Edina Kovács

Subjective well-being aspects of tourism-related employment of the elderly
SUBJECTIVE WELL-BEING ASPECTS OF TOURISM-RELATED EMPLOYMENT OF THE ELDERLY

Doctoral dissertation

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<tbody>
<tr>
<td>AAI</td>
<td>Active Ageing Index</td>
</tr>
<tr>
<td>ADL</td>
<td>activities of daily living</td>
</tr>
<tr>
<td>BLI</td>
<td>Better Life Index</td>
</tr>
<tr>
<td>CASP</td>
<td>scale of control, autonomy, self-realization, pleasure</td>
</tr>
<tr>
<td>ELSA</td>
<td>English Longitudinal Study of Ageing</td>
</tr>
<tr>
<td>EU-SILC</td>
<td>European Union - Statistics on Income and Living Conditions</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>GNI</td>
<td>Gross National Income</td>
</tr>
<tr>
<td>HDI</td>
<td>Human Development Index</td>
</tr>
<tr>
<td>HRQoL</td>
<td>Health-related Quality of Life</td>
</tr>
<tr>
<td>ISQOLS</td>
<td>International Society for Quality-of-Life Studies</td>
</tr>
<tr>
<td>KSH</td>
<td>Hungarian Central Statistical Office</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Cooperation and Development</td>
</tr>
<tr>
<td>OPQOL</td>
<td>Older People’s Quality of Life Questionnaire</td>
</tr>
<tr>
<td>PERMA</td>
<td>positive emotions, engagement, relationships, meaning, accomplishment</td>
</tr>
<tr>
<td>SOC F</td>
<td>sense of coherence (feeling)</td>
</tr>
<tr>
<td>SOC M</td>
<td>selection, optimization, compensation model</td>
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<tr>
<td>SWB</td>
<td>subjective well-being</td>
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<tr>
<td>SWLS</td>
<td>Satisfaction with Life Scale</td>
</tr>
<tr>
<td>TA</td>
<td>thematic analysis</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>UNECE</td>
<td>United Nations Economic Commission for Europe</td>
</tr>
<tr>
<td>UNWTO</td>
<td>United Nations World Tourism Organization</td>
</tr>
<tr>
<td>QCA</td>
<td>qualitative content analysis</td>
</tr>
<tr>
<td>QoL</td>
<td>quality of life</td>
</tr>
<tr>
<td>WHO</td>
<td>World Health Organization</td>
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<tr>
<td>WHOQOL</td>
<td>World Health Organization Quality of Life Research Group</td>
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<td>WRQOL</td>
<td>work-related quality of life</td>
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1. INTRODUCTION


“It follows that happiness is some form of contemplation. But the philosopher being a man will also need external well-being, since man’s nature is not self-sufficient for the activity of contemplation [...]
It is sufficient then if moderate resources are forthcoming: for a life of virtuous activity will be essentially a happy life.”
Aristotle: Nicomachean Ethics (1178b-1179a)

„Work keeps at bay three great evils: boredom, vice, and need. “
Voltaire: Candide

People have been wondering about the nature of happiness since the ancient times, as the recipe for good life and the aspiration to live one have always played an important role not only in philosophy, but also in the field of arts and in the everyday life. The above cited words of Aristotle and Voltaire illustrate the essence of the line of thought that spans the mainstream of human quality of life and happiness research from ancient times to the present day.

The theoretical tradition of characterizing happiness as a kind of intangible and highly subjective reflection goes back centuries, adding that for a mortal man there can be no happiness in the metaphysical sense alone, because it must always go hand in hand – at least to the extent sufficient for himself w ith certain material living conditions. In addition to the subjective perception of happiness and its objective conditions, Aristotle’s words also cover the role of the activities performed by the individual, in relation to which he states that it must be virtuous. Although Voltaire takes a completely different view of happiness in general, his young valiant considers the key to a good life worth living to be discovered at work as well.

The beginning of modern scientific research on quality-of-life dates back to the early 1960s, the beginning of the social indicators movement. Academic and practical research on the topic has enjoyed unbroken popularity since then, and although quality of life and its objective and subjective pillars – the latter including happiness – do not have an agreed and consensual definition in the academic literature, work as a productive activity can be found in most of the theoretical models (RATH – HARTER 2010; RAHMAN ET AL. 2005; WHOQOL 1998).

It is an undeniable fact that work is a significant part of all stages of adulthood in one way or another (ROCHA RODRIGUES 2020). Recent decades have therefore seen a proliferation of theoretical and applied research on work-related well-being and its effects on quality of life (BAKKER – OERLEMANS 2011; WRIGHT – BONETT 2007; GREENS 2006).

The process of rapidly changing age structure of the society in recent decades (UN 2020) has led to more and more retirees deciding to stay / re-enter the labor market if their opportunities allow them to do so (KSH 2017). The aging of society is a trend with predictable outcomes, so although it will surely bring new, previously unknown challenges, it is possible to prepare for them with preparation and foresight. Nowadays, due to the aging of society, not only the research topic of employee well-being has become more important than ever, but also investigating the work-related activities of older people and the well-being aspects of those, so the results published in this field are not just of academic significance, but they may be of interest to business and public sector decision-makers alike.
Identifying the problem

The process of aging affects many areas of the economy and society in various forms (UN, 2020), and successful adaptation at both personal and societal level is essential to tackle the challenges effectively (GOLDMAN ET AL. 2018; HUMBOLDT 2016). The proportion of older people in the total population is undoubtedly growing at a dynamic pace, but how we deal with the individual and societal challenges of this demographic change sometimes shows huge regional differences; including not only the rising burdens on the pension and social security systems due to the intensive growth of the dependency ratio, but also the shortcomings in the available range of services and products needed by the elderly (BLOOM ET AL. 2008), just as the deficiencies of their social integration (GALE ET AL. 2018; OECD 2017).

The employment opportunities for the elderly and their implications have been addressed in recent decades by a number of researchers, who have all agreed on the paramount importance of programs promoting the employment of this age group within a framework that is satisfactory for them (COUGHLIN 2018; HAIRault – LANGOT 2016; BAL ET AL 2015; ADAY – KEHOE 2008; MOSELEY – DESSINGER 2007). The issue elderly employment is one of the most recent challenges, requiring particularly proactive solutions, for which political and business decision-makers, as well as society itself, still do not have a well-thought-out and elaborated long-term action plan (HELPAGE 2015). Due to this demographic change, there is an unprecedented need to prioritize measures for the well-being of the elderly when designing development strategies for the future (COUGHLIN 2017; KLIMCZUK 2015; KSH 2004), as mitigating the marginalization of this age group can have positive effects in a number of other fields (GALE ET AL. 2018).

In order to see the possibilities of their involvement in the labor market clearly, we must start by exploring the characteristics of the studied group, without exaggerating the similarities between individuals, as this age group is just as diverse, and its members live as differently as people of any other age group do (BOND – CORNER 2004). In addition, we need to consider and analyze the specificities of the industry that offers opportunities for employment for them to develop practices that serve the interests of older people alike – in terms of job satisfaction – but also create value for their employers. In the light of this, it is worth examining the employment opportunities offered by tourism industry as one of the possible areas, where the abilities and skills of older people and the requirements of the employers could meet, and senior employment could therefore result in mutual value creation.
Relevance of the topic and significance of the research

In Hungary, just as in other developed countries, the proportion of the elderly in society is quite high, and according to the Central Statistical Office (KSH), further dynamic growth is expected in this area in the future (KSH 2014a). In addition, the statistics also show that the labor market activity of the retired age group has been growing sharply in the past few years (KSH 2020), therefore more and more people want (or have to) to remain in the labor market even after crossing the retirement age. Thus, the rapid aging of the population is not a question in Hungary either, but the success of adaptation to this process at individual and societal level still is. In connection with the dynamic expansion of the scientific literature on societal aging, quality of life and well-being it is noteworthy that Hungary usually holds one of the last positions in terms of indicators and international rankings for measuring the success adaptation to aging and the subjective well-being of the elderly (GOLDMAN ET AL. 2018; EUROFOUND 2017; KSH 2015:1; HELPAGE 2015). Thus, scientific research presenting results, which offer possible solutions to this challenge is extremely important. Results of my dissertation could be interpreted as exploration of the possibilities of solving social challenges posed by the aging process through tourism-oriented employment of the elderly.

Tourism industry have been chosen as the field of my primary research – for several reasons. On the one hand, because the strong seasonal change in labor demand is a key feature of the industry, making it an excellent field for atypical employment, which usually suits better to the needs of retirees; and on the other hand, the demand for authenticity and storytelling, the popularity of intergenerational knowledge transfer and the need of visitors of certain attractions/services for personal contact are all characteristics that make tourism a suitable field of study in these terms. In addition, a number of scientific articles have addressed the impact on the elderly of being included in tourism on the demand side (i.e. as travelers), but there are no results yet on how they experience being affected as players of the supply side (i.e. as workers). Of course, if it were a much larger range of research and I had the opportunity to look at all industries, it would probably be interesting to compare the experiences of retirees working in different industries.

Also, we cannot ignore the effects of the Covid-19 pandemic, which has dominated the past two years in many areas of life and has significantly reduced – at least in the short and medium term – both domestic and international tourism and made the elderly – the age group most at risk of infection and mortality – extremely vulnerable and isolated. So, the situation in the last two years has had a particularly negative effect on tourism and on the elderly. Questions arise as to what does their job mean for retirees working in tourism-related locations, either before or after the pandemic? Does it have any impacts on their well-being, and what opportunities does the Hungarian tourism sector hold for them, if any?
Aim of the dissertation and research questions

The aim of my dissertation is to explore employment opportunities in tourism and its connection to subjective well-being, focusing on the age group of the elderly. For this reason, qualitative content analysis was applied on transcripts of semi-structured thematic interviews, which were made with employees of retired age and employers to examine the work-related experiences of older people working in such workplaces and their employers’ perceptions of them. In order to comply with these objectives as accurately as possible, in the light of the relevant Hungarian and international literature, the following research questions were formulated:

Q1. What does their current work mean to employees beyond retirement age working in places related to tourism consumption; and how do they experience the tasks given to and performed by them?

