

EIWO's methodological approaches: A field report of the qualitative interviews in EIWO project III

EIWO Working Paper No. 9

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EIWO

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1 Introduction

This field report provides detailed information on the methodological approach as well as on the process of data collection and analysis in EIWO project III – “Mechanisms and Origins of Late Working Life Exclusion”. EIWO project III is part of the qualitative part of the EIWO programme and is – together with EIWO project VI, VII, and VIII from phase II – one of the four projects in which primary data is collected. EIWO uses a mixed-methods approach in its nine sub-projects, so that quantitative and qualitative methods are used in combination to investigate – from a life course perspective – the topic of late working life and the potential of extension of working lives on different levels (micro, meso and macro level). Due to the different methodological approaches, results from some projects provide evidence for further investigations in other sub-projects, whereby, for example, results of the qualitative investigations can be validated using large data sets. In projects in the field of life course research, a mixed-methods approach is widely used because it allows for a detailed investigation of the structural, institutional and individual factors influencing the life course. EIWO project III focuses in particular on the micro level by taking the perspective of individuals and thus provides a basis on which quantitative analyses, e.g. in EIWO project IV, can be built on. “The main aims of project III are to analyse the nature and sources of inequalities in late working life employment/retirement and to identify individual/family responses and coping strategies” (Application EIWO programme). Based on these aims, the following research questions were formulated for EIWO project III:

- What events and circumstances can be identified over the life course that lead to social inequalities/exclusion in late working life employment from the individual perspective? What are the explanatory mechanisms?
- How are exclusion risks and inequalities assessed on the individual level in late working life? Do persons experience social inequalities/exclusion?
- If they experience exclusion/inequalities: What coping strategies are/were used to reduce inequalities/exclusion?
- What can be learned from individual responses as to how meso-level organisational policies and macro-level social policies help or hinder transitions?

In the following, it will be described why a qualitative research approach was chosen for this project and what characterises this approach. Then, the research instruments and the inclusion criteria for the sample will be explained. The third chapter illustrates the field phase, including the recruitment phase, the final composition of the sample and the conduct of the interviews, as well as challenges that arose during the field phase and the chosen approaches. Finally, the data analysis method is discussed and the report is concluded with a short summary.

2 Methodological approach

Since EIWO project III is about examining the topic of exclusion and inequalities in late working life at the micro level and taking the perspective of the individuals affected by it, the researchers in EIWO chose a qualitative research approach for this part. "(...) the use of qualitative methods marshals an emphasis on *meaning*: it focuses attention on the perspectives and interpretations that people develop about experiences and events. The methods open a window through which others are able to see how people understand themselves and social situations." (Hermanowicz 2016: 491). Therefore, the use of a qualitative approach is most suitable to investigate individual perceptions of exclusion and inequalities in (late) working life and to outline individual coping strategies as well as individual employment-related plans for the future. The central aspect of the work in EIWO is the adoption of the life course perspective. Here, as well, the use of qualitative research methods offers advantages, as their openness makes it possible to look at the entire life course of the persons and to establish connections between specific events and the way the individuals perceive them. Compared to quantitative analyses, a qualitative approach can focus much more on the subjective contexts of meaning. EIWO project III thus makes an important contribution to the programme as a whole.

In order to collect the necessary information to answer the research questions, the semi-structured and problem-centred interview was used as the data collection method. The aim of the application of this method is to examine subjective perspectives or individual constructions of meaning (see above) regarding a certain socially relevant topic, which is called a "problem", and to carry out theory generation. A central principle is the narrative (Misoeh 2015: 71). This interview technique combines deductive and inductive steps – theoretical prior knowledge is used, but also newly gained knowledge from research practice is incorporated (ibid.). EIWO and its research questions, as described, refer in particular to inequalities in working life and their impact on an extension of working life. Therefore, it is sensible to focus the interview on this specific topic through a topic guide. This form of interviewing makes it possible to collect information specifically on the topic of interest, but the open questions leave enough room for the interviewees to address individual aspects. Based on the interviews, this enables the researchers to reconstruct employment biographies of older workers in Germany, Poland, Sweden and the UK.

After citing the ethics votes (where necessary), in the following two sections first, the development of the research instruments is described in chapter 2.2., and then the preliminary considerations on the composition of the sample as well as the development of the inclusion criteria are presented in detail in chapter 2.3.

2.1 Ethical Approval

EIWO project III received full ethical approval from the University of Sheffield, UK and Linköping University (LIU), Sweden (Swedish Ethical Review Authority (Dnr

2021-03180)). In Germany as well as in Poland, it was not necessary to get additional ethical approvals for this kind of study carried out within the context of the EIWO project III.¹

2.2 Instruments of data collection

To apply this interview technique, a topic guide was developed beforehand – based in particular on theoretical knowledge and drawing upon the results from EIWO project I. The topic guide provides the structure of the interview, but as it is typical for semi-structured qualitative interviews new aspects that emerge in the answers of the interviewees can also be addressed. Additionally, a short questionnaire to collect socio-demographic information was developed. To begin with, the socio-demographic questionnaire is presented, which serves to collect information about the interview participant and contains questions that were taken out of well-tested international and national questionnaires, e.g. the European Quality of Life Survey², as well as questions that were developed within the EIWO research group (see Appendix 2). When selecting the questions, it was made sure that only questions that contribute to answering the research questions were included. The selected questions deliver information about the interviewee's personal and household situation, the current work status of the interviewee and, if applicable, his/her partner, their highest educational level, information about their parents' employment status and socio-economic situation of the place in which the interviewee grew up, possible caring responsibilities and voluntary work, as well as current health status. The socio-demographic questionnaire allows for the open answers of the interviewees to be contextualised with their personal background. The data from the socio-demographic questionnaires was transferred into an Excel document using a code system, coded as variables into the MAXQDA programme used for analysis (see section 4) and can thus be analysed together with the transcripts of the interviews.

The central instrument for the data collection in EIWO project III was the topic guide for the interviews (main questions see Appendix 1). The EIWO team in Dortmund developed the first draft of the topic guide, which then was finalized and agreed upon within the whole EIWO team following a period of negotiation and revision. The development of the topic guide was influenced in part by the working paper "EIWO's theoretical perspectives" which includes, amongst others, the concept of social risk theory (Naegele & Walker 2021). It should be noted that the number of questions and the length of the interview depend on the openness of the questions and the complexity of the research subject (Gläser & Laudel 2010: 144). Furthermore, during the process of the development of the questions, it is important that the questions are being formulated in everyday language and be

¹ However, in both countries, it has been confirmed by the relevant department/body that the research in its planned form complies with the ethical national standards for the discipline of sociology, university regulations and followed the Ethical Code for Sociologists.

