves but also allows them to further develop their self-identity (see Erikson, 1959).

Some studies point to the importance of the feeling of self-determination when it comes to the decision of when and how this transition should occur (Prager and Schleiter, 2006), others underline the impact of working conditions, in particular, with regard to early retirement (Reeuwijk et al., 2013). Jüchtern (2000) was able to show different types of transition depending on the subjective meaning of the transition for the individuals and on their plans for the future. These different types of transitions differ in their impact on the individuals' wellbeing and on their activities in the post-professional phase of life and go together with psychological distress if they are involuntary (see also Clemens, 1997), given negative attributes, or if the individual has no plans for the post-professional phase of life. Individual dispositions can play an important role in coping with this stressful event (Bye and Pushkar, 2009). Similar results were found by Adis, Reinhart, and Stengel (1996), who underline the importance of an optimistic view on the transition for the wellbeing of retirees. It can be assumed that psychological and social but also economic consequences of retirement differ significantly between different individuals. Consequently, the transition also has effects on the health status, the social networks, and the lifestyle of the older adults concerned. However, these research findings are almost 20 years old and transitions from working life to retirement have changed a lot since then.

From a developmental psychology perspective, the transition to retirement can be seen either as developmental task (Erikson, Havighurst), as longer-term process (Nicholson), or as critical life event (Filipp). In any case, the revaluation of individual goals has to be observed as well as the loss of the job role. More recent approaches focus on the process of adaption to changed life situation, with adaption being seen as the (re-)establishment

of a life balance after a critical life event (Kiefer, 1997, p. 79). How strongly the life balance is effected by retirement depends among other things on the level of education and on the family situation.

With respect to gender-specific (vocational) biographies, transition to retirement may differ considerably between men and women. But even though their working life is much more often shaped by discontinuities – which is increasingly the case for men, too (Tams and Arthur, 2010) – and despite the economic discrimination they suffer during and after employment (e.g. Duberly et al., 2013, p. 81), for women, too, retirement constitutes a significant cut in their biographies. However, factors like family and caring responsibilities or experiences of discrimination at the workplace seem to be important for women, in particular, with regard to the decision whether to go on working or not (ibid. p. 73). The qualitative data collected by Duberly et al. (2013) revealed that many women experience retirement not as a break, but as a continuation of their permanent shift from phases of employment to phases of caring for their families, often combined with different shares of both kinds of work. Women coming from a long-term full-time employment – a group that constitutes a minority in the study by Duberly et al. – tend to experience retirement as a cut, similar to most men. Nevertheless, taking into consideration the fast growing percentage of women in full-time employment in many European countries (Eurostat, 2016a), it can be expected that the transition to retirement will be of importance to more and more women in the future.

### **Methods and sample**

In our study, we try to gain insight into the final phase of the working life and the transition to retirement by combining a representative standardized interview study carried out among more than 2000 adults aged between 50 and 69 with a series of 24 qualitative in-depth interviews with members of the same target group. This mixed-methods approach has proven to be both appropriate and productive in previous research projects (e.g. Tippelt et al.,

2009; Friebe and Schmidt-Hertha, 2013); it follows the methodological approach by Creswell (2003). One part of both our sample groups was still in work, while the other (smaller) part had already retired. The main topics touched upon in both the qualitative and the quantitative interviews were learning biography, vocational biography, educational behavior, (last) workplace, educational interests, expectations resp. experiences related to the transition to retirement, health, living conditions, and lifestyle.

The quantitative study was carried out by trained interviewers as computer-assisted personal interviews (CAPI) all over Germany. The sample of 23719 50- to 69-year-old people was selected randomly, based on the official register of residents. With 10492 of them a first contact was realized and 5248 in general were available during the time of the field phase. With a completion rate of 37% 2005 standardized interviews were finally completed. The data was weighted with respect to age, gender, educational background and status of employment in the overall population. With regard to retirement, older workers and retirees were given different items. Whereas those adults still in full-time or part-time employment were asked about their expectations and feelings regarding retirement, retirees were asked to reflect on and evaluate the transition they had already completed. Both sets of items were transferred into scales with respect to good values of internal consistency (Cronbachs  $\alpha = .731$  resp.  $.757$ ). To determine the impact of different independent variables on the transition, we applied regression models with these scales as dependent variables. To learn more about the effects of transition on educational behavior, we also used the transition scales as independent variables and participation in adult education as dependent variable in further regression analysis.