Q2. What are the subjective well-being implications of the current work of employees beyond retirement age in jobs related to tourism consumption?

Q3. What are the perceptions of employers in the Hungarian tourism sector of the employment of people beyond retirement age?

The goal of my research is to examine what work means for retired employees working in tourism-related places, how they perceive the tasks given to them, how they perceive the value of the work they do and what are the subjective well-being implications of their employment for them. In addition to that, challenges posed by the aging of society make it particularly important to investigate, what untapped opportunities exist in the Hungarian tourism sector for the value-creating and optimal employment of retirees wishing to continue working. Therefore, it must also be addressed what opportunities, advantages, obstacles, and disadvantages tourism service providers see in the integration of retirees into the tourism market as employees.

Structure of the dissertation

After summarizing the topic choice and goals of the dissertation, and highlighting its relevance in the introductory chapter, the literature part of the paper reviews the existing research on quality of life and its subjective aspect, the subjective well-being, written from the dawn of scientific research on quality of life to the present day. The nature, definitions, factors and different measures of quality of life and subjective well-being are overviewed in detail, with a particular focus on results which specifically apply to the age group of the elderly.

In the methodological chapter of the dissertation the research questions are described in the light of the literature and the relevant demographic and economic situation, as well as the corresponding choice of methodological tools, describing and justifying the decision points along which the data collection and data analysis took place. Limitations of the research are also mentioned in this chapter, due to which the framework created in theory took on a slightly modified form within the limits set by real life opportunities.

The results chapter, which is based on the analysis and interpretation of semi-structured thematic interviews made with 50 retired employees and 16 employers involved in the research, answers all three research questions. About the results it can be said that for employees beyond retirement age participating in this research, their work primarily means identity, opportunity and security for them, and on the other hand, their own role, job satisfaction, feedback and
future plans were the identified key emerging themes which appeared in their stories often in very different contexts, when talking about work-related perceptions. Regarding the well-being aspects of the work of retirees in places related to tourism consumption, the importance of feelings of control, autonomy, self-realization, and pleasure could be observed in the stories they tell. If these four dimensions are all present in one’s work, it is likely to affect the daily life, well-being and overall life satisfaction of a given retiree. Key emerging themes of the interviews with employers were the characteristics of the work performed by retirees, advantages, and disadvantages of their employment, within which additional sub-topics were identified.

Thus, the results of my dissertation suggest that – knowing how the adaptation mechanisms work described in the person-to-job fit model – the abilities, skills and experiences of older people involved in the supply side of tourism, make them an excellent fit for heritage presentation, knowledge transfer and conservation-related tasks; while on the other hand, their involvement may thus be related to the development of their subjective well-being.

The conclusion and summary chapters of the dissertation not only summarize the most important facts of the literature review, the methodological background and the results of the research, but also draw the conclusions by pasting the results back into the theoretical framework and identify the directions for future research. The results and the recommendations of the paper might be used in practice not only by tourism service providers, but they could also be considered by the relevant strategic decision-makers.
2. LITERATURE REVIEW

“Minutes are coming without greeting,
Not saying goodbye, just keep floating,
Silently swimming
From infinity to infinity”
Hanna Szenes: Dance of the minutes

2.1 The phenomenon of aging societies

Given the results of regular censuses conducted by statistical offices, there is no doubt that societies are aging, especially in developed countries, but the trend is also present in most developing areas (UN 2020; EUROSTAT 2015; KSH 2012). The reasons for this can be traced back to several factors, but the process is mainly due to the global decline in child mortality, increasing life expectancy at birth and declining fertility rates worldwide, which means that the number of newborns per woman of childbearing age declines. Because these three demographical trends take place simultaneously, the proportion of older people in society is increasing not only because fewer children are born, but also because people are living longer. The increase in the proportion of the elderly within the total population is referred to in the literature as the aging of society. This demographic change poses very serious challenges for decision-makers, both in the political and business spheres (Klimczuk 2015), whether it be tackling the difficulties of the pension system (Ekerdt 2009), or other components of the social welfare system (Tanner - Harris 2007; Gutheil 1994), the labor market activity of older people (Brownell – Kelly 2013; Turner 2011; Hofacker 2010; Moseley – Desinger 2007), or the growing need to review the supply and availability of products and services they need (Bloom et al. 2008).

With the spectacular change in the shape of the population pyramid during the recent decades, serving the needs of the elderly, their social integration and healthcare all became priorities for which not only the public sector (Klimczuk 2017) and the business sector (Coughlin 2017), but also society itself must come up with sustainable and pragmatic new practices (UN 2015; 2017b; OECD 2016; 2017). It has now become clear that the drastic change in the proportion of age groups calls for a review and reshaping of the pension system, which is mainly the practice of countries of Global North and is based on the current production of younger generations still active in the labor market (Bonoli – Shinkawa 2005), and also for the revision of practices in other areas of elderly care, just as healthcare and nursing homes (Lloyd-Sherlock 2005). These challenges, which are primarily of a social nature, but have serious economic and political implications, are present in the public consciousness as threats shouting for immediate solutions (Moody – Sasser 2017). However, studies of demographic focus at the middle of the past century did not mention the aging of the population at all (Hauser – Dudley Duncan

1 The decline in fertility rate is a trend that is particularly common in developed countries but can also be seen globally. It may seem somewhat contradictory to refer to this, as the total population of Earth is growing steadily and intensively, but statistics show that the decline in fertility rates in the developing countries most responsible for population growth, such as India or the Republic of South Africa, is also spectacular. A good example of this is that while in 1960 in India the number of children born per woman of childbearing age was 5.9, by 2020 this number had fallen quite drastically to 2.2, which is still higher than the natural reproduction rate, but much lower than the figure six decades earlier. (Source: World Bank 2020 https://data.worldbank.org/indicator/SP.DYN.TFRT.IN?locations=IN Accessed: 2022.04.17.)
all current papers on demographic processes of the population and its expected effects paint aging as a phenomenon that brings drastic changes and needs immediate action (UN 2015; MAGNUS 2008; BERNARD – SCHARF 2007; KANDEL – ADAMEC 2003). However, in addition to the myriad of challenges it brings, the aging of society can also be seen as a demographic success story, as it has become possible upon the improvement of indicators of economic and social development (UN 2015).

2.1.1 Definition, characteristics of aging and subjective age perception

Statistics clearly show that the proportion of the older generation in the total population is increasing. However, it is far from clear who can be called elderly and based on what criteria (DIEHL ET AL. 2014; KSHI 2004; PALMORE 1999), since aging does not happen at a given moment in time, but it is rather a process that starts from the moment of birth. However, if we are talking about scientific research, we obviously need a clear clarification of what old age is (Figure 1.). In everyday language under the term ‘old age’ we generally mean the period of one’s life over 60 or 65 years (SCHERBOV – SANDERSON 2020), but this is by no means clear or constant, since with the recent increase in life expectancy, the 65-year-old of the 21st century can hardly be compared to a man who lived up to a similar age in the 19th century. The first official definition of old age can be traced back to Isaac Rubinow, an American sociologist, who in 1913 set the threshold for old age in 65 years (RUBINOW 1913). The methodology of the United Nations (UN) sets the lower limit at the age of 60 when it comes to speaking about the elderly, but in a similar context it often mentions the age of 65 as well (UN 2020). According to the World Health Organization (WHO) the period between 50-59 years is called transition, which is followed by the phase of aging form 61 until 75 years. One is called a senior between 76 and 89 years, which is followed by the stage of old age from 90 to 100 years. Methuselah age is reached above 100 years (WHO 1999).

There are many types of classification for the stages of later life in the literature, for instance, the study of ORIMO ET AL. (2006) calls the stage of 65-74 years as early elderly, while the one after 75 is called the late elderly. ALTEROVITZ and MENDELSOHN (2013) use a bit more diverse classification: according to them people between 65 and 74 years old are the youngest-old, the ones from 75 to 84 years of age are the middle-old, while the ones above 85 are the oldest-old.

Although events associated with significant lifestyle changes, such as passing the retirement age (GULLETTE 2003) or appearance of certain physical changes, which are increasingly likely to occur with age – primarily in Western culture – can be somewhat of a guidance in judging
who can be called old and exactly from when. Nothing illustrates the nature of the volatile boundary line here, than that among others YE and POST (2019), DOBOSSY ET AL. (2003), and earlier LOGAN ET AL. (1992), CLEVELAND and McFARLANE-SHORE (1992) have already discussed the issue of subjective age perception, pointing out that people define themselves as old or young in relation to certain life events rather than their biological age; and accordingly, biological age alone does not explain the variance in the psychological characteristics (e.g.: self-esteem, zest for life, satisfaction with life) of the elderly (MIRUCKA ET AL. 2016). Like the age composition of society, public perceptions of aging and the onset of old age is constantly changing over the decades (KSH 2004). While in a Hungarian survey conducted around the regime change, majority of respondents named the age of 50-60 (almost coinciding with the retirement age at the time) as the beginning of old age (MOLNÁR – VIRÁGH 1990), by now respondents usually mention the age of 65 or older for the same question (DOBOSSY ET AL. 2003). Of course, there is also a difference in from what age someone is considered old, depending on who we ask about it, as the interpretation of the word old can also depend heavily on the individual himself, the culture, the country, and even the gender as well (WHO 1999). The concept of ageism, or age-based stereotype in other words is closely related to this, therefore it is discussed in detail in the next subchapter.