² For more information: <https://www.eurofound.europa.eu/surveys/european-quality-of-life-surveys> (last accessed: 14.11.2022)

clear as well as easy to understand, whereby the clarity of the questions is more important than their openness (ibid: 145). In case of EIWO project III, the topic guide was divided into four key themes with structured questions designed to cover these themes, followed by several optional prompts developed to probe for more information if the interviewees did not volunteer this information on their own. The first part of the interview was related to the current work status and workplace of the interviewee. These questions (also known as the “icebreaker questions”) intended to get the interviewees talking as a transition from the socio-demographic questionnaire. After that, the next part of the interview contained questions related to the past working life and challenges as well as turning points that the interviewee had experienced so far. This part focused on the risks that can occur during one’s working life related to the family life course, the biosocial life course, the operational/job-related life course and the macro life course (Naegele & Walker 2021). Subsequently the interviewees were asked about their individual coping strategies and responses to the turning points. The interviewers were also interested in whether the interviewees had missed anything in that situation and had wanted a certain kind of support, e.g. from the employer. In the final part of the interview the interviewees were invited to talk about their future plans and whether they intended to extend their working life and why. To this, questions related to the general opinion about the retirement regulations in their country and important preconditions to extend working life were added. The last part of the interview contained general socio-political questions, which serve as the data basis for EIWO project VIII, part of the second phase of the EIWO programme (analysis of these questions is planned to begin early 2023). For this reason, these questions are not dealt with in more detail in this report.

In order to check whether the interview questions were formulated in a way that the interviewees could understand and whether the answers to the questions contained information needed to answer the research questions, four pre-test interviews were conducted in Germany in April/May 2021, with the interview guide proving to be a suitable instrument. Feedback was provided to the wider EIWO team, and only minor adjustments in the wording of the questions were made before the topic guide was finalised.³

2.3 Sampling

The next step before starting the field phase consisted of the development of the sample for the interview study and the definition of the inclusion criteria. In contrast to the sample in a quantitative survey, the sample in qualitative research is not a statistically representative sample. Rather, the focus is on informants in the study and a so-called content-related representativeness is aimed for (Flick et al. 2010: 23). The individuality of the participants is central in qualitative research. Furthermore, the interview participants are not selected at random, but according

³ As interviews were carried out in the native language of the four countries, minor amendments to the structure of some of the questions were made in translation. This did not affect the meaning of the questions but rather ensured it.

to a specific procedure, since the cases exemplify, for example, a generation or a structural problem (Przyborski & Wohlrab-Sahr 2021: 228). In the case of EIWO project III, older workers (55 years and older) were chosen as the sample. In order to gain an insight into many different employment biographies and to complete the data collection and analysis process within the given project duration, 25 interviews in each of the four participating countries were scheduled in the proposal, giving a total sample of 100 interviews. To be able to recruit interview participants in an effective way and, in case of conducting the interviews in person to keep travel distances and expenditures manageable, it was decided to have a regional focus.⁴ In addition, there is no need for geographical variance, as many regulations related to labour market and pension policies operate at the national level. However, the geographical focus makes it easier to control for local/regional labour market developments. The collaborating universities are located in similar, formerly industrialised regions, which was of advantage for comparability. In Germany, the interviews were conducted in the Ruhr area and surrounding region⁵, in Sweden in Östergötland, in the UK in (South) Yorkshire, and in Poland in Krakow and Lesser Poland (Malopolskie Voivodship and neighbouring Voivodships). Due to the Covid-19 pandemic and the vulnerable nature of the participant group to the Covid-19 virus it was decided that interviews would be conducted digitally where possible. However, when regional circumstances permitted it, interviews could still be conducted in person if requested. The regional focus was maintained so that e.g. local networks and organisations could be approached for support in recruitment.

For the sample, the following inclusion criteria were selected: age, gender, different ethnic backgrounds, sector of employment, and qualification level. Because this qualitative study, on the one hand, takes a prospective view on extending working lives sampling concentrated on people who are still connected to the labour market. Consequently, the results of project III have a connection to the current working world and can thus initiate changes that could keep these individuals to stay in the workforce longer. Therefore, the national retirement age defines the age group of interviewees. Nevertheless, for example in Sweden, the default statutory pension age does not exist, therefore the decision was made to select an age limit after which the employment protection starts to stage off.

⁴ The original plan for the EIWO programme took place prior to the Covid-19 pandemic so virtual interviews were not initially considered and were introduced with the onset of the pandemic and the contact restrictions.

⁵ Due to the regional focus, the German interviews can only be used to reconstruct employment biographies that were shaped in West Germany and not in East Germany (former GDR).

Table 1 "National pension age rules" (2021)

| Country | "National pension age rules" (2021) (to retire from own work) |
|---------|--|
| Germany | Age: 65 + 9 / + 10 months (National statutory retirement age) (in transition to 67 in 2029, see 04/2007: Gesetz zur Anpassung der Regelaltersgrenze an die demografische Entwicklung und zur Stärkung der Finanzierungsgrundlagen (RV-Altersgrenzenanpassungsgesetz)) ⁶ |
| Sweden | Age: 68 (Statutory pension age does not exist, the employment protection starts to stage off from 68 (see LAS (Lag (1982:80) om anställningsskydd)) ⁷ |
| Poland | Age: 65 for men Age: 60 for women (see Ustawa z dnia 17 grudnia 1998 r. o emeryturach i rentach z Funduszu Ubezpieczeń Społecznych Dz.U.2022.504 art 24) ⁸ |
| UK | Age: 66 (in transition to 68 between 2044 and 2046) ('Default retirement age' no longer exists, able to claim State Pension at 65 or work longer) ⁹ |

This table illustrates the different regulations for the retirement age in the four countries in 2021 and thereby shows the age range that should be used as a guide for the sample in each country. For participants to be eligible for an interview they needed to be working (full- or part-time) or be working in retirement (for at least one hour per week)¹⁰, but they could also be unemployed (but active within the labour market) or not working due to other reasons, e.g. caring responsibilities. The questions on challenges and turning points in working life, on the other hand, take a retrospective approach, as the interviewees were asked to recall their past working life up to the present time and to describe challenging situations. The interviewers are aware that people cannot always accurately reflect all past events in complete detail.