Qualitative data was gathered in semi-structured interviews aimed at generating narratives by interviewees and giving them the opportunity to present their own view on the topics by leaving it to them to decide which aspects should be prioritized in the interviews. The sample was structured following the scheme shown in Table 1 and each interview lasted one to two hours. Interviews were carried out in the homes of the interviewees and were

fully transcribed afterwards. The data was analyzed following the principles of qualitative data analysis (Mayring, 2014). To that end we developed categories taking into consideration the theoretical framework, but derived directly from the material, in the sense of an inductive approach. Based on these categories, we applied a comparative approach focusing on interindividual differences and commonalities.

Table 1  
*Sample structure for qualitative interviews*

<b>Vocational education</b>	<b>high</b>	<b>low</b>	<b>total</b>
<b>Currently in work</b>			
yes	8	9	17
no	4	3	7
total	12	12	24

## **Results**

In the qualitative interviews, we were interested in the significance of adult education (including further vocational training) for people either facing transition to retirement or having already undergone that process. We found three different types of reasons for participating in adult education in the post-professional phase of life, one of them being directly linked and another being indirectly linked to the individuals' former professional life. A first group of people underlines the importance of educational activities for the prevention of cognitive losses. Some see educational activities as a kind of mental fitness program, while others are afraid of suffering from dementia and attribute a preventive effect to learning. A second group participates in educational programs related to honorary offices they are engaged in. On taking a closer look at the data it becomes clear that these honorary offices

are either somehow related to the individuals' former professions or that they at least try to make use of their professional skills in this field of engagement. For example, a former manager who is engaged in an association of volunteers now points to the necessity to establish management structures in this organization and feels responsible to do just that. He points out that his educational activities are related to that task. For a third group, participating in adult education in retirement seems to be a way of keeping in touch with their former field of work. They participate in educational programs that are directly related to their former profession and see this as an opportunity to keep their professional competencies up-to-date and to prepare themselves for a second career in the field they used to work in before retirement. For example, a 66-year-old former farmer and horse breeder engaged in training for judges in horse jousts. He argued that this was very helpful for understanding the requirements for the horses and for learning more about which attributes the horses need to have.

Data derived from the quantitative sample was used to determine whether expectations towards retirement have an impact on educational behavior. To that end, the subsample of respondents still in work was chosen for regression analysis, with educational background, age and gender being controlled for. As dependent variables, we differentiated between educational activities for vocational reasons and educational activities for private reasons. In a first regression, no significant correlation between private educational activities and the scale of expectations towards retirement could be found (see Table 2). When focusing on single items of the scale, only the item "I would like to go on working for a long time" reveals a significant positive effect on private educational activities. Nagelkerkes pseudo- $R^2$  points to a moderate quota of explained variance.

Table 2  
*Factors influencing educational activities for private reasons (multiple regression analysis)*

	<b>Regression coefficient B</b>	<b>Standard error</b>	<b>Wald</b>
Age	-.044*	.022	4.098
Gender (RC: male)	1.059***	.193	30.141
Level of education (RC: low)			
• medium	.927	.587	2.491
• high	1.930***	.587	10.813
Attitudes towards transition	.352 <sup>+</sup>	.205	2.947

n = 1221 / R<sup>2</sup>=.106

<sup>+</sup>p<.10; \*p<.05; \*\*p<.01; \*\*\*p<.001

The regression models confirm the relevance of level of schooling for participation in adult education, but also point to strong gender differences. Older workers with an A-level or similar school-leaving qualifications and women are more likely to participate in non-vocational adult education. In this context, the effect of age is moderate, but still significant in the sense that, with increasing age, participation in adult education becomes less likely.

The picture changes once we include participation in continuing vocational education as dependent variable into the regression models. Interestingly, age and gender effects are no longer significant, whereas the effect of level of schooling is even stronger. Expectations towards the transition to retirement here have a significant impact on the likelihood of

activities in the field of continuing vocational education (see Table 3). The overall fit of the model and the explained variance is more or less comparable to the ones presented before.

Table 3

*Factors influencing activities in continuing vocational education (multiple regression analysis)*

	<b>Regression coefficient B</b>	<b>Standard error</b>	<b>Wald</b>
Age	-.024	.014	2.750
Gender (RC: male)	.024	.1232	.040
Level of education (RC: low)			
• medium	1.404***	.326	18.505
• high	2.578***	.334	59.413
Attitudes towards transition	-.328*	.134	5.940

n = 1222 / R<sup>2</sup> = .142

<sup>+</sup>p<.10; \*p<.05; \*\*p<.01; \*\*\*p<.001

When including single items instead of the scale for expectations towards retirement in the model, two items show strong effects on participation in continuing vocational education. While “I will miss being in touch with my colleagues” has a positive effect on educational activities, agreeing to “I have already made concrete plans for the coming years” decreases the likelihood of participation in continuing vocational education. Replacing the retirement scale by the single items leads to a higher proportion of explained variance, which is 24% here (see Table 4).