Although age is traditionally seen as an objective measure that serves as a reliable predictor of a number of remarkable economic decisions, such as employment, savings, mortgage or retirement (COCO ET AL. 2005), studies of subjective age perception (MONTETARE 2009) has pointed out, that an age-identity younger than one’s biological age has a positive impact on many things, including not only commitment to work but also the willingness to have savings (YE – POST 2019; KUNZE ET AL. 2015), moreover, subjective age-identity has an impact on health status (WESTERHOF ET AL. 2014), on mortality (RIPON – STEPTOE 2015) and on consumer behavior as well (COUGHLIN 2017; MOSCHIS – MATHUR 2006).

In case the age group of elderly is in the focus of a scientific research, it is important to determine how exactly we refer to them, as it is a rather difficult task to allude to certain, socially constructed stages of the life cycle without stereotypes. Among others, papers of MOODY and SASSER (2017), BOND ET AL. (2007), and BOND and CORNER (2004) about aging and its various economic and personal aspects also deal at a great length with the correct designation of this age group and distinguish the following denominations:

- pensioner, retirement-age, retiree
- elder, elderly, old, older adult, older person
- senior, senior citizen
- grey panther, grey power
- third ager
- golden ager
- fourth ager.

However, none of the above category names can be considered impeccable, as the group of people “beyond the middle of their lives” is just as diverse and live their lives as variously as members of any other age group, so not every one of them can be called simply as a retiree or an elder person (MOODY – SASSER 2017:66; BOND – CORNER 2004).

Although there are many dimensions to human aging, we essentially mean a process that takes place on a fundamentally biological level, most often described as biological age. However, the biological age alone, as mentioned above, reveals very few facts about the individual himself. In Western culture, aging is primarily associated with the decline of an individual's physical
and intellectual functions and a decrease in their autonomy (KSH 2004; GULLETTE 2003), thus, graying hair, less elastic skin, deteriorating memory and shrinking social connections are the “symptoms” that define this process (WESTERHOF – TULLE 2007). Consequently, the word old refers to someone, whose health is deteriorating, who is unable to do certain things and who needs help several aspects of life (COUGHLIN 2017; BOND – CABRERO 2007; KSH 2004). However, it is important to mention that the characteristics of aging and its public perception can be very diverse in different cultures (FUNG 2013; SUNG 2004).

The focus of the dissertation is specifically on this age group, so when referring to them, the words “elderly”, “older person” and “retired” are used as synonyms, not forgetting, of course, the variety of individuals under these names. More details are shared about the selection criteria of those involved in the primary data collection and about the participants themselves in the research methodology chapter.

2.1.2 Ageism – age-based stereotype, prejudice, and discrimination

An unavoidable, but not the only element of the discourse on old age is the biological age and how we interpret and perceive it. This is, because what we mean by the number of years passed since birth has both social and psychological implications. It is important to note, that aging does not occur exclusively in later life, but it is rather a process that we experience throughout our whole lives (MOODY SASSER 2017).

Studies on the psychological, social, and economic effects of the aging process at individual and societal level almost all share the view that, a paradigm shift – both on the individual and societal level – is necessary in the near future about how we view old age and the elderly (COUGHLIN, 2017; KLIMCZUK, 2015; MAGNUS 2008; BUTLER 2008; NELSON, 2002). In addition, the way in which generations live together and how people in different age groups see and act with each other become unavoidable questions as well (AYALON – TESCH-RÖMER 2018). In the review written about a book titled The Oldest Old GALBRAITH (1994), being an elderly himself, very aptly introduced the concept of ‘still syndrome’, which he uses for a systemic and widespread attitude towards older people that, while using the word ‘still’, constantly, and unintentionally reminds the addressed elderly of his/her own inevitable decline. According to GALBRAITH (1994) the “Are you still working?” or “Are you still skiing?”-type of questions show how deeply age-based negative stereotype is rooted in society. The term ageism was first used about half a century ago by BUTLER (1969), an American psychiatrist to describe prejudice, stereotypes, and discrimination by an age group against the members of another one. Although BUTLER (1969) initially referred to stereotyping, prejudice, and discrimination towards the elderly, ageism is not limited to the older generation (KITE ET AL. 2005), in theory, it can be directed towards any age group with the same chance. Furthermore, it cannot be clearly stated that ageism is only about negative discrimination, as positive stereotypes or discrimination based solely on someone’s age can be classified the same way (AYALON – TESCH-RÖMER 2018; MEISNER 2012; IVERSEN ET AL. 2009). In the recent scientific literature, however, there is much more research to explore practices that affect the elderly negatively, than to examine any possible positive discrimination (NELSON 2002). Most of the research done in the field of the labor market (BROWNELL – KELLY 2013; POSTHUMA – CAMPION 2007), and in health and social care (TURNER 2011; TANNER – HARRIS 2007) are also about the negative stereotypes, discriminatory attitudes and behaviors related to the elderly.

BUTLER (1969) and later also others (AYALON – TESCH-RÖMER 2018; PALMORE 1999) agreed that ageism is now almost as intense in everyday life as the prejudices, stereotypes, and
discrimination about gender, religion, skin color, or social class in certain places. And the process of societal aging makes it almost compulsory for us to research and try to understand the nature of ageism. Ever since Butler has given a name for the phenomenon, many researchers (Kolos et al. 2019; Achenbaum 2015; Hummert 1999) have addressed its various aspects in a variety of contexts; either by examining young people’s perceptions of older people (Hutchinson et al. 2010; Nelson 2005; Hummert et al. 1994), or vice versa (Drury et al. 2016; Snape – Redman 2003).

Although the name of the phenomenon did not enter the public consciousness until the second half of the last century and has become widely used only since then in the scientific literature, the practice of ageism – i.e. age-based prejudice, stereotype and discrimination – is far from new, as it has its roots in ancient societies, where, for example, they tried in different ways to ‘get rid’ of the disabled, ‘old’ members of the community, who had to be cared for (Parkin 2003). Although the increase in the number of years is accompanied in most cultures by wisdom and respect for the older generation (Oxman 2018; Sung 2004), the words of Terentius, a Roman poet of the 2nd century BC: “Senectus ipsa morbus est”2 (i.e. old age is a sickness itself) are an excellent proof that in the minds of younger members of society there has always been a mixed feeling of contempt, pity and fear of the inevitable decline that awaits all of them later on (Cuddy – Fiske 2002; Zebrowitz – Montepare 2000; Palmore 1999).

It was not only Galbraith (1994), who complained about the fact that the concept of old age has and continues to have negative associations, with a focus on physical decline and inability for more and more activities; research on this issue – which almost invariably emphasizes the need for attitude change – has grown significantly in recent decades (Coughlin 2017; Pinheiro Melo Borges Tiago et al. 2016; Klimczuk, 2015; Poon – Cohen-Mansfield 2011; Butler 2008; Cuddy – Fiske 2002). In addition, for more than a decade and a half Tempest et al. (2002) have been emphasizing the need for drastic change in the image of the elderly in our heads in order to meet the reality. According to their symbolic words “the elderly of tomorrow is no longer a caricature of yesterday’s retiree” (Tempest et al. 2002:489). As long as we see these “extra years” due to increasing life expectancy as a constraint or a mere challenge to be solved and deal with the related issues accordingly (Magnus 2008; Lloyd-Sherlock 2005), any innovation in this field, be it of a business, political or societal nature, will all aim to minimize the social, economic and individual tensions of aging, rather than trying to make the most of aging as a stage in life (Klimczuk 2015; Turner 2011; NRC 2001).

Consequently, the question arises as to what makes this late life stage the best possible and what are the factors that raise and what are the ones that take away from its quality. In addition to determining the definition of quality of life and examining its subjective and objective components, it is rather important to review the most commonly used methodology to measure it. Thus, the following chapters cover the topic of general and old age-specific quality of life, as well as its subjective aspect – or in other words subjective well-being – exploring its content different aspects and the possibilities of measuring them.

2.2 Quality of life and subjective well-being as the theoretical framework

Quality of life continues to be a popular research topic nowadays, not only on the field of social sciences (Szigiti 2016; Ashtana 2009), but also in medical science (Lin et al. 2013;
LEPLEGE – HUNT 1997) and in economics as well (BRUNI – PORTA 2006; NUSSBAUM – SEN 1993). In addition, the recent results published on the topic are of great interest to the business sector, the public life, and political decision-makers (TOFALLIS 2020; KOPP – MARTOS 2011a; DITELLA – MACCULLOCH 2008). The theoretical framework, definition, and measurement methodology of quality of life still catalyze a lively discourse among researchers, and new, conceptualizing and synthesizing experiments are frequently published. The comprehensive measurement methodology review of HUGHES ET AL. (1995) identified forty-four different quality of life definitions in articles written between 1993 and 1970, the dawn of scientific quality of life research, while CUMMINS (1997) estimated the number of different quality of life models and definitions to be well above a hundred. Methodological summaries of BROWN ET AL. (2004) and FERNANDEZ-BALLESTROS (2011) also focuses on the amorphous and multidimensional nature of the concept, as none of the hundreds of coexisting definitions are universally accepted in the scientific literature.