Furthermore, it was planned that the sample consist of a roughly equal split between men and women (**gender**). However, since the sample consists of 25 interviews in each country, mostly the proportion of women is higher than the one of men. Especially women, as known from the literature, are more affected by

6

[https://www.bgbl.de/xaver/bgbl/start.xav?start=%2F%2F*\[%40attr_id%3D%27bgbl107s0554.pdf%27\]#__bgbl__%2F%2F*%5B%40attr_id%3D%27bgbl107s0554.pdf%27%5D__1660572614168](https://www.bgbl.de/xaver/bgbl/start.xav?start=%2F%2F*[%40attr_id%3D%27bgbl107s0554.pdf%27]#__bgbl__%2F%2F*%5B%40attr_id%3D%27bgbl107s0554.pdf%27%5D__1660572614168) and https://www.deutsche-rentenversicherung.de/DRV/DE/Rente/Kurz-vor-der-Rente/Wann-kann-ich-in-Rente-gehen/Wann-kann-ich-in-Rente-gehen_detailseite.html (last accessed: 15.08.2022)

7 See: https://www.riksdagen.se/sv/dokument-lagar/dokument/svensk-forfattningssamling/lag-198280-om-anstallningsskydd_sfs-1982-80 (last accessed: 23.11.2022)

8 <https://isap.sejm.gov.pl/isap.nsf/download.xsp/WDU19981621118/U/D19981118Lj.pdf> (last accessed: 12.08.2022); A mechanism was introduced in the period of 2012-2017 to increase the retirement age by a few months for women and men to reach i.e. 65 for women until 2040, but after elections it was stopped in 2017.

9 See: <https://www.gov.uk/working-retirement-pension-age#:~:text=You%20can%20keep%20working%20past,flexibly%20or%20work%20part%2Dtime> (last accessed: 21.11.2022)

10 https://ec.europa.eu/eurostat/statistics-explained/index.php?title=EU_labour_force_survey_-_methodology#EU-LFS_concept_of_labour_force_status (last accessed: 14.11.2022)

inequalities in working life (Hofferth & Goldschneider 2016; Bäcker, Naegele & Bispinck 2020, vol. I; Foster 2022; Sjöstedt et al. 2021). At this point, the binary classification of gender into men and women is used. When asked about their gender in the socio-demographic questionnaire, all interviewees in this study identified themselves as either male or female, however the socio-demographic questionnaire included the options: male, female, non-binary, other (see Appendix 2).

The next inclusion criteria is the **sector of employment**, which was added because sector is proven to influence experiences in the course of working lives, for example in relation to aspects such as employment protection, earning opportunities and working conditions (Naegele & Walker 2021; Naegele & Bauknecht 2018, 2019). These workplace conditions can also have an impact on the extension of working life. Therefore, people from both private and public sector should be included in the sample in as equal parts as possible. However, allowances were made for adaptation to national conditions and if a sector is significantly stronger in one country/region.

The fourth inclusion criteria is **education level**, included in order to reflect experiences of differently qualified people and the areas in which they work as a result. Since EIWO is an international programme and the international comparison is one of its main aims and strengths it was decided to classify the qualification level according to the ISCED scale (UNESCO Institute for Statistics 2012). With the ISCED scale educational qualifications are divided into eight groups of different levels of education (ibid.).¹¹ The national educational qualifications are assigned to the different groups according to the requirements and contents. These groupings can be used to divide people into low skilled, skilled and high skilled workers based on their highest formal educational qualification. The ISCED scale can be considered as a good measure from a comparative perspective because it captures especially individuals who seemed to be low skilled by more objective means (Steedman & McIntosh 2001). In EIWO, the allocation to the groups of low skilled, skilled and high skilled was made as follows: ISCED 0-3 low skilled, ISCED 4-5 skilled, and ISCED 6-8 high skilled. The modernization processes in the 20th century and the large size of the baby boomer generation has led to an expansion of education and increasing educational aspirations, improving especially the access to the education system for women (e.g. Friebel 2008; Ehrlich & Vogel 2018; Kelle, Simonson & Romeu Gordo 2014). However, the size of the cohort also led to a deterioration in training and study conditions, and members of the baby boomer generation experienced a devaluation of skills that previously would have meant a good position in the labour market and, in the 1980s, increased competition for too few jobs (Dörner & Schäffer 2014). Nevertheless, people with lower qualifications are more likely to do jobs that are physically and psychologically more demanding

¹¹ ISCED 0: Early childhood education; ISCED 1: Primary education; ISCED 2: Lower secondary education; ISCED 3: Upper secondary education; ISCED 4: Post-secondary non tertiary education; ISECD 5: Short-cycle tertiary education; ISCED 6: Bachelor's or equivalent level; ISCED 7: Master's or equivalent level; ISCED 8: Doctoral or equivalent level

and therefore are more likely to experience exclusion in working life as they are under greater health and psychological strain (Sanders et al. 2011).

Furthermore, people of any **ethnic background** were included in the interview study. According to the concept of intersectionality (Naegele & Walker 2021) people can face inequalities based on different aspect e.g. gender, religion or ethnicity, which can enforce one another. Existing studies show that people with migration background¹² are more often working under precarious conditions, so by including them in the sample we capture a broad range of individual experiences of inequalities and exclusion in working life. It should be noted that while migration background is a commonly used category in studies in Germany, Sweden and Poland, in the UK however it is not that commonly used as category. In the UK, ethnicity plays a much more important role. Therefore, minoritised ethnic background¹³ was used for the UK sample in order to better capture the national circumstances. As orientation for how many people with migration background (in the UK minoritised ethnic background) to include – if possible – in the sample served roughly the national percentage of people with migration background which is e.g. in Germany about one fourth of the population (27,2 percent (2021))¹⁴.

