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On the Motives and Needs for Work beyond Age 65: Comparing Voluntary Workers versus Agency Workers**

Much has been written about older workers, including how to adequately manage a more mature workforce. Currently, the bulk of research concentrates on the push-pull factors for early retirement vs. the continuation of work life until the pensionable age. This article focuses on a different and rarely investigated group and explicitly addresses an issue up to now overlooked: for those who continue work beyond the age at which full government pension benefits are available (i.e., post-retirement workers), is the meaning of work related to their employment status? To answer this question we compared the work motives of Dutch volunteers and agency workers aged 65 years (i.e., the official Dutch pensionable age) and older. Contrary to the presumptive prevailing common convictions, we found that for post-retirement agency workers financial motives or needs seem less important than personal motives, and the employment status itself is not a good indicator for decision-making on human resource practices. We conclude that for these 'indisputable seniors' the satisfaction of esteem needs through work remains unremitting, and may even be increasingly important as time goes by.

Arbeit jenseits der 65: Ein Vergleich von Motiven und Bedürfnissen bei ehrenamtlichen MitarbeiterInnen und LeiharbeiterInnen

Im vorliegenden Artikel wird untersucht, ob ehrenamtliche MitarbeiterInnen und LeiharbeiterInnen im Alter von 65 Jahren und älter ihrer Arbeitstätigkeit mit verschiedenen Motiven und Bedürfnisse begegnen. Durch demografische Entwicklungen sind Arbeitgeber zunehmend auf ältere Beschäftigte angewiesen. Auch die Erhöhung des offiziellen Rentenalters hat zur Folge, dass Arbeitgeber und insbesondere das Personalmanagement sich der Frage stellen müssen, wie ältere Arbeitnehmer für den Betrieb erhalten bleiben können. Dabei ist die Einsicht in die Motive und Bedürfnisse dieser Arbeitnehmer essentiell: Nur wenn Arbeitgeber adäquat auf diese reagieren, kann eine zufriedenstellende Arbeitsbeziehung realisiert werden. Nach Mor-Barak (1995) unterscheiden wir finanzielle, soziale, persönliche und „generative" Bedürfnisse. Die quantitative Studie unter niederländischen ehrenamtlichen MitarbeiterInnen (n = 54) und LeiharbeiterInnen (n = 178) zeigt, dass sogar für die Letztgenannten finanzielle Motive weniger wichtig sind als persönliche. Desweiteren zeigen die Ergebnisse keine signifikanten Unterschiede zwischen ehrenamtlichen MitarbeiterInnen und LeiharbeiterInnen in Bezug auf soziale, persönliche und generative Motive. Basierend auf diesen Ergebnissen wird diskutiert, ob die vertragliche Arbeitsbeziehung als Entscheidungskriterium für das Personalmanagement dienen kann und sollte.

Key words: **post-retirement workers, volunteers, agency workers, needs, motives, the Netherlands** (JEL: M00, M1, M12, M50, M54)

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Introduction

As in other Western societies, the Dutch population is rapidly ageing. In 2011, a record number of people will reach the age of 65 – at present the official pensionable age in the Netherlands – and this trend will continue. For the Dutch social security system, health care, and labour market the consequences are immense. The Dutch government in 2011 paid an extra 700 million Euro in old age pensions and at the same time the national treasury is receiving less revenue; a growing number of retirees use the health care system, and fewer people are available to get the work done. In 2011, for each retiree four people are engaged in paid work; by 2040 this proportion will change dramatically where for each retiree only two people will be doing paid work. The looming crisis is acknowledged by both government and employer representatives, but to date they appear to have only one solution for coping with demographic, economic and health trends regarding aging that confront the nation, namely increasing the pensionable age to 67 years (Nieuwsuit, 2011).

For employers the fact of a rapidly aging society also has severe consequences: they become day by day increasingly dependent upon on older workers to get the work done (e.g., Armstrong-Stassen & Lee, 2009; Brussig & Bellmann, 2008; Streb, Voelpel & Leibold, 2009). However, evidence shows that managers should not perceive older workers as a dire necessity, and are well-advised to cherish them along with their competence for their organisation's sake. For example, Van Veldhoven and Dorenbosch (2008) found age is positively related to proactivity on-the-job, and Gellert and Kuipers' (2008) conclude a higher average age has significant positive effects on satisfaction, involvement, mutual learning, decision making, feedback, quality, sick leave, and burnout.

Prior research strongly concentrates on the push-pull factors for early retirement vs. the continuation of work life until the pensionable age. This study goes beyond these seeming polar absolutes, focusing on a rarely investigated group: the motives of 'seniors' who continue working beyond the age at which full government pension benefits are available. Insight into the meaning older workers attribute to work, i.e., their motives, is significant since motives can explain why individuals remain in the work force (e.g., Crego, Alcover de la Hera & Martínez-Íñigo, 2008; Templer, Armstrong-Stassen & Cattaneo, 2010). Moreover, Claes and Hymans (2008) and Templer et al. (2010) argue Human Resource Management (HRM) professionals need to comprehend the nature and role of motives since they aid understanding which HR practices are most likely to benefit workers and thus organisations. These are the two reasons why we concentrate on the motives of post-retirement workers.