Table 4

Factors influencing activities in continuing vocational education (multiple regression analysis, significant items only)

	<b>Regression coefficient</b> <b>B</b>	<b>Standard error</b>	<b>Wald</b>
Age	-.010	.017	.320
Gender (RC: male)	-.042	.141	.087
Level of education (RC: low)	1.412***	.355	15.828
• medium	2.665***	.366	52.971
• high			
“I will miss being in touch with my colleagues.”	.661**	.213	9.661
• rather correct <sup>1</sup>	1,669***	.352	22.438
• fully correct			
“I have concrete plans for the coming years.”	-.511*	.224	5.210
• rather not correct	-.938***	.230	16.670
• rather correct	-.972***	.255	14.474
• fully correct			

n = 1069 / R<sup>2</sup>=.241

<sup>+</sup>p<.10; \*p<.05; \*\*p<.01; \*\*\*p<.001

One of the most remarkable results derived from that analysis is the fact that age no longer matters for activities in continuing vocational education when attitudes towards retirement are taken into account. Other studies have in many ways pointed out the significance of age for participation in adult education – in particular for vocational reasons (e.g. Schmidt, 2007). Our regression models clearly show that it is not age as such that has an impact

on educational activities, but rather the plans and expectations related to retirement.

However, these results also point to an interrelation between age and gender, on the one hand, and expectations towards retirement, on the other. In addition, individual level of education and perceived health status may well have an impact on attitudes towards retirement, too. Therefore, we used the scale on expectations towards retirement as dependent variable and controlled for several other variables.

In order to predict attitudes towards the transition to retirement, several groups of variables were taken into account. In a first step, variables related to workplace, working conditions and vocational biography were added to a linear regression model; in that instance, only company size, number of different employers, and job-related self-efficacy turned out to be relevant predictors for these attitudes once other variables were faded out. In a second step, educational activities were checked for their impact on attitudes towards retirement. All activities, both non-formal and informal, turned out to be statistically relevant predictors as long as no other variables were included in the regression model. A third step investigated the significance of conditions of individual aging, such as health, images of ageing, and active lifestyle, which all turned out to be highly relevant. Finally, all variables found to have significant effects in these first steps were integrated in one common regression model, in addition to some socio-demographic variables (age, gender, educational background). The results can be seen in Table 5.

Table 5

*Factors influencing expectations towards retirement (multiple regression analysis)*

	<b>Regression coefficient B</b>	<b>Beta</b>	<b>Significance</b>
Age	-,002	-,014	,583
Gender	-,014	-,015	,572
Level of education (ISCED)	,020	,025	,391
<b>Health</b>	<b>-,161</b>	<b>-,249</b>	<b>,000</b>
<b>Active lifestyle</b>	<b>,044</b>	<b>,059</b>	<b>,032</b>
<b>Image of ageing</b>	<b>,412</b>	<b>,352</b>	<b>,000</b>
<b>Job-related self-efficacy</b>	<b>-,051</b>	<b>-,078</b>	<b>,005</b>
<b>Company size</b>	<b>,039</b>	<b>,162</b>	<b>,000</b>
Number of different employers	-,013	-,027	,329
<b>Continuing vocational education</b>	<b>-,091</b>	<b>-,097</b>	<b>,003</b>
Informal learning (job-related)	-,033	-,035	,242
Informal learning (private)	-,026	-,028	,304

It is remarkable that neither age nor gender nor level of education have a significant effect on the perception of retirement once the other variables are taken into account. However, these variables are correlated with health (Bynner and Hammond, 2004), image of ageing (Schmidt-Hertha and Mühlbauer, 2012) and an active lifestyle (Schmidt and Schnurr, 2009), which are all highly relevant predictors for attitudes towards the transition to retirement. Company size, too, has an effect, which, however, is rather surprising in its direction. Since working conditions and individual support are usually better in bigger companies one should expect people in big companies to be more willing to work longer (see Reeuwijk et al., 2013). However, the opposite seems to be the case. Our data suggests a more positive view on retirement among employees in larger companies and a more skeptical attitude towards retirement among employees in smaller enterprises. The frequency with which the employer is changed does not

seem to have an influence on attitudes towards retirement, and the same holds true for informal learning activities. The interrelation between attitudes towards the transition to retirement and activities in continuing vocational education manifests itself again in this context and proves to be rather strong.