3 Field phase

After the preparatory phase, the recruitment of the interview participants started. The first country to start with the interviews was Germany as the team at the TU Dortmund University is the sub-project leader of EIWO project III. Therefore, data collection and recruitment of the 25 German interviewees started in May 2021. The interviews in Germany also served as a kind of pre-test for the interviews in Sweden, Poland and the UK, where – after translating the topic guide to the local languages – data collection started in July 2021 in Poland, in September 2021 in the UK, and in November 2021 in Sweden. This process made it possible to build on the experiences gained in Germany when conducting the interviews in Sweden, Poland and the UK, thus eliminating the need for a pre-test in these countries. However, in the first interviews in Sweden, Poland and the UK, the topic guide was checked again to ensure that the questions were manageable and understandable in the respective country-specific contexts, with no further changes needed. The data collection process in all four countries was finished in the first half of April 2022.

¹² All persons who have migrated themselves or one of their parents have migrated.

¹³ Minoritised ethnic background was defined as any ethnicity outside of the 'White' ethnic group categories within the 2021 Census for England and Wales (<https://www.ethnicity-facts-figures.service.gov.uk/style-guide/writing-about-ethnicity>; last accessed: 21.11.2022)

¹⁴ https://www.destatis.de/DE/Presse/Pressemitteilungen/2022/04/PD22_162_125.html (last accessed: 15.11.2022)

3.1 Conducting the interviews

In order to reach the participants that fit into the inclusion criteria for the sample, different recruitment strategies were developed and carried out. In a first step, an information sheet was prepared and sent to different organizations and NGOs, job agencies, Chamber of Commerce and Industry, small and middle scale companies, religious communities and leisure and sports clubs. This served to disseminate the information about EIWO project III and to help with recruitment. An advertisement for the interviews was also posted in social media, e.g. on the webpage of a neighbourhood network in Germany (www.nebenan.de) and on Facebook. In Dortmund, an advertisement was also placed in a local free newspaper to find interview participants for the study. Through this channel, for example, six persons were recruited. Another frequently used method of recruitment is the so-called snowballing method, which was also used for the EIWO study. Participants were asked after the interview to tell people they know about the study and to encourage them to also participate. Especially in Poland, the so-called snowballing method appeared to be the most effective recruitment strategy. Additionally, the Polish team also used different channels to distribute the information about EIWO and to invite people to participate in an interview, e.g. a radio program at the local radio station, contacting policy makers who are involved in the topic of EIWO, different professional associations, job agencies targeting older persons, NGOs, and among personal contacts. In the UK, too, recruitment was primarily based on contacts to local organisations (U3A, WI, and others), as well as local community groups, and snowball sampling through participants, colleagues, and personal contacts. To recruit participants for the sample in Sweden, a broad-based social-media campaign was conducted and no personal contacts were used. The campaign made it possible to find 25 people for the Swedish interviews.

Recruiting interview participants for empirical studies is often difficult, exacerbated in this study by the ongoing Covid-19 global pandemic. However, not only because of this it was decided to offer a small token of appreciation in the form of a gift card or similar after the interview. Offering incentives in a study should be used carefully so as not to distort the motivation to participate. Nevertheless, incentives have proven to increase the participation of groups of people who do not immediately respond to calls for participation in a study of their own initiative. If participants in the study are fully informed of the benefits but also of the potential risks of participation, incentives to increase participation may be used (Singer & Couper 2008).

The interviews lasted for roughly 1.5 hours on average. The interviewees were informed about the aims of the study, the use of the data collected prior to the interview and signed an informed consent form or verbally agreed to it on recording. It was explicitly stated that participation was voluntary and that the interview could be terminated at any time if desired. This ensured that the interviewees were aware of any potential benefits and risks of participation. Due to the Covid-19 pandemic, not all of the interviews could be carried out face to face, and had to be conducted digitally to varying extents depending on the country. In

the UK and in Germany all 25 interviews were conducted either via videoconference or via telephone with no personal contacts. In Poland 17 of the 25 interviews and in Sweden, seven out of the 25 interviews could be carried out face to face. At the time the interviews were conducted, the first wave of the Covid-19 pandemic was reported by government as 'over' and countries had different contact restrictions in place. In Germany, for example, the lockdown and its consequences were still being noticed, which is why the interviews were conducted without personal contact (further discussion of the challenges posed by the Covid-19 pandemic, for example, follows in Chapter 3.2).

If the interview was conducted digitally, participants were free to choose their platform of choice (e.g. Zoom). After the interview, the video file was deleted immediately and only the audio file was kept in order to provide transcriptions of the interviews. If the interviewee preferred to do the interview via phone and/or did not have access to a computer or a program for videoconference a telephone interview was conducted. In Germany, ten interviews were carried out via telephone, in the UK two interviews, in Poland eight interviews, and in Sweden one interview was conducted via telephone.

This recruitment process led to the following composition of the final sample in all four countries:

Table 2 Number of interviewees according to their age (n=100)