It is essential to begin to recognize that older workers are a heterogeneous group, differing in economic status, gender, education, and health (e.g., Claes & Heymans, 2008; Crego et al., 2008; Templer et al., 2010). Three recent studies implicitly address another dimension of divergence: the worker's employment status. Griffin and Hesketh (2008) examined the predictors of older workers participating in paid and voluntary work, but did not include motives. Templer et al. (2010) examined antecedents of older workers' motives, distinguishing between whether they were in their career or bridge job, and recognizing the category incorporating the many who are self-employed. Kerr and Armstrong-Stassen (2011) explored the push-pull factors influencing older workers' deciding to engage in wage-and-salary employment or self-employment. We explore an issue that to date has not been explicitly addressed for senior workers: *Is the meaning post-retirement workers attribute to work related to their employment status?*

We compare the motives of two groups of post-retirement workers: volunteers and agency workers. "Volunteers fulfil work on behalf of others or the society in a somehow organised fashion, but unpaid and voluntary" (Dekker, De Hart & Faulk, 2007, p. 19). "Agency workers are paid workers who are affiliated with a temporary-help service firm (i.e., agency) and perform their job at a client organisation" (Torka, 2011, p. 1568). We decided to compare these groups for two reasons. First, Dutch retirees participate very actively in volunteer work and an increasing number in agency work (see next section). Second, the research literature suggests these groups would likely have very different motives. Several authors assume agency workers have only one reason for taking such an employment path: they have no other opportunities for meeting their financial needs (e.g., Boltanski & Chiapello, 1999; Dietz, 1996; Ferber & Waldfogel, 1998; for employer motives to use agency work, see e.g., Alewell & Hauff, 2011). In contrast, volunteers participate to satisfy their social and/or personal needs (e.g., Wu, Tang & Yan, 2005; Davis Smith & Gay, 2005). If this divide is true, managers have to adopt a subgroup approach (Claes & Heymans, 2008): HR practices that are appropriate for agency workers to guarantee individual and organisational prosperity are inherently different than they are for volunteers.

We adopt Mor-Barak's (1995) framework and techniques of measurements as a tool to explore the motives of Dutch volunteers and agency workers aged 65 and older. After providing the reader with background information about post-retirement work in the Netherlands, we outline our theoretical framework and then describe the sample and methodology, and empirical findings. Finally, we discuss these findings more closely, point to their limitations and the need for future research. We stress as well the implications of our study for realignments which could make more adequate HRM.

Post-retirement work in The Netherlands

The literature provides no clear answer to the question when workers become older workers. For example, Crego et al. (2008) classify those between 55 and 64 as older workers; whereas Desmette and Gaillard (2008) draw the demarcation line between younger and older workers at the age of 50. For this study, an institutional marker was used to identify post-retirement workers: 65 years of age and older. In the Netherlands the official pensionable age is 65.

In the Netherlands, among those 65 and older, participation in paid labour doubled to just over 3 percent between 2001 and 2009 (Statistics Netherlands, 2010). While official statistics are unavailable, Dutch temporary-help service firms specialised in workers at least 65 years of age report both increasing supply and demand, but there are no exact numbers (Outstanding, 2008). Despite these important trends, the fact remains today that relatively few 'seniors' participate in paid work. However, 48 per cent of the Dutch people in this age group do contribute to the society's well-being by participating in volunteer work. Although volunteer work is unpaid, it has an economic value: In the Netherlands, this value has been estimated to be as much as 8 billion Euros for 2005 (Dekker et al, 2007). Next, we will point to important legal issues governing paid post-retirement work in the Netherlands.

The Dutch legal framework for paid post-retirement work

It is not Dutch labour law, but most of the collective labour agreements settled between social partners (employer associations and trade unions) on the sector-level, which require that employment relationships automatically end at the age of 65. Full government pension benefits and possible additional pensions are available at this age. Beyond these general circumstances, employers and employees are free to negotiate post-retirement employment.

From the employer's perspective, one crucial fact rooted in law can have a very positive impact on the decision to continue an employment relationship as it was before the employee turned 65, or to attract such new older employees: no insurance premiums (e.g., pension, sickness, unemployment) have to be paid for employees 65 years and older. Generally speaking, it is well known these employees are approximately 20 percent cheaper than their younger colleagues (Flexmarkt, 2006).

Another factor is a major countervailing barrier for continuing or establishing (paid) relationships with employees aged 65 and older: currently Dutch employers have an obligation to pay sickness leave for up to two years. Insurance companies often terminate their insurance policy concerning sick leave for employees over 65 years of age. Consequently, employers cannot insure post-retirement employees and have to cover any possible financial claims themselves. In this context Dutch employers seem to prefer 'atypical' employment relationships not rooted in a permanent employment contract, such as freelance or agency work with workers who are 65 or older (Ministry SZW, 2008).

Temp agencies can provide support to organisations who want to attract 'new' older workers and/or want to continue relationships with older employees, while reducing the financial risks as well as administrative and legal responsibilities of hiring companies. The latter refers to 'pay-rolling': The employee continues to work for the pre-retirement work organisation, but the latter transfers its employer responsibilities and status to an agency. Like traditional employers, agencies do not have to pay insurance premiums for workers 65 and older. However, concerning these workers, in contrast to traditional employers, agencies can substantially reduce one important risk: if the labour contract stipulates that this contract will end when the assignment ends at the request of the user company, the agency is not obliged to pay sickness benefits.

Theoretical framework

What is the meaning of work for post-retirement workers, which motives do they relate to their (paid and unpaid) work? Insight into these motives can help us explain why these individuals remain in the work force and what has to be done to retain them (e.g., Crego et al., 2008; Templer et al., 2010). Human motives cannot be discussed without referring to motivation theories. Claes and Heymans (2008) assume several motivation theories are useful in explaining how older workers make the decision to continue working: need theories (e.g. Alderfer, 1969; Deci & Ryan, 1985; Herzberg, 1968; Maslow, 1943), goal-setting theory (Locke & Latham, 1990) and expectancy theory (Vroom, 1964). For our research we carefully determined a need theory approach: the literature suggests agency workers and volunteers differ concerning their needs (see introduction), but to date empirical support is absent.