The fundamental question about the quality of human life is far from new, it is almost as old as human thinking. The pursuit of, and contemplation of, a good life was also a central point in ancient Greek philosophy (DEPEW 1980). Nothing proves this more than that Plato (B.C. 360) in his work The Republic gave an in-depth dissertation on the nature of good life. And although his disciple, Aristotle, continued his line of thoughts, he nevertheless broke with the Platonic tradition in Nicomachean Ethics, instead of researching the good life in the absolute sense, he focused on the individual's happiness (eudaimonia3) and sought primarily the answer to how to achieve it. Because of the commitment to learning about the nature of a good life, even ancient ethics can be understood as a systematic attempt to answer the “what is a good life like?” and “what is happiness and how can it be achieved?”-type of questions (RABBAS ET AL. 2015; SIRGY ET AL. 2006). To this day, however, there has been no conventionally accepted and unequivocal answer to these questions posed by ancient thinkers. The relentless interest in human happiness and quality of life is well reflected in the dynamic expansion of the scientific and popular literature on the subject, and the fact that their measurement – although the definitions are also not uniformly clarified – is closely monitored in politics in many places (TOFALLIS 2020; KOPP – MARTOS 2011).

Thus, no consensus has been reached to date on the exact content and methodology of quality of life, so in this respect we are talking about a concept that is used quite often, but by no means clearly defined (MOONS ET AL. 2006; MANDZUK – MCMILLAN 2005), which makes it seem as if the current meaning of the concept of quality of life is determined by its current user (FOWLIE – BERKELEY 1987). Although there is no consensus among researchers on how exactly the concept of quality of life can be defined, results are in accordance in terms of the multidimensional nature of the concept, the interrelatedness of its factors (CUMMINS 2005; SIRGY 2001), its cross-life nature and inter-individual variability (CARR ET AL. 2001; ALLISON ET AL. 1997), and that quality of life as a theoretical construct has both subjective and objective representations (KÁRPÁTI 2014; MICHALKÓ 2010; STIGLITZ ET AL. 2009; COSTANZA ET AL. 2007; ALLARDET 1976).

According to the definition of World Health Organization (WHO) quality of life is „an individual's perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals, expectations, standards and concerns” [WHO

3 Eudaimonia is often used as the equivalent of happiness, which can be misleading if we mean happiness only as a momentary mood. The concept of eudaimonia from ancient ethics refers to a “successful” and “worth living” life rather than a momentary euphoric state (hedonic happiness), and as such it could rather be used as a synonym of “satisfaction with life” or “happiness through meaning”, than of the impermanent mood of happiness indicating only a momentary emotional state (SIRGY 2012).
Although there is little agreement on the content of human quality of life indicators, but Michalos (2008) argues that there is some kind of consensus stating – at least in Western culture – that health status, financial resources and family life are key factors that cannot be missing from any quality of life measurement, which is no wonder, as the significance of these factors for an individual’s well-being can be traced back to the time of Hesiod, a poet who lived at the end of the 7th century B.C. (Michalos 2008). As for the controversy surrounding the definition and content of quality of life, we must mention the thoughts of Ruut Veenhoven, a Dutch sociologist, also one of the most important international representatives of happiness research, who made a distinction between the chance for a good life (opportunities), and a good life that becomes a reality (outcome). Based on this, he has distinguished four different categories of quality of life: the livability of the environment, life-ability of the individual, the external utility of life judged from outside, and the inner appreciation of life, which are interrelated and are only complete together (Veenhoven 2000).

The conceptual uncertainties in the literature do not make things easier for researchers investigating the topic of quality of life, as the definition of the term in this field may be different for each and every research and as such, it becomes exclusively used and applied in every single case. The theoretical foundation of my dissertation is the subjective aspect of quality of life, or in other words subjective well-being, but in this regard, it is essential to mention the concepts of well-being, objective well-being, welfare, life satisfaction and happiness – all of which are also defined and measured in a way that lacks consensus in the scientific literature.

The English-language international literature often uses the concept of well-being as a synonym for quality of life (Theofiliou 2013; Felce – Perry 1995) and some examples of this can be found among the Hungarian research as well (Szigeti 2016; Kárpáti 2014), but there is also a good number of papers, that equates the concept of subjective well-being with quality of life (George 2006). However, in the vast majority of Hungarian literature well-being and subjective well-being are not used as synonyms of general quality of life, rather to describe the subjective aspect of it, the subjective quality of life (Michalko 2010; Patyán 2010), while the objective aspect of quality of life has become an equivalent expression to welfare, where quality of life is made up of subjective and objective pillars (Kiss 2015; Murinkó 2007). The concept of life satisfaction appears in the literature either as one of the domains of quality of life, as an integral part of it (WHO 1998; Felce – Perry 1995; Endicott et al. 1993; Hughes 1990; Bryant – Veroff 1984), or as a methodological tool of subjective well-being research (KSH 2016; Martos et al. 2014; Diener et al. 1985). Others determine quality of life as the level of subjective satisfaction with its factors (Campbell et al. 1976; Andrews – Withey 1976). By some of the researchers happiness identified and measured at the societal and individual levels is identified as a measurement tool of subjective well-being (Diener 2000). With regard to the subjective, self-reported measurement of happiness, the international and domestic literature generally suggests that its two aspects are the so-called pleasure-seeking, hedonic happiness (hedonic well-being), regarding an individual's current, emotional state – which may be greatly influenced by recent, possibly exceptionally negative or positive happenings – and in contrast with that, the eudaimonic happiness (eudemonic well-being), providing a framework for life events and focusing on seeking its meaning (Vanhoutte 2014; Ryan – Deci 2001; Waterman 1993). However, in addition to the aspects of the meaning-seeking eudaimonic and pleasure-seeking hedonic happiness, a third dimension, engagement-seeking happiness soon emerged based on the flow theory developed by Mihály Csikszentmihályi, an iconic figure of positive psychology. Engagement-seeking happiness orientation focuses on the experience of active involvement (Peterson et al. 2005; Csikszentmihályi 1990). Satisfaction with life, which is based solely on self-perception and declaration, is also a more stable, long-term
account of an individual's life as a whole (Helliwell – Putnam 2004), the measurement of which is the goal of some research in itself, while elsewhere it appears as an indicator of subjective well-being or quality of life. In this current dissertation, the concept of subjective quality of life is considered equivalent with the concept of subjective well-being (referred to as well-being in the Hungarian literature), and therefore they are used as synonyms hereafter.

Initial attempts to scientifically define quality of life date back to the late 1960s and early 1970s, the period in history when social indicators movement was gaining momentum (Biderman 1974; Duncan 1969; Bauer 1966), as it was the time, when it became clear to leaders of Western countries that they needed to radically change the goals to be achieved. The focus of attention has thus slowly shifted from the economic growth desired above all to improving people’s quality of life (Berger-Schmitt – Noll 2000). Around that time the first studies were published – mainly in the United States and the Scandinavian countries – which focused on different social indicators rather than on economic performance indices (Sirgy 2001; Michalos 1988; Campbell – Converse 1972; Berenyi 1971). The reviving movement of social indicators at this time can also be seen as a kind of critique of the economic performance-centric social system, characterized by the faltering of confidence in the market's value-setting capacity on one hand (Sirgy 2001; Biderman 1974), and recognizing the impact of negative externalities associated with economic growth on decreasing the quality of human life on the other (Stiglitz 2009). It was then that improving quality of life became a priority, which has since become of paramount importance in the narrative of leaders of welfare states, in addition to steady economic performance and attention to the natural environment (Karpati 2014). Once the improvement of the quality of human life has become the main goal, it is necessary not only to define a toolbox for implementation, but also to create – objective – measurement and comparison methods that can be used to provide feedback on the level of development, evaluation of public policy results and further planning for the future (Brown et al. 2004; Hagerty et al. 2001).

The factors of quality of life, its Hungarian aspects and its development have been studied in the Hungarian literature in recent decades primarily by sociologists, political scientists (Ivony 2017; Utasi 2007) and psychologists (Kopp – Martos 2011b) but much less basic research has been made with an economic approach (Kiss 2015; Michalkó – Rátz 2011; Michalkó et al. 2009). The studies of Rudolf Andorka, Elemér Hankiss and Róbert Manchin are the pioneers of quality-of-life research in Hungary (Andorka et al. 1988; Hankiss et al. 1978). According to Hankiss and Manchin's interpretation, the individual's own value system plays a prominent role in terms of the subjective quality of life, as it determines the goals and evaluates the achievements, which in turn clearly influences the person’s overall satisfaction with life (Hankiss – Manchin 1976).

Tamás Martos and Mária Kopp emphasized the need for regular measurement of social well-being in Hungary, for which the use of National Welfare Index they created was proved to be effective (Martos – Kopp 2011). Results of their research show that there is no clear connection between satisfaction with life or happiness and the level of gross domestic product (GDP) in Hungarian society, so an increase in GDP is not necessarily accompanied by an improvement in these factors of quality of life (Szirmai 2015; Kopp – Martos 2011b).

In Hungary, a Hungarostudy survey – representative in terms of the main demographic indicators – was conducted every seven and then in every three years starting at the end of the 1980s until 2013. This study examined the development of the health status of Hungarian people, the factors predicting it, as well as their effects on their quality of life (Kopp – Skrabski
So, this survey has investigated the quality of life of the population mainly from a medical point of view.

In Hungarian context, in addition to academic research on the quality of life (SZIRMAI 2015; KELEMEN 2014; UTASI 2007; KOPP – KOVÁCS 2006) and on subjective quality of life (IVONY 2017; KISS 2015; MICHALKÓ 2010) since 2014 the Central Statistical Office, KSH has also been intensively dealing with the measurement of quality of life and its subjective aspect (KSH 2014b; KSH 2016). In Hungary, the Eurostat's EU-SILC data collection in 2013 was the first large-scale survey (N=18000) in which, in addition to objective indicators, subjective indicators were also included, for the purpose of their complex, joint interpretation (KSH 2014c). The regularly published European Social Survey, the European Values Study (BRÉCHON – GONTHIER 2017) and the International Social Survey Program also contain data on certain subjective and objective dimensions of the Hungarian population's quality of life.