### **Discussion**

Against the background of fast changes in the opportunities, challenges, and perspectives related to the transition to retirement, one might well expect a high level of interest in all kinds of advisory and educational services addressing this transition among the persons concerned. On the individual level this might be true in particular for those afraid of being retired and less true for those convinced they will be able to cope with this transition easily. When looking at non-vocational adult education, however, our data draws a different picture. No correlation between attitudes towards retirement and participation in non-vocational adult education could be found. Rather, it seems to be the other way around. Our qualitative data indicates that people who are active in adult education seem to be more likely to cope with the challenges related to the transition to retirement than others. Continuing vocational education, in contrast, seems to keep people in their jobs and goes together with a more skeptical view on retirement. A reason for this could be that employees who are engaged in vocational education even at the end of their career strongly identify themselves with their job and thus worry a lot more about the post-professional phase of life.

Another interesting result is that age does not matter – neither for participation in adult education nor for attitudes towards the transition to retirement. When controlling for attitudes towards retirement, age is no longer a relevant predictor for participation in continuing vocational education, contrary to what was found in other studies (e.g. [Schmidt, 2007](#); [Eurostat, 2016b](#)). This might be due to the fact that we do not compare with adults younger than 50; nevertheless, it is remarkable that, as far as

educational activities are concerned, it seems to be of no importance whether older workers are 50 or 65 years old. With regard to attitudes towards the transition to retirement, the missing age-effect can be seen as an indication of the stability of these attitudes, on which the gap to statutory retirement age does not seem to have any effect at all.

Even though it is well known that transition to retirement is different for men and women, as are their occupational pathways and careers as well as their perception of this transition (Doberly et al., 2013; Tams and Arthur, 2010), we found no evidence for gender differences with regard to attitudes towards retirement. This may be due to the fact that we controlled for job-related self-efficacy and discontinuous careers. Another reason could be that women still in work in their fifties or sixties are more likely to have continuous career paths, as is usually the case for men.

All in all, it is the satisfaction with the current conditions of living and working, on the one hand, and the expectations towards the future within and outside the workplace that shape the attitudes towards the transition to retirement. A low level of identification with one's job, health problems, and non-vocational activities contribute to a more positive view on retirement, while a negative image of ageing combined with a negative perspective on one's later life causes people to worry about the post-professional phase of life. In addition, a correlation between participation in continuing vocational education and a more critical judgement of retirement is revealed. As the study is based on a cross-sectional survey, the causality behind this correlation remains unclear. Qualitative data, however, points to identification with one's job as a common reason for participating in continuing education and for facing retirement with skepticism.

This study does not allow for statements concerning older adults' decision as to when to leave work. Attitudes towards retirement may play an important role here, but so do financial constraints, family situation, and other private obligations as well as employer or state policies. Even though the relevance of attitudes for career decisions has not been part of this investigation, other studies clearly emphasize the significance of individual

attitudes and expectations towards retirement for the psychological stress experienced during that transition (Adis, Reinhart and Stengel, 1996). To assist older adults in better coping with this stressful life event can be seen as a challenge for adult education programs in this field.

For employers and policy makers our results suggest to care for a high level of workplace satisfaction in all phases of professional careers and thus to foster positive attitudes to work and a high level of personal identification with the workplace. Together with health aspects (Solem et al. 2016), these attitudes and level of identification might be good predictors for the will to work longer. Nevertheless, the transition to retirement might be difficult in particular for people who perceive their work to be an important part of their identity. For them programs to prepare them for the after working phase of life would be helpful, which provide assistance to find new fields of activity or counselling for a so called second career. But even this kind of programs was quite popular in the 1980s and 1990s (Ruth, 1988; Walker, 1987) there is only poor evidence on their effects, and more research on this interventions is needed. Facing a pluralization of transitions to the after working phase of life including different forms of intermediate stages, educational programs to design the transition and the stages of life after work seem to be more relevant than ever. Educational programs can also contribute to promote civic engagement among the older adults (Boogard, Henkens and Kalmijn, 2014) and thus have benefits on the individual as well as on the societal level.

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**Bernhard Schmidt-Hertha** is full professor for educational science with a focus on vocational continuing education and on-the-job training at the University of Tübingen.

**Sai-Lila Rees** Sai-Lila Rees is working as a researcher at the Department of Adult Education/Further Education at the University of Tübingen

**Contact Address:**

Münzgasse 11, 72070 Tübingen, Germany

[bernhard.schmidt-hertha@uni-tuebingen.de](mailto:bernhard.schmidt-hertha@uni-tuebingen.de)

[sai-lila.rees@uni-tuebingen.de](mailto:sai-lila.rees@uni-tuebingen.de)