Several scholars have adopted a need theory approach to investigate motives among groups clearly significant for the research being reported here: post-retirement workers (e.g., Mor-Barak, 1995), volunteers (e.g., Anderson & Moore, 1978; Cnaan & Goldberg-Glen, 1991), post-retirement volunteers (e.g., Wu et al., 2005; Davis Smith & Gay, 2005) and agency workers' (e.g., Casey & Alach, 2004; De Cuyper & De Witte, 2008, Tan & Tan, 2002). However, post-retirement agency workers and volunteers have never been the subject of an empirical comparative analysis. Let's turn now to an outline of the motive framework we apply in our research, Mor-Barak's (1995) four-factor model. It will become clear that in order to derive valid assumptions we elaborate on possible substantive differences and similarities in motives between post-retirement agency workers and volunteers.

Mor-Barak's (1995) motive framework for older workers

Mor-Barak (1995) states that four kinds of motives (see also Loi & Shultz, 2007; Dendinger, Adams & Jacobson, 2005) can explain why older workers participate in organisations: financial, social, personal and/or generativity motives. The first three motives are based on Alderfer's (1969) ERG (existence, relatedness, growth) need theory; the generativity motive goes back to Erikson's (1950) life-span theory of personal development. We will briefly outline these four motives.

Financial motives refer to Alderfer's existence needs as well as, for example, Maslow's (1943) physiological and safety needs. Retirees may perceive themselves as having an insufficient income to sustain their life-standard. Thus, paid post-retirement work can provide additional income to uphold life style and standards (e.g., Dendinger et al., 2005; Mor-Barak, 1995). An overview of previous research by Templer et al. (2008) shows that for older workers in general the need for money is the most important reason to postpone full retirement.

Social motives point to Alderfer's relatedness needs (see also e.g., Deci & Ryan, 1985; Maslow, 1943; McClelland, 1961). These are defined as needs to affiliate and interact with significant others. Research shows that social motives strongly influence older people in their decision to seek employment (e.g., Dendinger et al., 2005; Mor-Barak, 1995).

Personal motives involve self-respect as well as respect from others that can be generated through work (Mor-Barak, 1995). These motives are similar to Alderfer's growth needs as well as Maslow's esteem needs, Deci and Ryan's autonomy and competence needs and McClelland's achievement and power needs. Scholars investigating post-retirement employment mention different motives related to this need category, such as expected challenges, opportunities for development, status and the desire to maintain knowledge and skills (e.g., Moen, Erickson, Agarwal, Fields & Todd, 2000; Ulrich & Brott, 2005; Wiegmans, 2005).

Finally, *generativity motives* refer to the concern for establishing and guiding the next generation (Erikson, 1950, 1963, p. 267). According to Erikson, generativity is not limited to parenthood and can also include factors such as work life and volunteer endeavours (McAdams & De St. Aubin, 1992). Mor-Barak distinguishes this motive from personal motives. However, Mor-Baraks's personal motives resemble Alderfer's growth needs, defined as including "all the needs which involve a person making creative or productive effects on himself and the environment" (Alderfer, 1969, p. 146). Therefore, generativity motives are a specific category within personal motives: in contrast to other personal motives, generativity motives refer not only to self-centred effects, but also to environmental effects.

Post-retirement agency workers vs. volunteers: similar or different motives?

It has to be assumed that agency workers' sole motive, quite apart from the specific age group to which an individual belongs, to accept such an employment relationship is financial necessity. In contrast, volunteers participate to fulfil personal and/or social needs (see introduction). This is the first study to include post-retirement agency workers. Therefore, for arguments about the similarities and differences in motives of post-retirement agency workers and volunteers, we can make use of studies about post-retirement volunteers motives (e.g., Wu et al., 2005; Davis Smith and Gay, 2005), but have to rely on more general research about agency workers. Due to the lack of prior research on post-retirement agency workers and comparisons of agency workers and volunteers in general, we formulate our expectations as assumptions.

It seems reasonable to assume *financial motives* are only important for paid workers. After all, financial needs cannot be satisfied through volunteer work. Moreover, two arguments seem to support the idea that among (Dutch) post-retirement workers those with financial motives are overrepresented in atypical employment relationships (e.g., agency workers, freelancers). *First*, the Dutch legal framework (see last section) encourages many employers to prefer atypical employment relationships to permanent employment of workers aged 65 and older. *Second*, among those post-retirement workers who seek to generate additional income a substantial number might for monetary reasons prefer agency work to permanent employment. In general, individuals can 'make better money' in agency work than in permanent employment (Kunda et al., 2002; Torka & Schyns, 2007). Thus, for involuntary (i.e., more opportunities for atypical employment relationships than for permanent employment contracts) as well as voluntary (i.e., better payment for agency work as for traditional employment) reasons, Dutch post-retirement workers with strong financial motives might be overrepresented in agency work. Therefore, we formulate the following assumption:

Assumption 1: For post-retirement agency workers, financial motives are more important than social, personal and generativity motives.

However, research on (perceived) poverty among older people shows that one should control for demographic characteristics when investigating financial motives. We thus included three such characteristics that might well predict a financial necessity to work: gender, family status, and education. Stone's (1989) research points to a feminization of poverty among older people. It is documented how the cohort of women aged 50 and over tends to have discontinuous employment histories, to be concentrated in low-paying jobs and to have lower pension benefits than men (O'Reilly & Caro, 1994 in Templer et al., 2010, p. 483). Furthermore, it has been assumed that singles have a greater need for money than individuals in partner relationships because the former have fewer financial resources than the latter (Soon & Tin, 1997). Finally, research shows that education is a reliable predictor of poverty among older people: those low-educated are overrepresented and thus might have stronger financial motives for paid work than those high-educated (e.g., McLaughlin & Jensen, 1993). Given this set of complex factors, we have to refine assumption 1 and formulate three sub-assumptions:

Assumption 1a: Financial motives are more important for female post-retirement agency workers than for male post-retirement agency workers.