Since the focus of the dissertation is on the age group of the elderly, it must also be mentioned that a domestic project of KSH, called Silver Age – Elderly in Hungary has been operating since 2004, with the aim of monitoring the phenomenon of social aging and giving an account of the development of related domestic trends (KSH 2017; KSH 2004). This is also particularly important because the subjective quality of life, i.e. subjective well-being, of the elderly in Hungary shows a downward trend with advancing age, and on the other hand, their life satisfaction is very low compared to other countries (IVONY 2017; KSH 2015; MURINKÓ 2007).

2.2.1 Dilemmas around quality-of-life measurement – models and taxonomy

It is undeniable, that there is a significant need to measure the quality of life, but there is no universal formula for exactly which dimensions should be included in the measurement or what are the tools that are most accurate for doing that. The number of quality-of-life indicators developed by different researchers is endless (GLATZER ET AL. 2015; SIRGY 2001), és although most of them are appropriate when interpreted and applied in their own context, they have not yet been integrated into a single indicator, which would work without obvious shortcomings. According to ALLARDT (1976) in terms of the methodology of measurement and the results, the key question is whether to ask the individual himself about a certain thing (internal judgment) or to evaluate the variable from outside (based on objectively measurable data). NUSSBAUM and SEN (1993) draw the attention to the fact that, the interpretation, and the result itself depend on the choice of indicators (domains included) and their weighting, which makes the reliability of the results highly doubtful for any index. The International Society for Quality-of-Life Studies (ISQOLS) was established in the United States in 1995 to continuously search for a consensus for various tendencies that have the right to exist in their own environment. This organization is still active since then, however breakthrough synthesizing results still have not been published yet. As mentioned earlier, the number of indicators created to measure the quality of life is endless, therefore this current dissertation does not aim to list all of them exhaustively, but the most influential models are briefly described.

In classifying the different types of measurement models the works of MICHALOS (1988) and a few years later SIRGY (2001) and BROWN ET AL. (2004) were the most important milestones. The classification structure used by BROWN ET AL. (2004) groups them according to the types of indicators used in each model and the focus of the model. According to MICHALOS (1988), who is particularly committed to researching the topic, the indicators measuring the quality of life can be grouped primarily according to the following three aspects:

- subjective or objective indicators,
According to his opinion, in addition to these aspects, there are at least 15 questions that need to be considered – just like the composition of the examined population, the territorial characteristics of the study, and the time horizon of the research – and which can be combined to create thousands of different indices that can be used to describe the quality of human life, or a certain aspect of it. To better understand and classify the multitude of different indicators SIRGY (2001) recommends examining the following points of reference:

- level of analysis, which could be individual / household / communal / societal,
- type of indicators, which could be formative / reflective,
- depth of investigation, which could be general / factor-specific,
- indicators used for measurement which could be objectively measurable / subjective based on self-report.

The first theoretical models of quality of life were created by ALLARDT (1976), a Finnish sociologist, ANDREWS and WITHEY (1976) an American research duo and another American scientist and his team, CAMPBELL ET AL. (1976). In the decades following the publication of the first theories, the number of studies listing newer and newer models has grown intensively. If we review the different models not in chronological order of their publication, but rather according to their type, based on the summarizing works of DIENER (2009) and BROWN ET AL (2004) we can distinguish eight main types of indicators (Table 1), on which – either using them exclusively or in combination – individual quality of life models can be built.

1.) Sociological and social indicators based on objective measurements

The essence of sociological quality-of-life models based on objective indicators is that they only take into account variables that can be clearly measured and interpreted as facts, and which are independent of the subjective evaluation of the individual. Such objective indicators of the quality of life can be, for example, the economic environment, the political and social situation, housing conditions, the education, the consumption, the health situation, public services, or the state of the natural environment, which could be objectively quantified and measured through cost of living, real estate prices, crime rate, characteristics of culture consumption, average salary, level of education, proportion and accessibility of green spaces, frequency of doctor visits or mortality for instance (BOELHOUWER 2002). The Human Development Index (HDI), published regularly by UN ranks countries based on life expectancy at birth, level of education and literacy, as well as the standard of living measured in gross national income (GNI) per capita (UNDP 2019). Several studies have proven that there is a correlation between higher income and socioeconomic status and the level of quality of life at the individual level. However, Richard Ainsley Easterlin's paradox, published in 1974, questioning the clear connection between material goods and happiness, pointed out that there is no connection between economic growth and happiness on a societal level, when comparing countries with each other. In other words, residents of less wealthy countries, which perform worse in terms of the above-mentioned objective factors, are not necessarily less happy than residents of wealthier countries (EASTERLIN 1974).

It is typical of most countries that, they regularly measure and account for the development of the living conditions of their citizens by using some combination of objective indicators. Overall, we can say that the approach based on objective indicators assumes that a society and
its individuals have needs (captured by the mentioned indicators) and the satisfaction of those
determines their quality of life (DELHEY ET AL. 2002).

2.) Models based on subjective indicators – subjective quality of life

After the period of quality-of-life research defined by the movement of social indicators,
besides the objective domains an increasing emphasis was placed on the importance of the
subjective factors (VEENHOVEN 2002; O’BOYLE 1997). With subjective indicators coming to
the forefront of research, many scientists emphasized that, in addition to domains that can be
expressed by objective economic and social values, factors such as emotional well-being, self-
estee m, feeling of usefulness, which are usually measured by overall life satisfaction and
happiness should also be included in the models with the help of applying simple scales to
measure them (DOLAN ET AL. 2008; ARGYLE 1999).

Taking into account the peculiarities of the Hungarian context, a complex, eight-dimensional
well-being indicator, published by the KSH, in addition to factors that can be judged
objectively, also takes into account happiness and the frequency of other emotional states as
well as satisfaction with certain factors as subjective indicators (KELEMEN 2014).

At the same time, we cannot exaggerate the importance of subjective factors based on self-
declaration either (FERNÁNDEZ-BALLEST EROS 2011), since objective indicators are also
necessary for their proper interpretation. The two types of approach cannot be applied solely
by themselves, since the situation of two individuals who, although they both report being cold,
but one has no money for heating, and the other went skiing without a hat, are far from similar
(SIRGY 2001). Nowadays, most researchers argue that comprehensive measurement of quality
of life requires the joint analysis and combination of both subjective and objective indicators
(KISS 2015; KÁRPÁTI 2014; MICHALKÓ 2010; STIGLITZ ET AL. 2009; CUMMINS 1997), since
human existence must not only be measured – with objective indicators – but should also
evaluated by the individual (SIRGY ET AL. 2006), at the same time, we should not make the
mistake of trying to change people's subjective experience instead of the obviously
unsatisfactory conditions (FERNÁNDEZ-BALLEST EROS 2011).

3.) Models focusing on need-satisfaction

Models that scrutinize the needs of individuals in various areas and rank them based on
their satisfaction appear primarily in psychological research dealing with mental health (BEE
ET AL. 2013; LEHMAN 1988). These models contain objective measures that apply to a certain
life situation (such as the cost of living, safety, cultural consumption habits), but at the same
time they also examine the extent to which the individual's needs in this aspect are satisfied.

Abraham Harold Maslow was the one, who has first classified human needs in a hierarchical
system. He has argued that physiological needs, safety needs, the need for love and belonging,
estee m and self-actualization are those basic human needs, whose satisfaction is of fundamental
importance, and which are built on each other in a pyramid-like system, where we can move up
only after the satisfaction of the lower level is done (MASLOW 1954).

The „having – loving – being” model of ALL ARDT (1976), although in a different structure, also
builds on the needs already identified by Maslow, but here the relationship between the levels
is not hierarchical, and in the case of all three factors, both the objective indicators and their
subjective evaluation to be investigated.
The need-satisfaction model of HYDE ET AL. (2003) focuses specifically on the subjective well-being of the elderly and quantifies it with the help of CASP-19 measurement scale, through the dimensions of control, autonomy, self-realization, and pleasure by asking respondents about the frequency of their own feelings and perceptions phrased in different statements.

4.) Psychological models – personality in focus

Just as there is no unified and widely accepted framework for quality-of-life research in general, the line between psychological models and models based on subjective factors is malleable here as well. The models with psychological orientation are based on the principles of positive psychology. The difference is that they go beyond the above-mentioned models based on subjective factors in that they include influencing and mediating factors, such as the desire for self-realization, self-esteem, pride, the need for self-improvement, cognitive competences, future visions, social comparison and the personality itself, since it considers the differences arising from, for example, an optimistic or pessimistic attitude (SELMAN 2008), or a fixed mindset, resulting in having a failure-avoidant behaviour or a growth mindset, resulting in having a development-oriented approach to life (DWECK 2007). The results of ARGYLE ET AL. (1989) also emphasize the importance of personality in terms of an individual's subjective quality of life. According to the theory of SELIGMAN an individual can influence his/her own quality of life through positive emotions, engagement, relationships, meaning, and accomplishment (PERMA), which improves if any element is strengthened through learning. Mihály Csikszentmihályi, a significant figure of positive psychology believes, that when the individual’s ability and the level of task that has to be done are in sync with each other that can lead to the formation of a flow experience (CSIKSZENTMIHÁLYI 1997). The frequency of the flow experience is related to the quality of life (WEBER ET AL. 2016; CSIKSZENTMIHÁLYI 1997).

5.) Models related to health status and functionality

Models based on factors related to health status and functionality are often confused with health-related quality of life (HRQoL), used primarily in the field of medicine, which examines how a certain health condition, an illness, affects the quality of life of a given patient (BOWLING 2001). On the contrary, models of measuring quality of life related to health or physical functionality focus more on general health and include indicators such as the presence of depressive symptoms, or, for example, in the case of the elderly the level of physical functionality and the ability to perform daily tasks or in other words activities of daily living (ADL).