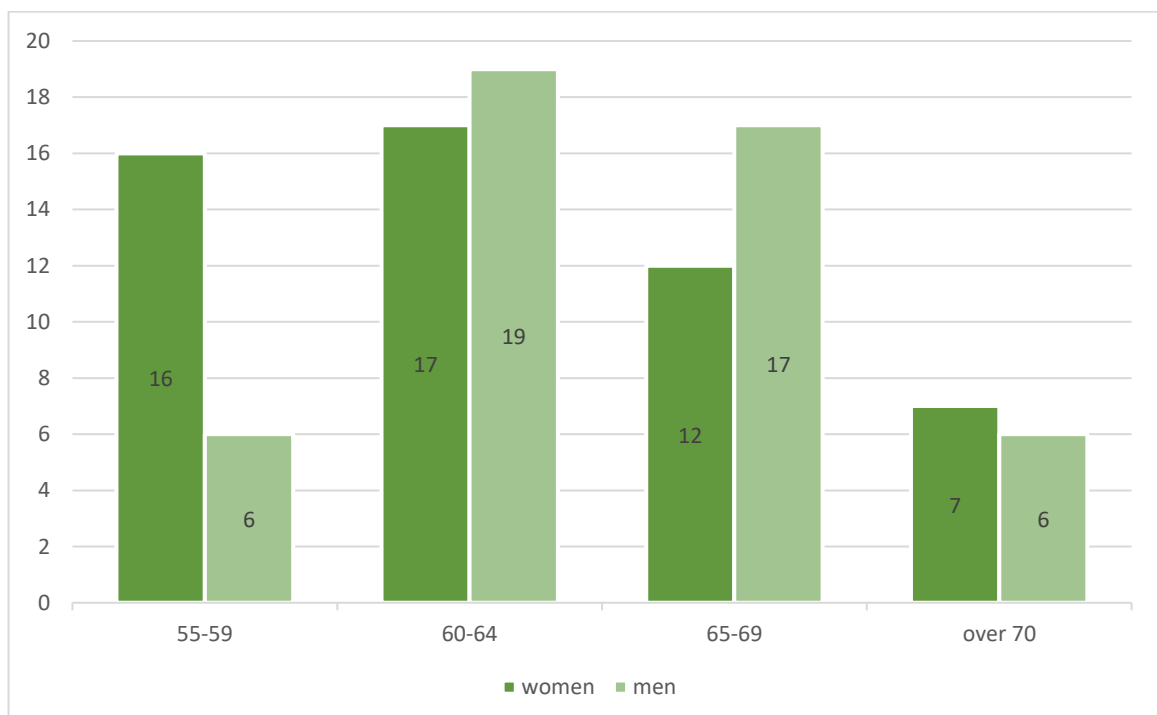


Table 2 shows that most of the interviewees in the total sample were below the age of 70. Only seven women and six men were over 70 years old. In contrast, 12 women and 17 men were 65-69 years old and 17 women and 19 men were of the age 60-64 years. Larger gender differences are evident in the age group 55 to 59. In this group, there were 16 women and only six men.

Table 3 Number of interviewees according to employment status (n=100)

Furthermore, almost all of the participants were employed or working in retirement, with two exceptions in the Swedish sample who were unemployed. Only small differences can be identified with regard to gender. In the group of women, 29 interviewees were employed, 22 were working in retirement and one woman was unemployed. Among the men, 28 were employed, 19 were working in retirement and only one man was unemployed.

Table 4 Final sample composition (in the Swedish sample there were two unemployed persons, that is why there are only 23 persons in the column sector of employment; ** Six out of these 16 participants work for NGOs or the social welfare sector (in parts as free-lance workers). As the working conditions in this sector are closer to the ones in the public sector, the participants were included in this group. *** in the UK minoritised ethnic background was used instead of migration background (see chapter 2.3.))*

| Country | Gender | | Sector of Employment* | | Qualification level | | | Migration background |
|--------------|-----------|-----------|-----------------------|---------------|---------------------|-----------|--------------|----------------------|
| | female | male | Private Sector | Public Sector | Low skilled | Skilled | High skilled | |
| Germany | 14 | 11 | 9 | 16** | 2 | 6 | 17 | 2 |
| Poland | 13 | 12 | 15 | 10 | 10 | 9 | 6 | 4 |
| Sweden | 11 | 14 | 10 | 13 | 1 | 12 | 12 | 4 |
| UK | 14 | 11 | 11 | 14 | 6 | 15 | 4 | 3*** |
| Total | 52 | 48 | 48 | 50 | 20 | 41 | 39 | 13 |

Table 4 shows that, overall, an almost equal distribution of men and women was achieved and the distribution of interview participants from the private and the public sector was roughly equal. With regard to educational level for the EIWO project III it was decided to classify “secondary general or vocational education or lower” as low qualification (ISCED 0-3). In all countries, it was noticeable that some interviewees had attained a higher level of education through lifelong learning and were therefore assigned to the group of highly qualified persons, despite falling within a lower ISCED group for a significant proportion of their working life. In total, it was possible to interview 10 persons with migration background and three persons with minoritised ethnic background. Nevertheless, some of these interviews might provide indications of the form in which structural inequalities do exist for this group of people and how these are perceived on an individual level.

The interviews conducted make it possible to take a closer look at 100 individual employment biographies and to analyse them with regard to inequalities and risks of exclusion as well as individual coping strategies. The deviations in the final composition of the sample can be attributed to already known challenges in empirical social research, but also new ones such as the Covid-19 pandemic. These aspects will be discussed in more detail in the following chapter 3.2.

3.2 Challenges and chosen approaches during the field phase

Due to the ongoing Covid-19 pandemic, the field phase of the study took place under difficult conditions. The contact restrictions and other measures to contain the pandemic led to new challenges for empirical qualitative social research (e.g. Brunner et al. 2021; Dodds & Hess 2020). In particular, this limited data collection in ageing research, as older people are particularly in the risk group with regard to the Covid-19 virus and thus even greater caution was required, coupled with varying restrictions in each country throughout the fieldwork phase of this research. As already mentioned in the description of the field phase, the interviews were conducted mostly digitally for this reason, in order to avoid a risk of contagion for all participants and researchers (Roberts et al. 2021). These circumstances resulted

in challenges in recruitment on the one hand and challenges in conducting the interviews on the other hand (Meskell et al. 2021: 1; Kobakhidze et al. 2021: 7). Due to the contact restrictions in place in many countries in 2021/2022, people in the target group for the EIWO project III in particular, people aged 55 and older, decided to avoid unnecessary contacts in order to protect themselves. This led to this group being harder to reach than they usually are. Meetings of associations, counselling sessions and other opportunities for meeting places did not take place in person, but only digitally, if at all (Kobakhidze et al. 2021: 3). For many older people, many events were cancelled out altogether, as they do not necessarily have the means and knowledge to participate in video or telephone conferences (Kobakhidze et al. 2021: 2; Roberts et al. 2021). So-called gatekeepers had fewer opportunities to make contact with potential participants and to spread the information about the EIWO study, as they themselves had little contact with them at the time. Therefore, this mode of recruitment could not be as fully utilised as in times before the Covid-19 pandemic and the recruitment of study participants – at the time of writing – has been shifted primarily to the digital space. As a result, the recruitment process as a whole took a longer period of time, since in some cases it was also necessary to deal with terminations of contact or cancellations of commitments that had already been received. Additionally, in some cases more time was needed to schedule an interview because the communication was only via email instead of face-to-face. In all countries, several requests for assistance with recruitment went unanswered by organisations. Usual recruitment difficulties were experienced, e.g. refusals due to the time commitment and difficulty scheduling a relatively lengthy interview. In individual cases, there were cancellations of the interview due to data protection concerns of the participant, which could not be sufficiently eliminated in these specific cases.