Assumption 1b: Financial motives are more important for single post-retirement agency workers than for post-retirement agency workers in a partner relationship.

Assumption 1c: Financial motives are more important for not highly educated post-retirement agency workers than for highly educated post-retirement agency workers.

To summarize, assumptions 1a-c suggest a basic profile of a post-retirement agency worker with high financial motives: female, single and not highly educated:

Assumption 1d: Financial motives are more important for single and not highly educated female post-retirement agency workers than for other post-retirement agency workers.

Prior research has shown two important reasons why retirees participate as volunteers: they want to satisfy *social motives* such as a desire to help others and finding another peer group, and/or to satisfy *personal motives* (including generativity motives) such as learning new things, keeping the brain active, feeling good, and making a meaningful contribution to society (e.g., Wu et al., 2005; Davis Smith & Gay, 2005). A number of empirical studies on agency workers challenge the stereotype that these workers are not responding to social and/or personal motives, but rather solely to financial motives (e.g., Boltanski & Chiapello, 1999; Dietz, 1996; Ferber & Waldfogel, 1998).

McDonald and Makin (2000) found, in regards to 'relatedness' (i.e., social motives), that temporary staff do not differ from permanent employees concerning relational expectations A decade later Torka and Schyns (2010) presented evidence that agency workers' affective commitment towards co-workers is not different from those of permanent employees. Moreover, several scholars have identified diverse personal motives for participation in agency work: a better work-life balance through flexible time schedules, gaining work experience in different organisations, developing new or improving existing knowledge and skills, a dislike or dissatisfaction with permanent employment, and being in a transitional period of life (e.g., Bernhard-Oettel, Isaksson & Bellaagh, 2008; Casey & Alach, 2004; De Cuyper & De Witte, 2008, De Cuyper, De Jong, De Witte, Isaksson, Rigotti & Schalk 2008; De Jong, De Cuyper, De Witte, Silla

& Bernhard-Oettel, 2009; Guest, 2004; Tan & Tan, 2002). Matusik and Hill (1998) implicitly alluded to generativity motives when assuming workers may engage in atypical employment because they want to share their knowledge with others.

However, given Templer et al.'s (2008) findings (that older workers' need for money is the main reason they postpone full retirement) and Boltanski and Chiapello (1999), Dietz (1996) and Ferber and Waldfogel (1998) (that financial motives are the main reason for participating in atypical employment), we conclude that for post-retirement agency workers social, personal and generativity motives are less important than for post-retirement volunteers.

Assumption 2: Social motives are more important for post-retirement volunteers than for post-retirement agency workers'.

Assumption 3: Personal motives (including generativity motives) are more important for post-retirement volunteers than for post-retirement agency workers'.

To date there is an absence of archival knowledge about differences and similarities between post-retirement agency workers and volunteers concerning the influence of gender, family status, and education (see hypotheses 1a-1c) on social and personal motives. Therefore, when testing assumption 2 and 3, we also take into account the influence of standard demographic characteristics.

Method

Procedure

The research was conducted among volunteers at a health-care organisation (i.e., care for elderly and disabled people) and agency workers of an agency specialised in workers 65 and older. The manager of the health care organisation was asked to select all volunteers 65 years and older from the personnel information system (PIS). The PIS of the health care organisation lacked information about volunteers' internet access. All agency workers had internet access, allowing us to conduct an online survey. The agency sent an email to all respondents which introduced and explained the relevance of the research and provided a hyperlink to the questionnaire. In addition, it was assured that the individual data would be treated with strict confidentiality.

The health care organisation sent a letter by post to all potential respondents, containing the same information as the agency's email. It had a paper version of the questionnaire, along with a hyperlink to an online version. Paper versions of the questionnaire could be returned by post or left at the reception of the health care organisation. We tried in several ways to remind people to complete the questionnaire: at routine meetings attention was given to the research; an information slide was prepared for the internal cable television of the organisation; an information letter was placed on billboards; and the volunteers' contact persons (i.e., permanent employees of the health care organisation) distributed the letter at the organization's various locations.

Sample

232 Dutch workers aged 65 or older took part in our study. In this sample 54 participants are volunteers (26.7% response rate) and 178 agency workers (57.4% response rate). The latter included teachers, engineers, drivers, call centre personnel, and production workers, etc. Volunteers mean age is 73, and agency workers mean age is 68. The lowest indicated age is 65 and the highest age 85. The gender distribution is as follows: 70.7 per cent of the respondents are male, of whom 14.6 per cent are volunteers and 85.4 per cent are agency workers. Within the 29.3 per cent female respondents 55.9 per cent are agency workers and 44.1 per cent volunteers. Eighteen per cent of the respondents have no partner, and 33.6 per cent held a higher education degree (BA or MA).

Instruments and analytic strategy

We used Mor-Barak's (1995) instrument to assess *motives*. An introductory sentence explained to the respondents that in our usage 'work' referred to their current work as agency worker or volunteer, respectively. For all motive scales, responses were recorded on five-point scales, ranging from *1* = strongly disagree to *5* = strongly agree. Financial motives were only measured among agency workers, using three items. An example item is: "Work is… foremost important for making a living". The internal consistency for financial motives was $\alpha = .85$. Social motives were measured using five items. Examples are "Work… helps me not feeling alone" and "Work… gives me respect and esteem from other people". The internal consistency for social motives was $\alpha = .89$. Personal motives were measured using four items. Examples are "Work…provides me with feelings of pride concerning my work and myself" and "Work ... allows me with personal satisfaction". The internal consistency for personal motives was $\alpha = .83$. The generativity dimension was measured using four items. Examples are "Work... allows me to pass my knowledge to the next generation" and "Work ... allows me to teach and train others". The internal consistency for generativity motives was $\alpha = .92$.