6.) Social cohesion and personal relationship-focused indicators

In some interpretations of the quality of life, indicators measuring the existence, and intensity of social connections or social embeddedness are given a prominent role, which highlighted the clear connection between the existence, quality and reciprocity of these social relationships and the improvement of the individual’s quality of life (STRANGE ET AL. 2016). Models focusing on social cohesion can contain both objective and subjective indicators. The former can be, for example, the crime rate of a given neighborhood, the availability of education, sports facilities, the average cost of living, or the unemployment rate, while the subjective indicators include those that examine individuals' perceptions of their human relationships. Such are, for example, those that capture the quality of life by asking about the number, reliability, or helpfulness of the individual's close relationships, or describe quality of life perhaps through the level of satisfaction with their environment (BOWLING – GRUNDY 1998).
The existence of informal human relations and being a part of a social network are significant from the point of view of general, non-age-specific quality of life (Rahman et al. 2005), but in case of the elderly, it has a particularly large role, which exerts its effect not only through family relationships and friendships, as well as through various social circles – thus prevents isolation – but also plays a huge role as a kind of helping environment or safety net (Huxhold et al. 2014; Giczí 2008).

7.) Idiographic models

According to the basic assumption of the hermeneutic models, when determining the level and factors of the quality of life, the individual's subjective value judgment, the dimensions they consider significant, and their experience must be focused on. In the idiographic models, subjective interpretation of the quality of life plays the main role, these models build on the quality-of-life factors deemed significant by the given person or group, the subjective ranking of their importance, and their own satisfaction with these factors.

The theories using the idiographic approach typically define the factors of the quality of life and their relationship to each other based on the qualitative methodological toolkit (Bowling – Windsor 2001; Felce – Perry 1995). Based on these, any measure aimed at improving an individual's quality of life can only be prepared by knowing exactly what the individual considers as quality of life, and the relationship between its factors, and to what extent he/she is satisfied with them (O'Boyle 1997).

8.) Integrated models

Although, from the beginning of quality-of-life research, measurements based on objective indicators and subjective indicators were traditionally two separate approaches with little or no clear overlap, most of the researchers of the last three decades now convincingly argue in favor of the combined use of subjective and objective measures (Kiss 2015; Michalkó 2010; Sirgy et al. 2006; Rahman et al. 2005) and suggest that human quality of life should be interpreted as a combination of subjective and objective indicators. According to the definition of Robert Costanza and his colleagues “quality of life as a general term is meant to represent either how well human needs are met or the extent to which individuals or groups perceive satisfaction or dissatisfaction in various life domains” (Costanza et al. 2007:268).

For instance, the unweighted Better Life Index (BLI) of OECD includes eleven dimensions – income, housing, jobs, education, community, environment, health, civic engagement, safety, work-life balance, and life satisfaction – among which, in addition to numerous objective factors, there is also a subjective one present, which has to be judged based on self-declaration. This index gives the right of weighting of each factor to the individuals themselves, allowing everyone to determine (on setting a scale available online) how important a given factor is to them.

The recognized Australian researcher of the topic, Cummins (1997) believes, that the quality of life is determined by seven factors– material well-being, health, productivity, intimacy, safety, community well-being, mental well-being – which can be described in both objective and subjective terms.

Among the complex indicators, it is also important to mention the input-output model of Rahman et al. (2005), which includes eight factors – material well-being, relationship with family and friends, health, community, personal safety, emotional well-being, work and
productivity, and the quality of environment – within which the measurable parameters of the quality of life are to be determined.

**Table 1: Types of quality-of-life models and their most important characteristics**

<table>
<thead>
<tr>
<th>TYPE OF MODEL</th>
<th>FOCUS</th>
<th>EXAMPLE FOR VARIABLES MEASURED</th>
<th>EXAMPLE FOR PRACTICAL USAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOCIAL INDICATORS BASED ON OBJECTIVE MEASUREMENTS</td>
<td>sociological-, social-, economic indicators</td>
<td>life expectancy at birth, real estate prices, costs of living, crime rate, average income, proportion of green areas, culture consumption, etc.</td>
<td>UN – Human Development Index (HDI)</td>
</tr>
<tr>
<td>MODELS BASED ON OBJECTIVE INDICATORS</td>
<td>factors based on subjective perception</td>
<td>emotional well-being, self-esteem, feeling of usefulness, satisfaction with life, level of happiness, etc.</td>
<td>DIENER ET AL. (1985) Satisfaction With Life Scale (SWLS)</td>
</tr>
<tr>
<td>MODELS FOCUSING ON NEED-SATISFACTION</td>
<td>needs of individual and the level of their satisfaction</td>
<td>need for self-realization, personal safety, quality of close relationships, costs of living, etc.</td>
<td>HYDE ET AL. (2003) CASP-19</td>
</tr>
<tr>
<td>PSYCHOLOGICAL MODELS</td>
<td>personality of the individual</td>
<td>positive emotions, commitment, desire for self-fulfilment, plans for the future, etc.</td>
<td>SELIGMAN (2011) PERMA</td>
</tr>
<tr>
<td>MODELS RELATED TO HEALTH, STATUS AND FUNCTIONALITY</td>
<td>general health status</td>
<td>symptoms of depression, activities of daily living, level of functionality, etc.</td>
<td>HUSE ET AL. (2016)</td>
</tr>
<tr>
<td>SOCIAL COHESION AND PERSONAL RELATIONSHIP-FOCUSED INDICATORS</td>
<td>human relationships and social integration</td>
<td>number and quality of close relationships, wider social connections, satisfaction with one's environment, etc.</td>
<td>DARNTON-HILL (1995)</td>
</tr>
<tr>
<td>IDIOGRAPHIC MODELS</td>
<td>subjective interpretation of quality of life</td>
<td>subjectively weighted quality of life factors claimed important by the individual</td>
<td>FARQUHAR (1995)</td>
</tr>
<tr>
<td>INTEGRATED MODELS</td>
<td>both subjective indicators and objective measurements</td>
<td>satisfaction with life, work-life balance, income, health status, etc.</td>
<td>OECD – Better Life Index (BLI)</td>
</tr>
</tbody>
</table>


On behalf of Gallup Institute, the research of RATH and HARTER (2010) has identified five areas, which influence the quality of life of individuals the most. These areas of life are the career well-being, social well-being, financial well-being, physical well-being, and community well-being. Their theory expresses quality of life by defining objective measures within these dimensions and by subjectively judging the person’s satisfaction with each area.

In addition to academic research, various supranational organizations – such as the WHO, the UN, or the Organization for Economic Co-operation and Development (OECD) – have been present as they play a very important role in the practice of measuring quality of life since the 1970s. They regularly publish their own, independently developed indicators and country rankings based on their own methodologies.

WHO has also created several self-developed – and widely used – scales that are specifically used to measure the quality of life in general terms and dimension-wise. One of their classic
measurement tool, developed in international collaboration, is the WHOQOL-100⁴, which divides quality of life into six main dimensions: physical health, psychological health, social relationships, environment, level of independence, and a spiritual domain. Within these dimensions, there are 26 factors by which the dimensions become quantifiable and measurable.

**FIGURE 2: QUALITY OF LIFE DEFINITION USED IN THE DISSERTATION**

![Diagram of quality of life dimensions](Source: own editing based on Felce – Perry (1995:62))

The European Commission's expert group dealing with quality of life measurement, European Statistical Systems (ESS) has also developed a complex indicator (EU-SILC) that takes into account both the objective and subjective factors when judging the quality of human life and as such, it does include material life conditions, health, education, productivity (including work), governance and basic human rights, entertainment and social relationships, environment and housing conditions, safety and general life satisfaction (EC 2013). However, the method of how exactly indicators included in each model are selected and weighted, in the light of which the results gain meaning, goes far beyond methodological dilemmas, and can be interpreted much more as an ethical or philosophical discourse (Michalos 2006; Nussbaum – Sen 1993).

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⁴ Just like the WHOQOL-BREF, which, by aggregating the factors of the WHOQOL-100, contains only 4 dimensions and 24 items.
Among the countless interpretations of quality of life in the literature, the current dissertation is based on the idiographic approach of Felce and Perry (1995) as shown on Figure 2., which does not only include objective indicators intended to measure living conditions and the subjective evaluation of the individual’s performance with regard to those objective factors, but is also supplemented by the aspect of how important the given indicator is to the individual based on his/her own value system (Diener et al. 2009; Felce – Perry 1995; Chamberlain 1988; Andrews – Withey 1976).

In this current dissertation the concept of quality-of-life is used according to the practice of Kiss (2015), Michalkó et al. (2009), Cummins (1996), and Felce – Perry (1995), where human quality of life is „in relation to specific factors, the objective values characterizing the individual's life, as well as the individual's subjective perception and evaluation of all of these” (Brown et al. 2004:7), while the concept of subjective well-being is used as a subjective projection of quality of life, as a result of the subjective assessment of objectively measurable factors.

2.2.2 Relationship between quality of life and age

Due to the phenomenon of aging societies, it is of unprecedented importance to get a comprehensive picture of the factors that determine the quality of life and well-being of the elderly, to be able to measure them and, if necessary, influence them.

The results of several research also confirm that, while the main factors that make up the quality of life – even though there is no complete agreement on their exclusivity – are mostly the same among the adult population (e.g.: financial situation, social relations, health, etc.), however, when examining only the age group of the elderly, the importance of certain factors may differ significantly from estimates for the entire population (Murinkó 2007; Brown et al. 2004; Bowling 1995). The WHOQOL research group, the division of the World Health Organization dealing with quality of life research, also notes that although the development of a measurement methodology that reliably compares the quality of life of the elderly age group with society as a whole is accompanied by considerable uncertainty due to the lack of exact definitions, however, their WHOQOL-OLD construct makes an attempt to do so, by including the facets of sensory abilities, autonomy, past-present-future activities, social participation, death and dying, and intimacy (WHO 2006).