It must be expected that the use of primarily digital means to recruit study participants and conduct the interviews has led to the exclusion from the study of certain people who do not have access to technical means. This can affect, among others, those older persons who are not familiar with the latest technical possibilities and have difficulties in using them.¹⁵ However, it also particularly affects people who are affected by poverty and thus do not have the financial means to have many technical resources or sufficient internet (see Roberts et al. 2021). The final composition of the sample shows that in particular people with low qualification levels (ISCED 0-3) are underrepresented in the sample. People with low qualification levels are more likely to work in low paid jobs and therefore have less financial resources than high-qualified persons. The fact that few low-skilled individuals were recruited for the interview study indicates that this group in particular was more difficult to reach due to the Covid-19 pandemic and the mostly digital conduct of the interviews. As well as a reduction in technical means in the older persons group and lower financial resources of persons at risk of poverty,

¹⁵ Due to the contact restrictions in course of the Covid-19 pandemic, the participation in technology of older persons increased (e.g. Haase et al. 2021). In order to stay in touch with other family members and to have access to important information and services older people have also become more involved with new technological applications.

there are further reasons why certain groups of people are more difficult to reach than others. Another reason, for example, is that these people might feel far from the world of research and therefore do not see any value in participating (Bonevski et al. 2014: 15). Additionally, there might be psychological reasons why certain people do not want to talk about their working life history. Time commitments due to work, caring responsibilities, etc. can also deter people from participating in a relatively lengthy interview. Researchers in all countries were as accommodating as possible to participant's schedules, however initial willingness had to come from the participant.

Another group of people that was also especially hard to reach for the qualitative study in the EIWO project III were people with various ethnic backgrounds. The reasons why so few people from this group could be recruited for the study cannot be named exactly, but various factors, in addition to the above-mentioned ones, may have played a role. For example, in Germany it was pointed out by a participant gatekeeper that people with a migration background do not always want to be lumped together and asked to comment on their problems (see also Bonevski et al. 2014: 15). In Poland, it was also difficult to get in contact with people with migration background and get them to participate in an interview. In the UK, it is well noted that participants with minoritised ethnic background are a harder to reach group than the white majority when it comes to research (Denegri et al. 2015). This has been particularly true during the Covid-19 pandemic which has exacerbated inequalities as noted above. It is speculated that research fatigue also played a part in difficulties recruiting participants from minoritised ethnic groups. Participants noted the spotlight that has been on communities of people with minoritised ethnic background during the pandemic due to the disproportionate number of deaths within minoritised ethnic communities. The feeling of being 'test subjects' could have permeated into social research leading to scepticism and an unwillingness to participate.

Qualitative research in the form of conducting interviews has its strength in the direct contact with the participants. In a face-to-face interview, the researchers are not only able to ask their questions but also to get a more detailed impression of the reaction and mood of the interviewee. Due to the Covid19-pandemic, it was to a larger extent more difficult to see the reactions of the interviewee to a specific question. In addition, it cannot be determined with certainty whether the person was alone in the room or whether other people were present, especially if it was a telephone interview. This could in part lead to the distraction of the interviewee (for experiences with telephone interviews also see Brunner et al. 2021). Reflecting on the position of the qualitative researcher, conducting the interview digitally might also have had an influence on the process of the interview because of the greater distance between the participant and interviewer. Looking only at a screen or talking on the phone can make it more difficult for both sides to remain focused during the whole interview.

The change to conduct the interviews mainly digitally also had some consequences that appeared to be advantageous in some situations. One aspect that can be seen as positive is that nobody had to travel for the interview. To have to

travel can hinder some people to take part, therefore the opportunity to do the interview from home can facilitate participation. This was also advantageous to the researchers who were able to conduct multiple interviews in a day, something that would not have been possible if travelling to multiple locations for interviews. In addition, it was easier to schedule interviews since participants could take part from anywhere. However, mail delivery, doorbells or telephone calls sometimes disturbed the interview because many participants took part from their own homes. All these unusual circumstances have to be taken into account when interpreting the results, but were unavoidable given the external circumstances.

4 Method of data analysis

In order to be able to analyse the collected data the audio recordings have been transcribed verbatim according to certain rules, which were agreed upon beforehand in the EIWO team. The computer program MAXQDA was chosen to support the data analysis process because of the large amount of text material. MAXQDA offers an easy to understand and apply structure to develop and carry out the analysis of text data using the method of qualitative content analysis. For the interviews conducted in EIWO project III thematic content analysis, as one of the three types of qualitative content analysis according to Udo Kuckartz (2018), serves as method of data analysis (for details see Appendix 3). This method is characterized by its transparent, rule-based and easy to follow process. Thematic content analysis is a suitable method of analysis if the aim is to find and extract specific information from interview data. Therefore, a category system was developed to be able to code the text material. The development of the category system was made deductively based on the topic guide for the interviews, which is based on literature and theoretical knowledge from other work packages within the EIWO programme as well as inductively based on the collected data. The development of the categories within the coding frame was overseen by experienced senior researchers of the EIWO team and consisted of a repeated review and reflection on the suitability of the categories to answer the research questions. A list of the main categories that are among others used in the analysis for EIWO project III is added in the appendix of the report (see Appendix 3). Qualitative content analysis has the advantage that the category system can be adapted and more (sub-) categories can be added if, during the process of coding, information appears that is not yet sufficiently covered by the existing categories. Due to this process, it is ensured that the researchers reflect steadily on the research questions and if the categories are sufficient to answer these questions. To complete the process the research team had regular meetings during the analysis phase to discuss the suitability of the coding frame. Only minor changes were made during these reflective meetings.

5 Conclusion

This field report illustrates in detail the methodological approach used in EIWO project III, one of the qualitative studies in EIWO. It explains why a qualitative empirical approach was chosen and how the inclusion criteria and data collection instruments were constructed. It was clearly demonstrated that the semi-structured and problem-centred interview was a sensible method of data collection for EIWO project III as the research questions had already set the thematic focus but the open nature allowed for the capture of individual experiences. The topic guide as instrument for the data collection was complemented by a socio-demographic questionnaire to add more “background information” about the interviewees. In addition, deep insights into the process of the field phase were provided by this report.

In view of the Covid-19 pandemic, the interviews were conducted under special and difficult conditions. Due to contact restrictions, the interviews were mainly done digitally. This different and unplanned way of conducting the interviews must be taken into account in the subsequent analysis and interpretation of the results. However, it should be positively emphasized that the new technical possibilities, such as the videoconferencing systems, made it possible to conduct the study at all. If these digital tools had not been available, the project would have been extremely delayed or it would not have been possible to collect the data in this form. However, the Covid-19 pandemic has also posed challenges to qualitative empirical social research in particular, because conducting the interviews digitally or by phone, where you cannot see the person's face, makes it more difficult to capture the mood and individual reactions to certain questions, compared to when you meet face-to-face.