In order to test our assumption that for post-retirement agency workers financial motives are more important than social, personal and generativity motives, we initially conducted t-tests (Assumption 1). We compared the mean of financial motives with the means of the other motives for the whole group of agency workers, as well as for the subgroups based on gender, education and partner status (Assumption 1a-1c). To disclose if gender, partner status and education level *together* indeed predict the importance of financial motives (assumption 1d), a precise cluster analysis was done. We used a K-Means clustering with a start configuration, based on the hierarchical cluster analysis with the Ward method (Kaufman & Rousseeuw, 1990; Ramos, 2001). Assumptions 2 and 3 are tested with univariate GLM (two-way ANOVA) in which we controlled for gender, education and partner status.

Results

Table 1a contains the means, standard deviations and correlations for agency workers; Table 1b the corresponding results for volunteers.

Table 1a: Means, standard deviations and correlations for the variables in the study (employment status: agency workers, N = 178)

	Mean	*S.D*	*1*	*2*	*3*	*4*
1 Financial motives	3.14	1.24	1			
2 Social motives	2.68	1.02	.38**	1		
3 Personal motives	3.66	.89	.20**	.58**	1	
4 Generativity motives	3.51	1.04	.27**	.38**	.50**	1

** p < .01

Table 1b: Means, standard deviations and correlations for the variables in the study (employment status: volunteer workers, N = 54)

	Mean	*S.D*	*1*	*2*	*3*
1 Social motives	2.69	.93	1		
2 Personal motives	3.61	.84	.56**	1	
3 Generativity motives	3.37	.98	.56**	.61**	1

** p < .01

To test Assumption 1, that for post-retirement agency workers financial motives are more important than social, personal and generativity motives, we conducted one sample t-tests (Table 2a). In contrast to our expectations, financial motives (M = 3.14 [SD = 1.24]) are not the most important motives for agency workers. Personal motives (M = 3.66 [SD = .89]) are significantly more important than financial motives (t = 7.77; df = 177; p < .00; Cohen's d = 1.17) as are generativity motives (M = 3.51 [SD = 1.04]; t = 4.78; df = 177; p < .00; Cohen's d = .72). Social motives appear less important than financial motives (M = 2.68 [SD = 1.02]; t = -5.97; df = 177; p < .00; Cohen's d = .90). Given these results, we have to reject Assumption 1: for post-retirement agency workers financial motives are more important than social motives, but less important than personal and generativity motives. In addition, we checked if volunteers also show a 'hierarchy' in (social, personal, and generativity) needs. The results show that personal motives are most important (M = 3.61 [SD = .84]). These motives differ significantly from social motives (M = 2.69 [SD = .93]; t = -7.27; df = 53; p < .00; Cohen's d = 2.0) and, to a lesser extent, from generativity motives (M = 3.37 [SD = .98]; t = -1.84; df = 53; p = .07; Cohen's d = .51). These results picture the same 'hierarchical' order as we have seen for post-retirement agency workers.

Table 2a: One sample T-test of agency workers concerning their motives (N = 178)

	M	*SD*	*t*	*df*	*Cohen's d*
Financial motives	3.14	1.24			
Social motives	2.68	1.02	-5.97**	177	.90
Personal motives	3.66	.89	7.77**	177	1.17
Generativity motives	3.51	1.04	4.78**	177	.72

** p < .01

In general, financial motives do not seem the most important motive for post-retirement agency workers. However, there might well be sub-groups for whom financial motives play a major role. Therefore we conducted a K- Means cluster analysis with a start configuration, based on hierarchical cluster analysis with the Ward method. We found three groups divided significantly based on financial motives. Group one (n=87) is characterized by a moderate score on financial motive (M = 3.42; SD = .48; min = 2.67; max = 4.00). The second group (n = 38) is the high group (M = 4.71; SD = .31; min = 4.33; max = 5.00) for financial motive. In group three (n = 53) financial motive is low (M = 1.55; SD = .52; min = 1.00; max = 2.33). We checked with an ANOVA analysis whether the three groups have different backgrounds: age, gender, education, partner status, care for children at home, work as volunteer before retirement, alignment type of work and competencies before and after retirement. Among these variables only gender seemed to be significantly different between the high and the low group (F = 4.92; p = .008). Although there are more men than women in each group (Table 2b), in the group with the highest proportion of men (95%) financial motives are most important.

Table 2b: Gender and motive characteristics of 3 subgroups agency workers
(N = 178) based on financial motive

	% men	% women	Personal motives M (SD)	Generativity motives M (SD)	Social motives M (SD)	Financial motive M (SD)
Group 1 (n = 86)	78	22	3.64 (.80)	3.53 (.91)	2.75 (1.00)	3.42 (.48)
Group 2 (n = 38)	95	5	3.95 (.94)	3.91 (.97)	3.19 (1.00)	4.71 (.31)
Group 3 (n = 53)	68	32	3.47 (.96)	3.17 (1.19)	2.24 (.85)	1.55 (.52)

In order to examine whether gender, education and partner status influence the importance agency workers attach to financial motives (Assumptions 1a-1c), as well as social, personal and generativity motives, we also conducted one sample t-tests with subgroups based on the mentioned control variables (Table 2c, 2d and 2e).