According to the theoretical model of a pioneer of quality-of-life research specialized in the elderly, Lawton (1983) the quality of life of this age group consists of their behavioral competencies, the characteristics of their objective environment and their subjective perception of it. The quality-of-life measurements for the elderly – like the general measurements – have often been criticized for the fact, that these instruments are compiled exclusively by experts and the results are analyzed by them as well, during which the opinions of the test subjects (the elderly themselves) are not taken into account at all (Bond – Corner 2004; Bowling et al. 2002; Walker – Martimo 2000). In line with these criticisms, Farquhar (1995), Fry (2000), Walker (2005), Bowling et al. (2003) and Netuveli – Blane (2008) also argue that in research aimed at measuring the quality of life of the elderly, in addition to the quantitative toolkit that strives for quantification, the qualitative approach also has a right to be included, since the aim of the latter is a deeper understanding through their own stories and conceptual interpretations, which builds on their personal experience presented in answers of the interviewees for the open questions.
As mentioned earlier, the examination and measurement of human quality of life has received special attention primarily in the fields of psychology, sociology, medicine and, more recently, in economics and political science. However, the literature, and not only among the elderly – although there is no doubt that they are more likely to show signs of mental and physical decline as they age – is mostly dominated by measurements related to health status (HRQoL) (Netuveli – Blane 2008; Walker - Martimo 2000). The dominance of health as a quality-of-life factor to this extent is worrisome because, although its importance is unquestionable, it is by no means exclusive neither to the elderly nor to other age groups (Bowling et al. 2003). So, it must not be forgotten, that in addition to health, quality-of-life models have many other elements, which are just as important.

The direction of research on the quality of life for the elderly is typically bipolar, as on the one hand, it asks questions about what, according to the respondents' experience, gives quality to their life, and on the other hand, what do they consider most detrimental to the quality of their life (Gilhooly et al. 2005; Bowling et al. 2003; Fry 2000; O’Boyle 1997). In this regard, however, the importance of health and physical condition reappears as the most frequently mentioned factor, whose weakness negatively affects their quality of life (Bowling et al. 2003, Farquhar 1995). Among the factors which they feel improves the quality of their lives, social relationships rank first (Gerino et al. 2015; Leung et al. 2004). This bipolar effect, pointing in opposite directions, is indicated by the green and red labels in Figure 3.

Although there is no conventional definition of the components of quality of life and subjective well-being in relation to the elderly either, if we take into account the most significant quality of life research conducted among the elderly, we can identify certain factors that appear in the results of most research (see Annex No. 2). Due to the lack of unified definitions and methodological diversity, the classification of all the factors mentioned in each research into categories with the same name requires quite a lot of abstraction. However, the content of the factors included in various research dealing with the quality of life of the elderly can provide some guidance for this task. Summing up these researches, the factors affecting the quality of life of the elderly include, the health status, i.e. physical functioning, emotional functioning, cognitive functioning, financial situation, housing conditions, quality of close relationships (such as family and friends), embeddedness in the local community, autonomy, vitality, as well as subjectively assessed future prospects and life satisfaction, which reflects their general satisfaction with the factors listed above (Figure 3). Of course, the factors are not only related to the general quality of life, but also to each other. However, the cause-and-effect nature of the relationships cannot be determined clearly, since it cannot be decided, for example, that someone reports a better quality of life because they are in a better financial situation, or whether the exact opposite of that is true.

The quality of life was previously interpreted exclusively as an output result, which is determined by the state of certain factors (Hyde et al. 2003; O’Boyle 1997), however, the results of recent years have pointed out that the current level of the quality of life can also influence some of the future values of the individual factors (Kim – Park 2017; Fernandez-Ballesteros 2011; Bowling et al. 2003). Therefore, it is essential to continuously measure and compare the quality of life – and especially the quality of life of the elderly due to the aging of society – on an international and national level, so that, if necessary, those aspects that represent problems for the society as a whole could be improved with properly targeted strategies. For example, the shortcomings of systematized care for the isolated elderly people living in their homes are a huge social challenge in Japan, a leader amongst the aging societies (Otani 2012).
Based on the literature on the quality of life of the elderly, it is clear that, compared to surveys on the age-independent, general quality of life of the entire population, health status (George et al. 1985), autonomy, control over one’s life and broader or closer relationships are of particular importance to them (see Annex No. 2.). In terms of health status, the absence of disease plays a prominent role, so respondents usually do not specifically mention health as a factor that improves the quality of their life, but rather the absence of disease. Many related research state that the elderly mainly mention health only when speaking about that its lack has the most negative impact on their quality of life (Fernández-Ballesteros 2011; Farquhar 1995; Bowling et al. 1995). Family, friendships, and further social relationships – unlike the value dimension that be discovered in general quality of life models in terms of social relationships – play an important role for the elderly in balancing loneliness and isolation, as well as functioning as a support network. So, the age group of the elderly mention these as the factors that most positively affect their quality of life.

Since this current dissertation examines the work of the elderly, the role of work in both age-specific and general quality of life models must be examined in detail. In the general QoL models, work as an income-generating activity and/or a mean of self-expression is included in almost all cases (Rath – Harter 2010; Rahman et al. 2005; Campbell et al. 1976), which is not surprising at all. In contrast to the general, age-independent quality of life models, in the case of the elderly, work as an independent factor is only present in a very few cases, since these researches typically deal with respondents, who have already retired from the labor market. At the same time, it is interesting to observe that the place of work as a factor is taken
over by *activity, leisure-time activity,* and *hobbies* as the most important factors in terms of quality of life for this age group. In addition, working in retirement age – although it appears as an explicit factor in only a few models – can also be present in most cases through the indirect influence of material well-being, which is also considered important by this age group. Furthermore, we must not forget that the working in retirement age can, also indirectly, strengthen social embeddedness and help maintaining of social relations, which is considered extremely important by this age group, and as such, it can be an effective prevention of isolation (Kim – Park 2017; Brown et al. 2003). Therefore, based on the results of the literature, it is unquestionable that work (done voluntarily or for salary) plays a role in the quality of life of the elderly, but it is still a question what exactly this role is and according to what mechanisms it exerts its effect.

In addition to the attempt to identify the factors found in the relevant literature, it is also important to examine the results regarding whether and, if so, how age is related to the quality of life and subjective well-being. Consequently, the question is not only what influences quality of life, but also whether it changes over the years in light of these factors and, if so, how exactly. According to some researchers, quality of life shows great variety in different stages of life (Carr et al. 2001; Allison et al. 1997), while others argue that it can be rather constant throughout the years and as such it might be predictable for old age (Blane et al. 2004). On the other hand, they all agree that the comparability between different age groups requires the use of different scales adapted to each life cycle stage (Finlay 2017; Bowling et al. 2002).

The results of the quality-of-life measurements also depend, of course, on which measurement method is chosen. Many scientists have investigated which methods are the most suitable for measuring the quality of life of the elderly (Bowling – Stenner 2011; Leung et al. 2004; O’Boyle 1997), but not surprisingly, no consensus has yet been reached on this issue either. However, the following ones are among the most frequently referred and used measurement methods:

- **WHOQOL-OLD**: measurement tool created specifically for the elderly by the World Health Organization's quality of life research group. It is a 24-item scale containing 6 dimensions (*sensory abilities, autonomy, past-present-future activities, social participation, death and dying, intimacy*), that are assessed using a Likert scale (WHO 2006).
- **CASP or CASP-19**: a tool specially developed for measuring the quality of life of the elderly, the name of which is an acronym made up of the first letters of its dimensions: *control, autonomy, self-realization, and pleasure*. The instrument consists of these 4 domains, within which the respondents have to answer a total of 19 questions on a four-point scale (Hyde et al. 2003).
- **OPQOL or OPQOL-35**: the *Older People's Quality of Life* is a measurement tool developed by Anne Bowling, the pioneer of quality-of-life research of the elderly, with a shortened version of 32 (OPQOL-brief) and a classic version of 35 questions. The questions included in the measuring instrument are grouped into the following domains: *life overall, health, social relationships, independence–control over life–freedom, home and neighborhood, psychological and emotional well-being, financial circumstances, and leisure and activities*; and they can be answered using a 5-point Likert scale (Bowling 2009).

Although research dealing with the quality of life of the elderly usually uses these measuring instruments Bowling and Stenner (2011) in line with others, argue that the subjective experience of the (lay) members of the examined group is not emphasized enough among the
methodological tools designed to measure the quality of life of the elderly, since researchers work exclusively on the basis of expert opinions, which is how they determine and measure the factors that make up the quality of life of the elderly (BOWLING – STENNER 2011; BOWLING ET AL 2003; FRY 2000; FARQUHAR 1995).

In Hungary LAMPEK ET AL. (2015), PATYÁN (2010), KOPP – KOVÁCS (2006) and KOVÁCS – JESZENSZKY (2006) conducted comprehensive research on the topic of the relationship between quality of life and age. KSH (2014a; 2014b) also regularly conducts surveys, which also support the fact that in case of the elderly, family, friends and other relationships and health are of particular importance in terms of their quality of life.