Moreover, it has increased difficulties in reaching the already hard-to-reach groups and in encouraging them to participate in an interview. In particular, the target age of participants over 55 made the situation more difficult. That those people were excluded who, for example, do not have access to digital resources for financial reasons and must be taken into consideration when it comes to analysing and interpreting the results since exclusion and inequalities is the main topic of the EIWO programme. Despite the special circumstances, it was possible to conduct 25 interviews in each country, so that a data set of 100 interviews is available, which is now analysed by using thematic qualitative content analysis (Kuckartz, 2018; category system see Appendix 3) and what makes it possible to answer the research questions posed in the beginning.

Furthermore, the interviews deliver the results for the planned publications in EIWO project III from all four countries which – at the time of writing this report – cover the following topics that were identified as being of special interest and importance regarding the extended working lives agenda: lifelong learning and its impact on (extended) working lives, effects of family events on working lives, inequalities in the work environment, and differences in the national labour market

structure. However, the list of planned publications is not yet complete, as further topics and interesting questions may arise during the work on the material.

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7 Appendix

7.1 Topic guide

Introduction: I am conducting these interviews as part of the EIWO programme, which is funded by the Swedish Research Council for Health, Working Life and Welfare (FORTE). This is an international study that is being carried out in Germany, Sweden, Great Britain and Poland. The aim is to explore how older employees experience inequalities and exclusion during their working life and how this affect both employment chances in late working life as well as extension of working lives. The results will be used to derive recommendations for policy and practice to better use the potential of extending working lives for labour market reasons as well as better financing the social security systems. The interview will last about 1.5 hours and will be audio recorded with your consent. Your answers will remain anonymous and participation is voluntary. You can refrain from answering a question at any stage. You can terminate the interview whenever you want. Do you have any questions before we start the interview?

[Request permission to use audio recorder and ask them to sign two consent forms (if the interview is conducted face-to-face); one for them to take away (with your contact details) and one for your records. If the interview is conducted via zoom or telephone the consent is given verbally (provable in the stored audio file).]

Present situation – Employed, unemployed, retired but working?

| |
|--|
| Questions and probes |
| I would like to start the interview by asking you about your current situation with regard to paid work. What is your current situation? |
| If you compare your current situation as a (e.g. working retiree, employee in company xy,...) with people of the same age do you see any differences? |

Past situation – Work history and risks and problems

| |
|---|
| Questions and probes |
| Now I would like to focus on the main phases of your working life (first job, main job, current/last job) to find out which circumstances had an influence on your working life trajectory: |
| First of all, I would like to ask you to outline very briefly how you started your professional life after completing your school education. Please describe it briefly to me! |
| Looking back at your working life can you please describe the transitional moments that impacted you the most? (Something that had negative consequences for your further |

employment career)

Have you ever seen other older workers being treated unfairly?

Yes/No; Prompt: *(If yes) Please tell me, what happened?*

If applicable/ If it is of interest in the region: "Internal migration"

Have you moved from rural to urban areas or vice versa in your life because of your employment? If yes: Did this result in professional disadvantages such as those we have just been talking about?

Past situation – Coping strategies

Questions and probes

We have been talking about important event(s), which affected your working life. Please tell me: **How did you manage the situation(s)?** [Note: need to establish **coping strategies**]

Future plans – Extending working life?

Questions and probes

We talked about the past and the present. Now I would like to look into the future with you. **I would like to ask you how do you see your future working life? Do you feel that there are many options available for you? Do you want to extend it?**

Evaluation and further thoughts

Questions and probes

How do you assess extending working life? / What do you think about extended working lives in general? What are the main preconditions that people can extend their working lives?

Do you think that the government could do anything to improve this late stage of working life for the next generation?

Would you like to add something else with regard to late working life and your own experiences that has not been yet addressed by the previous questions?

7.2 EIWO project III – Socio-demographic questionnaire

Interview No.: _____

Name of interviewer: _____

Place and date of interview: _____

Socio-demographic data

1. Year of birth: _____

2. Gender: female male non-binary
 other

3. Nationality: German/British/Swedish/Polish
 other, e.g. dual: _____

Ethnic background (*please use country specific classification*) _____

3.1. Country of birth: _____

3.2. If applicable: When did you last move to Germany/Great Britain/Sweden/Poland (year)? Year: _____

3.3 From where (i.e. country of origin)? _____

4. Marital status: Never married Divorced
 Married Widowed
 Separated
 other, namely: _____

5. Children (included are biological, adopted, partner's children, stepchildren):

yes no

5.1. If yes: How many children do you have and how old are they?

Number: _____

Child 1 – age: _____

If relevant: Child 2 – age: _____

Child 3 – age: _____

Child 4 – age: _____

Child 5 – age: _____

Child ... – age: _____

5.2. If applicable Grandchildren: Yes no

5.3. If yes: How many grandchildren do you have and how old are they?

Number: _____

Grandchild 1 – age: _____

If relevant: Grandchild 2 – age: _____

Grandchild 3 – age: _____

Grandchild 4 – age: _____

Grandchild 5 – age: _____

Grandchild ... – age: _____

6. Including yourself, can you please tell me how many people usually live in your household? (© 4th European Quality of Life Survey (HH1))

(Specification: people who have resided with you for most of the past 12 months)

Number of household members: _____

6.1 Composition of household:

Single person

Single with child/children

With partner

With partner and children

With other persons (e.g. friends)

7. Which of the following best describes your accommodation? (© 4th European Quality of Life Survey (Q24)):

Owned without mortgage (i.e. without any loans)

Owned with mortgage

Rented from social, municipal or non-profit housing provider

Rented from private landlord or company

Other

I do not know

Refusal

Employment of parents and childhood environment

8. Type of job your *parents* had (main lifetime job type)

Mother: _____ Father: _____
 I do not know

8.1 Extent of employment (most of the time)

| | |
|---|---|
| <p>Mother:</p> <p><input type="checkbox"/> Full-time</p> <p><input type="checkbox"/> Part-time</p> <p><input type="checkbox"/> other: _____</p> <p><input type="checkbox"/> I do not know</p> | <p>Father:</p> <p><input type="checkbox"/> Full-time</p> <p><input type="checkbox"/> Part-time</p> <p><input type="checkbox"/> other: _____</p> <p><input type="checkbox"/> I do not know</p> |
|---|---|