Table 2c: One sample T-test of agency workers concerning their motives
(N = 178), subdivided by Male (M; n = 140) and Female (F; n = 38)

	M		*SD*		*t*		*df*		*Cohen's d*	
	M	F	M	F	M	F	M	F	M	F
Financial motives	3.29	2.60	1.19	1.28						
Social motives	2.70	2.59	1.04	.96	-6.68**	-.03	139	37	1.13	.01
Personal motives	3.64	3.72	.90	.86	4.57**	8.02**	139	37	.77	2.64
Generativity motives	3.58	3.26	1.04	1.03	3.28**	3.98**	139	37	.56	1.31

** p < .01

Table 2d: One sample T-test of agency workers concerning their motives (N = 178), subdivided by No Partner (NP; n = 21) and With Partner (WP; n = 156)

	M		*SD*		*t*		*df*		*Cohen's d*	
	NP	WP	NP	WP	NP	WP	NP	WP	NP	WP
Financial motives	2.95	3.16	1.43	1.21						
Social motives	2.90	2.66	.92	1.03	-.27	-6.04**	20	155	.12	1.05
Personal motives	3.79	3.64	.85	.90	4.51**	6.62**	20	155	2.02	1.06
Generativity motives	3.04	3.57	1.08	1.02	.37	4.98**	20	155	.16	.80

** $p < .01$

Table 2e: One sample T-test of agency workers concerning their motives (N = 178), subdivided by Without Higher Education (WHE; n = 116) and With Higher Education (HE; n = 62)

	M		*SD*		*t*		*df*		*Cohen's d*	
	WHE	HE	WHE	HE	WHE	HE	WHE	HE	WHE	HE
Financial motives	3.15	3.11	1.27	1.20						
Social motives	2.74	2.54	1.04	.97	-4.05**	-4.65**	115	61	.76	1.19
Personal motives	3.66	3.65	.94	.79	5.80**	5.43**	115	61	1.08	1.39
Generativity motives	3.34	3.83	1.05	.95	1.91†	6.04**	115	61	.36	1.55

** $p < .01$
† $p < .10$

Table 2f: Motive characteristics of 4 subgroups female agency workers (N = 38) based on education level and partner status

	Financial motives M (SD)	Personal motives M (SD)	Generativity motives M (SD)	Social motives M (SD)
Group 1 (n = 20)	2,58 (1.21)	3.73 (.93)	3.33 (.98)	2.51 (1.02)
Group 2 (n = 7)	3,43 (1.24)	4.00 (.75)	2.93 (.67)	2.83 (.98)
Group 3 (n = 5)	2,20 (1.30)	3.45 (.76)	4.35 (.86)	2.56 (1.04)
Group 4 (n = 6)	2,00 (1.33)	3.63 (.86)	2.54 (1.01)	2.63 (.85)

The results show that gender, education and partner status play no role, against the other motives, in determining the importance of post-retirement agency workers' financial motives. Therefore, we reject Assumptions 1a, 1b and 1c. However, we found a group of women with no partner and with a low/moderate education level showing higher, but non- significant financial motives than the other groups (assumption 1 d). An hierarchical solution of cluster analysis based on education and partner status, within the group of female agency workers (N = 38), showed four female groups in the K-Means clustering which produced subgroups with the following characteristics: females in the first group (n = 20) are living together with their partner and have a low-moderate level of education. The second group females (n = 7) has the same education level as the females in group 1 but unlike them have no partner. Group three (n = 5) is characterized as living together with a partner and having a high level of education. Females of group four (n = 6) also have a high level of education though they have no partner. The role of the financial motivation for group two is on average the highest of the four groups (Table 2f). Although the differences between the motives are not significantly different from each other, we discern a pattern: it is critical to grasp the unexpressed implications of the point just made about group two, who are characterised by low/moderate education and no partner, but having the highest financial motive of all these groups. Therefore, this clearly warrants not rejecting Assumption 1 d. The key point here is that in the hierarchy of motives of that group financial motives occupy a second place. As in groups one, two and in group four, personal motives are most important. Financial motives seems to be more important for women with a low/moderate education level (group 1 and 2), and in combination with a partner status 'without partner' the importance of financial motives will increase (group 2). After all, for both groups with a high level of education financial motives come last in the hierarchy of needs.

When splitting the total group of agency workers along the dimensions of gender, education and partner status, the hierarchy of needs seem nearly identical to what we saw for the whole group of agency workers: Over the three subgroups, financial motives are less important than personal, but more important than social motives. However, while personal motives are the most important motive for females, males, individuals with or without partner and those without higher education, generativity motives are most important for higher educated agency workers.

If we take a look into the absolute differences in motives between male and female agency workers, between those with or without a partner, and between low and high educated agency workers, we find that financial motives of female post-retirement agency workers ($M = 2.60$ [$SD = 1.28$] are lower ($t = 3.11$; $df = 175$; $p = < .00$; Cohen's $d = .47$) than those of male post-retirement agency workers ($M = 3.29$ [$SD = 1.19$].) In addition, among agency workers, generativity motives seem to be more important for those with partner ($M = 3.57$ [$SD = 1.02$]) than for singles ($M = 3.04$ [$SD = 1.08$]; $t = -2.22$; $df = 175$; $p < .05$; Cohen's $d = .34$), and for agency workers with higher education ($M = 3.83$ [$SD = .95$]) than for those without ($M = 3.34$ [$SD = 1.05$]; $t = 3.12$; $df = 176$; $p < .00$; Cohen's $d = .47$).

Concerning Assumption 2, social motives are more important for post-retirement volunteers than for post-retirement agency workers': three two-way ANOVA-tests showed no significant differences between the groups (Table 3). Therefore, we have to reject Assumption 2.

However, independent of the employment status, men seem to have higher social motives than women ($F = 3.59$; $p = .06$) and the lowest and highest educated volunteers have significantly higher social motives than either the other volunteers or all agency workers ($F = 3.16$; $p = .009$).

Table 3: Analyses of univariate GLM concerning social motives (dependent variable) and employment status (ES; volunteer vs. agency worker), controlled for gender, partner status and education

	df	F
ES	(1, 254)	1.28
Gender	(1, 254)	3.59†
ES * gender	(1, 254)	1.29
ES	(1, 253)	.37
Partner status	(1, 253)	1.06
ES * partner status	(1, 253)	.12
ES	(5, 246)	2.18
Education	(5, 246)	1.05
ES * education	(5, 246)	3.16**

** p < .01

Similarly, from two-way ANOVA-tests examining Assumption 3, personal motives (including generativity motives) appear more important for post-retirement volunteers than for post-retirement agency workers', yielding no differences between the two groups (see Table 4 and Table 5). Therefore, we reject Assumption 3. However, independent of the employment status, men's generative motives are significant higher than those of women ($F = 9.91$; $p = .00$). In addition, and also independent of the employment status, respondents with a partner score significantly higher on generative motives than do respondents without a partner ($F = 4.26$; $p = .04$).

Table 4: Analyses of univariate GLM concerning personal motives (dependent variable) and employment status (ES; volunteer vs. agency worker), controlled for gender, partner status and education

	df	F
ES	(1, 254)	.11
Gender	(1, 254)	.15
ES * gender	(1, 254)	1.13
ES	(1, 253)	.16
Partner status	(1, 253)	.19
ES * partner status	(1, 253)	.34
ES	(5, 246)	.25
Education	(5, 246)	.56
ES * education	(5, 246)	.90

Table 5: Analyses of univariate GLM concerning generativity motives (dependent variable) and employment status (ES; volunteer vs. agency worker), controlled for gender, partner status and education

	df	F
ES	(1, 254)	.03
Gender	(1, 254)	9.91**
ES * gender	(1, 254)	1.01
ES	(1, 253)	.95
Partner status	(1, 253)	4.26*
ES * partner status	(1, 253)	1.07
ES	(5, 246)	.18
Education	(5, 246)	1.01
ES * education	(5, 246)	1.87

** p < .01
* p < .05

Discussion

Aging societies – the causes, consequences, and cures – are increasingly a topic among politicians, union leaders, employers, and scholars. To reduce costs and guarantee a sufficient labour supply, many EU 27 states including Germany and the Netherlands now routinely debate rising the official retirement age. This change is reinforced by the fact that a growing number of scholars claim older workers (including post-retirement workers), can actively contribute to organisational and societal well-being, e.g., by, passing their knowledge to the younger generation and taking care of the vulnerable in society (e.g., Van Veldhoven & Dorenbosch; 2008; Gellert & Kuipers, 2008).

Despite the heated discussions, the voice of seniors who already participate in work beyond the current official retirement age still is largely unheard. This study sought to explore if post-retirement workers with a different employment status attribute different meanings or motives to work. Insight into motives and related needs is important since they can explain why individuals remain in the workforce, helping us to understand which HR practices are most likely to benefit these workers.

We included two rather 'extreme' post-retirement worker groups: (paid) agency workers and (unpaid) volunteers. Extreme, because the archival literature suggests these groups attribute different motives to work: The familiar argument is that agency workers are mostly driven by financial motives, while volunteers participate to satisfy social and personal motives. However, prior to the research reported here there was no empirical support for this general claim, which is absent as well in the application of this premise applied to post-retirement workers.

The gathered evidence suggests the two groups seem not to differ in terms of their motives: we could not identify significant differences between agency workers and volunteers in the importance of social motives (rejection of Assumption 2), personal motives, and generativity motives (rejection of Assumption 3). Moreover, for agency workers financial motives seem less important than personal and generativity motives (rejection of Assumption 1). Moreover, it appears that gender, family status (partner vs. no partner) and education level fail to predict the importance of financial motives (rejection Assumption 1 a-c). However, our painstaking cluster analysis paid off and showed that single and not highly educated female post-retirement agency workers seem to have higher financial motives than other post-retirement agency workers (support for Assumption 1d). So, in general, independent of employment status, the foremost reason the post-retirement workers in our sample go to work is that they want to gain or maintain self-respect, as well as respect from others (i.e., personal motives) and/or to transfer their knowledge and skills to others (i.e., generativity motives). In contrast, they seem to not be strongly reliant upon such work for social relationships (i.e., social motives).

On the relative 'unimportance' of financial motives

Templer et al. (2008) surveyed the evidence in previous research and in their overview concluded that for older workers the need for money is the most important reason to postpone full retirement. Given that generalization and its obvious warrant in commonplace common sense, how are we to account for our finding in our sample that solely for single and not highly educated female post-retirement agency workers does making a living (the financial motive) have a high priority, but *not* for the majority of post-retirement agency workers?

We assume 'our' agency workers participate in paid work because they choose to, not because of financial pressure. This research was conducted in the Netherlands, where in contrast to other countries the social security system financially protects people 65 and older relatively well. However, researchers (prior to worldwide recession that began in 2008) reported an increasing number of poor elderly in the Netherlands (e.g., Nederland et al., 2007). We assume that those retirees who are really in need of additional earnings are underrepresented both in our limited sample and more generally in 'officially' paid work. There are three basic reasons why this is the case.

First, there is a significant and growing body of research which documents how poverty and health are very closely and extremely subtly intertwined. Poverty influences health negatively, and poor health influences poverty positively (e.g., Haan, Kaplan & Camacho, 1987; Helmert, Mielck & Shea, 1997; Marmot, 2000). Thus, in general, the co-distribution of those who are poor and are in poor health (whether or not caused by occupational factors in the past) suggests something of a downwards spiral effect and, therefore, many who are simply not able to work.