9. How would you describe the neighbourhood you spent most of your childhood living in?

affluent deprived average
 I do not know
 Refusal

Education, work, income

10. Highest educational level: Primary education
 (ISCED) (© 4th European Quality of Life Survey (Q87)) Lower secondary education
 (converted to the National educational levels) Upper secondary education
 Post-secondary non-tertiary education
 Short cycle tertiary education
 Bachelor's or equivalent level
 Master's or equivalent level
 Doctoral or equivalent level
 I do not know
 Refusal

11. Employment status: (Following the Economic Status Codes (HH3) © 4th European Quality of Life Survey)

Full time employed as employee or self-employed

- Part time employed as employee or self-employed
- Employed, on special leave (e.g., sickness, not holiday)
- At work as relative assisting on family business or farm
- Unable to work due to long-term illness or disability
- In receipt of retirement pension and at work as employee or self-employed
- Unemployed less than 12 months
- Unemployed 12 months or more

12. If applicable: Current employment status of your partner/spouse

(Following the Economic Status Codes (HH3) © 4th European Quality of Life Survey):

- Full time employed as employee or self-employed
- Part time employed as employee or self-employed
- Employed, on special leave (e.g. sickness, not holiday)
- At work as relative assisting on family business or farm
- Unable dot work due to long-term illness or disability
- In receipt of retirement pension and at work as employee or self-employed
- Unemployed less than 12 months
- Unemployed 12 months or more
- Retired

13. Can you (currently) make ends meet within the income (I.e. earnings, benefits, pensions, income from investments) of your household? (Following the EU-SILC Survey)

- Very easily
- Easily
- Fairly easily
- With difficulty
- With some difficulty
- With great difficulty
- I do not know
- Refusal

14. When you compare the financial situation of your household 12 months ago and now would you say it has become better, worse or remained the same? (© 4th European Quality of Life Survey (Q98))

- Better
- The same

- Worse
- I do not know
- Refusal

15. Could you please tell me on a scale of 1 to 10 how satisfied you are with your present standard of living, where 1 means you are very dissatisfied and 10 means you are very satisfied? (Following the 4th European Quality of Life Survey (Q6))

Number on a Scale of 1- 10: _____

Caring responsibilities/Voluntary work

16. How often are you involved in any of the following caring activities outside work? (© 4th European Quality of Life Survey (Q42))

| | Every day | Serval days a week | Once or twice a week | Less often | Never | not applicable | Don't know | Refusal |
|--|-----------|--------------------|----------------------|------------|-------|----------------|------------|---------|
| Caring for and/or educating your children | | | | | | | | |
| Caring for and/or educating grandchildren | | | | | | | | |
| Caring for disabled or infirm family members, neighbours or friends under 75 years | | | | | | | | |
| Caring for disabled or infirm family members, neighbours or friends 75 years an over | | | | | | | | |

ASK IF RESPONDENT HAS CARE RESPONSIBILITIES AT LEAST WEEKLY

16.1. How easy or difficult is it to combine paid work (say 10 hours per week) with your care responsibilities? (Following the 4th European Quality of Life Survey (Q44))

- Very easy
- Rather easy
- Rather difficult
- Very difficult

17. How often are you involved in unpaid voluntary work? (Following the 4th European Quality of Life Survey (Q42))

Voluntary work: “Unpaid non-compulsory work; that is, time individuals give without pay to activities performed either through an organization or directly for others outside their own household.” (Manual on the measurement of volunteer work, International Labour Organization 2011); Excluded from volunteer work is also unpaid help offered to family members living in other households (19th ICLS 2013)

| | Every day | Several days a week | Once or twice a week | Less often | Never | no applicable | Don't know | Refusal |
|----------------|-----------|---------------------|----------------------|------------|-------|---------------|------------|---------|
| Voluntary work | | | | | | | | |

ASK IF RESPONDENT HAS VOLUNTARY WORK AT LEAST WEEKLY

17.1. How easy or difficult is it combine paid work (say 10 hours per week) with your voluntary work? (Following the 4th European Quality of Life Survey (Q44))

- Very easy
- Rather easy
- Rather difficult
- Very difficult

Health

18. Do you suffer from a longstanding illness or disability that limits your daily activities?

- Yes No

18.1. If yes, how much limitation do you suffer?

- Minor Severe Very Severe

19. How would you rate your current state of health? (DEAS Survey)

- Very good good average bad
 very bad

 Not specified/ I do not know

7.3 Main categories for the thematic text analysis according to Kuckartz (2018)

| Main categories | Definition | Category creation |
|--|--|--|
| Challenges/Turning points in working life | All parts that contain information about challenges/turning points in working life from the perspective of the interviewee. | Deductive, based on Social risk theory see "EIWO's Theoretical perspectives" (Naegele & Walker 2021) |
| Further development of working life | All parts that contain information about how the working life of the interviewee continued after experiencing turning points/ challenges | Deductive, based on Cumulative (Dis-) Advantage theory see "EIWO's Theoretical perspectives" (Naegele & Walker 2021) |
| Lifelong learning | All parts that contain information about the individual educational path of the interviewee (beyond compulsory schooling), the reasons as well as the evaluation of the participation in educational measures and the effects on the personal (late) working life. | Inductive, based on collected data |
| Coping strategy | All parts that contain a description of how the person dealt with/responded to the turning points/challenges | Deductive, based on "EIWO's Theoretical perspectives" (Naegele & Walker 2021) |

| | | |
|---|--|--|
| Unmet needs | All parts that contain information on what would have been helpful for the interviewee in the respective situation from the interviewees perspective | Inductive, based on collected data |
| Assessment of accessed support | All parts that contain information about how the interviewee perceives the help he/she has made use of to respond to the challenge/turning point | Inductive, based on collected data |
| Ageist language | All parts in which the interviewee uses ageist words/ sentences for him/herself or other older people | Inductive, based on collected data |
| Facilitators to extended working lives | All parts that contain information about the interviewees perception of factors that support extending working life | Deductive, based on literature (e.g. Edge et al. 2017) |
| Barriers to extended working lives | All parts that contain information about the interviewees perception of factors that hinder extending working life | Deductive, based on literature (e.g. Edge et al. 2017) |