Second, among the 27 EU countries Denmark (18%), Latvia (15%) and the Netherlands (13%) have the highest rates of so-called undeclared work (European Commission, 2009). Undeclared work can be defined as "legal work that falls outside the purview of government accounting" (Fleming, Roman & Farrell, 2000, p.387) and takes place in the parallel, also known as black, shadow, or unofficial economy. The Dutch Ministry of Social Affairs and Employment (Ministry SZW, 2006) estimated that 1.2 million Dutch households routinely hire house cleaners, and another 44 percent of households 'employ' odd-jobbers, none of whom report income or pay taxes. It is a taken for granted commonplace that such undeclared work is typically unskilled or low-skilled work. Among those retirees with an income near the poverty line, those low-skilled will be overrepresented. Consequently, although concrete research is lacking, this might well also be true for their involvement in unrecorded economic activity.

Finally, research shows that among Dutch poor retirees immigrants are overrepresented. It seems people from, for example, Suriname, Turkey, and Morocco have strong social and especially family networks that they can rely on when their existence needs are under pressure (Nederland et al., 2007). Such immigrant retirees in financial need may be underrepresented in officially paid work.

Given these three factors, one has to read and interpret our results concerning financial motives with caution.

Practical implications

What do our results signify for organisations? What do they have to take into account when deciding on adequate HRM for post-retirement workers? Our findings suggest a sub-group approach (Claes & Heymans, 2008) based on employment status is not appropriate: employment status is not a good indicator for decision-making on customized human resource practices. The findings show that for HR managers it may be more valuable to pay attention to the standard set of elementary demographic factors (in this study: gender, partner status, and education). After all, we found that independent of the employment status, for example, men seem to have higher social motives related to work than women; for men generative motives seem more important than for women; and those respondents with a partner score significantly higher on generative motives than do respondents without a partner. Moreover, when controlling for these factors, agency workers split into sub-groups. However, a *caveat* is in order on its place: men, women, higher educated, singles and so on are not homogenous groups. In other words, differences in motives and needs within the groups might be present. This calls for treating post-retirement workers and workers in general not as 'depersonalized' members of a group or sub-group, but as unique individuals. Thus, insight into decontextualized averages cannot do the talking.

Concerning one issue, we are able to give clear advice to those responsible for the management of workers. Agency workers are affiliated to two organisations, the agency and the client organisation. Both organisations provide HR practices that potentially affect older employees' attitudes and behaviours, as well as well-being. Research shows inducements offered by one organisation can have spill over effects on other organisation (e.g., Coyle-Shapiro, Morrow & Kessler, 2006; Liden, Wayne, Kraimer, & Sparrowe, 2003). Therefore, agency and client managers are well advised to monitor the other party's HR practices in light of post-retirements workers' diverse needs and motives.

Limitations and future research

As all studies this study has limitations in need of discussion. *First,* the research was conducted in just one country -- the Netherlands. Therefore, generalizibility to other countries is problematic due to two issues. First, in the Netherlands and unlike many other countries retirees are relatively well protected financially, and this simple matter of fact may well be the reason why for the agency workers in our sample making a living is not the number one priority. Second, the standing of agency work across countries differs. In the Netherlands agency work is an accepted routine way to earn money, and public debates on the pros and cons of agencies are long over. In contrast, for example, in Germany, public opinion about agency work is unsettled, frequently pointing out it is precarious work that 'hits' those most (financially) vulnerable hardest (Torka, Looise & Zagelmeyer, 2011). Consequently, it is almost certain that conducting research in other countries would be very enlightening, no doubt yielding other 'financial motives' outcomes.

The *second* set of limitations tackles issues on what we did and did not measure. A wide array of employment statuses can be distinguished: permanent contracts, fixed-term contracts and freelance work, etc. We only included agency workers and volunteers. We only included motives related to needs, but as Ryan and Deci (2000) claim, motives unrelated or indirectly related to needs exist and may also be important for post-retirement work. Finally, many personal motives which are purely idiosyncratic move people to work. We did not make such an obviously critical distinction within this motive category. Consequently, future research should include different employment statuses and diverse personal motives.

The latter might be especially vital for the adequate management of older workers. After all, while adequate responses on financial motives (i.e., a sufficient income) and social motives (i.e., fair, friendly, and cooperative colleagues and supervisors) are rather universal, personal motives are more diverse. For example, an older worker who mainly wants to learn new things needs different HR practices (e.g., development opportunities) than another who mainly wants to make a meaningful contribution to society (e.g., opportunities to transfer knowledge to younger colleagues, helping people).

Finally, we have to acknowledge the small size of our study (volunteers: n = 54; agency workers: n = 178). To be perfectly frank – we have learned a great by this concentration on one layer of the elderly workforce which should motivate further exploration. Yet we also urge that further research should be carried out with different and larger samples. Concerning the former, we suggest dramatically expanding the base to include volunteers from different sectors and as well paid workers with other employment statuses (e.g., self-employed, fixed-term contracts). We believe it is also vital, in order to enhance the level of accuracy (i.e., 'optimizing' the significance of the results) and increase opportunities for sub-group analysis (e.g., occupations, ethnicity), that larger sample sizes be sought. However, larger sample sizes are not an end in themselves. In the end what is necessary is developing a more penetrating qualitative approach which digs deeper into the reality of elderly workers in the 21st century.

Conclusion

To our best knowledge, this is the first time an investigation focused on differences and similarities in motives and underlying needs of post-retirement agency workers and volunteers. Our fundamental finding was that for both groups social motives play only a tangential role: gaining and maintaining relatedness to others is not that important. This is even true for post-retirement volunteers who invest energy and time into caretaking. We found that post-retirement workers in our sample, independent of their employment status, go to work because through work they can satisfy esteem needs (i.e., they foremost have personal and generativity motives). Thus, despite their age, in Alderfer's terminology they retain a very human and precious desire for personal growth. In the Netherlands today a rapidly growing number of people regard retirement to be nothing more than a myth from a bygone age.

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