2.2.3 Conceptual definition and measurement dilemmas of subjective well-being

As it has been stated earlier, the concept of subjective quality of life is used as a synonym of subjective well-being in this current dissertation. There are differences in term usage in the international and Hungarian literature as in the latter one subjective well-being (subjective pillar of QoL) is referred to as well-being, while most researchers of the international literature use well-being as a synonym of quality of life. It can be somewhat misleading that when translating the Hungarian word equaling well-being (jóllét) into English, we get the term well-being (in rough translation), which make it seem that well-being, interpreted as a subjective pillar of quality of life, should be referred to as subjective well-being in Hungarian. However, the use of the adjective in this case – in Hungarian – becomes unnecessary because if we interpret well-being as a subjective pillar of the quality of life, then it can only be “subjective”. In addition, it can also be misleading that some researchers use the terms well-being, subjective well-being and quality of life as synonymous concepts (SIRGY 2012; GEORGE 2006; RAHMAN ET AL. 2005; CUMMINS 1997), in fact, it is not uncommon for life satisfaction and quality of life or subjective well-being to appear as synonyms in some researches (GEORGE 2006; CAMPBELL ET AL. 1976), which makes it very challenging to compare the conceptual models and measurement methods found in the international literature (MCGILLIVRAY – CLARKE 2006). There is quite a difference in which aspect of well-being and in what sense it is examined by the given study. In this current dissertation the term subjective well-being (SWB) is interpreted as the subjective aspect of quality of life and as such is equal to the Hungarian term ‘jóllét’.

Interpreting SWB as a subjective, individually judged aspect of the quality of life, when assessing it, the question arises as to what we want to get an answer from the individuals involved in the study, since it depends on what exactly we should ask them. Without losing sight of the subjectivity of the construct to be assessed, we must also decide whether to examine only certain factors of subjective well-being, or the whole of it in general. According to Ed Diener, an American psychologist and a prominent researcher of subjective well-being and happiness, subjective well-being is „people’s emotional and cognitive evaluations of their lives, includes what lay people call happiness, peace, fulfillment, and life satisfaction” (DIENER ET AL. 2003:403). However, two other prominent figures in well-being research, Edward Deci and Richard Ryan, capture the operational essence of the concept in such a way that a high level of subjective well-being for a given individual is „experiencing a high level of positive affect, a low level of negative affect, and a high degree of satisfaction with one’s life” (DECI – RYAN 2006:1). Just like the quality of life, subjective well-being does not have a uniformly accepted definition in the scientific literature either, in fact LAWTON (1991) compares the diverse nature of well-being to the diversity of life itself, while HOE ET AL. (2011) states that there are probably as many different definitions as there are people.
When our goal is to assess the subjective well-being of an individual, we must first define the dimensions that make it up, along which the measurement can be carried out. Just as in the case of quality of life, there is no widely accepted agreement among researchers regarding the dimensions of SWB, but there is a certain consensus regarding the structure of the concept. In line with many previous results, MADDUX (2018), VANHOUTTE (2014) and DIENER ET AL. (2009) believe that subjective well-being is a rather complex and multidimensional concept that has a cognitive (evaluative) dimension, which refers to the evaluation of objective components, and an affective (emotional) dimension, the values of which can be positioned on a scale of negative and positive affects and moods (MCGILLIVRAY – CLARKE 2006; CHAMBERLAIN 1988; OKUN – STOCK 1987). Others argue for adding a third dimension, so that the model of subjective well-being is made up of hedonic affective well-being, hedonic cognitive well-being, and eudemonic well-being (VANHOUTTE 2014; Eid 2007). However, the diversity of the specialized literature also allows us to follow another three-fold division when conceptualizing the concept of subjective well-being, even if it is a little different from the ones mentioned above. According to that one, hedonic as pleasure-seeking and eudaimonic as meaning-seeking well-being are present closely side by side, yet with significantly different content in the life of the individual (BLANCO MOLINA ET AL. 2019; RYAN – DECI 2001; WATERMAN 1993), and are supplemented by flow-seeking happiness which aims for the experience of active involvement in actions, based on the flow theory of Mihály Csíkszentmihályi (SZONDY – MARTOS 2014; PETERSON ET AL. 2005; CSÍKSZENTMIHÁLYI 1990).

In addition to interpreting subjective well-being as the subjective aspect of quality of life in my dissertation, the specific content and structure of the subjective well-being concept I use in my research is closest to the combination of structures depicted in the models of DIENER ET AL. (2009) and LISCHETZKE – EID (2006). Integration of the most essential elements of these two subjective well-being models result in a three-dimensional figure in which, in addition to the time horizon, the cognitive and affective components of life evaluation are present on the other horizon, while the third dimension (with an unspecified number of elements) is made up of the different areas of life (Figure 4).

Regarding the time horizon of the model, we can talk about the description of a given moment in time or about the generally typical or about a situation-specific aspect. On the axis showing different areas of life, among others, the aspects of work, family, quality and quantity of other social connections, housing conditions, wider environment, financial conditions, health, self-realization, and leisure-time could all be present. The labeling of this axis can continue with countless additional intervals, since any area of life, which is relevant to the individual can be indicated here. The third dimension in the figure shows the difference between cognitive and affective life evaluation, where the cognitive component reflects the individual's evaluation based on cognition, information processing and thinking activities, while the affective component is the positive, negative, or neutral emotional response to certain areas of life and events. This complex approach to well-being is echoed in the definition of MCGILLIVRAY and CLARKE, according to whom SWB is „a multidimensional evaluation of life, including cognitive judgements of life satisfaction and affective evaluations of emotions and moods.” (MCGILLIVRAY – CLARKE 2006:4).

In the course of my own research, presented in this current dissertation, this multidimensional concept of subjective well-being is used as a theoretical basis for examining the cognitive and affective life evaluation of retired people working in places related to tourism consumption on general and situation-specific time horizons, assigning a special role to work as a life area.
The lack of consensus on the scientific definition of subjective well-being is not an obstacle for researchers working in the fields of social, medical and health, and economic sciences to measure it in different ways and to make territorial and other comparisons and rankings. The tools for measuring subjective well-being are therefore – just like the definitions – very diverse.

The first and early phase of scientific interest in happiness and subjective well-being research was strongly concentrated in the fields of philosophy and theology, and then from the late 1950s it seeped into the fields of social and economic sciences (Bruni – Porta 2006; Easterlin 2004). The interdisciplinary nature of the concept of subjective well-being anticipates the diversity that we can experience when counting and categorizing its measuring instruments. This is also reflected in the fact that many researchers use happiness and life satisfaction as synonyms for subjective well-being and consider the former ones as a measure of the latter (Diener et al. 2009; Deci – Ryan 2006). If we assume that these concepts have the same meaning, then the most suitable measuring tool for assessing subjective well-being may be a direct survey, including only one or two questions, which asks the respondent to directly evaluate his/her own life or current situation. These could be for instance, the „Overall, how satisfied are you with your life?” or the „Overall, how happy do you feel?” questions, where the answers can be given either on a scale from 1 or 0 to 5 or 7 or 10, or one of the following options can be chosen: “very satisfied”, “mostly satisfied”, “not really satisfied”, or “not at all satisfied”. Among others this measurement method is used by the World Values Survey (Beja 2018), the Eurobarometer Survey (Dolan et al. 2014) and the European Social Survey (Laaksonen 2018) as well.
However, in psychological literature, the concept of happiness is clearly separate from subjective well-being and life satisfaction, because it represents a much narrower concept, and is only considered as a part of those (Bruni – Porta 2006). But this does not mean that happiness cannot be just as complex of a construct and that it would not be worthwhile to map it with measuring instruments more complicated than a single survey question (Ryan – Deci 2001). However, to be able to measure it, we need to define what exactly we mean by the concept of happiness. As mentioned earlier, positive psychology differentiates between hedonic (pleasure-seeking) and eudaimonic (meaning-seeking) happiness, which, which, following Csikszentmihályi (1990) was amended with flow-seeking happiness. These three ways of achieving happiness are based on the Happiness Orientation Scale created by Christopher Peterson and his colleagues which investigates the essence of life in the light of whether someone experiences happiness primarily through momentary pleasures, finding the meaning of life, or through commitment (Peterson et al. 2005). In their research conducted on a sample of 845 people, the respondents had to judge the extent to which the given statement is typical of them on a five-point scale with regard to 18 statements made in the subcategories of a life full of pleasure, a life full of commitment and a life full of meaning (where 1= “not typical of me at all” és 5= „completely typical of me”). After that, the values achieved in all three orientations were examined separately and together as well and were compared to the results achieved on the Life Satisfaction Scale of Diener et al. (1985). The results of the study reveal that the three types of happiness orientation individually and together are also good predictors of the level of general satisfaction with life. According to Peterson et al. (2005) with the help of these happiness orientations, it becomes possible to distinguish on a spectrum what we mean by the concepts of “full life” and “empty life”. The adaptation of the Happiness Orientation Scale into Hungarian and its validation were carried out by experimental psychologists Máté Szondy and Tamás Martos (Szondy – Martos 2014).

Many of the leading scientists in subjective well-being research agree that the cavalcade of measurement methodology is not primarily due to differences in definitions, but rather to the fact that the methodology used in each research is chosen or developed specifically for that case, exclusively to answer that given research questions. Therefore, no measurement tool is sufficiently comprehensive and inclusive, and none of them is equally suitable for measuring subjective well-being for everyone (Maddux 2018; Rojo-Pérez et al. 2015; Hoe et al. 2011; Bowling 2007).

Ed Diener is one of the pioneers and indispensable figures in well-being research, whose subjective well-being model is one of the best-known and most cited theories. In his three-part model, affective factors appear in the form of both positive and negative emotions, and cognitive evaluation is also present through life satisfaction (Diener 1984). When applying the SWB model, life satisfaction is measured on the five-point Satisfaction with Life Scale, positive emotions are measured with a single item, and negative emotions are measured with a three-question survey (Diener et al. 1985).

Based on the SWB model, a widely used method in research aimed at measuring subjective well-being is the aforementioned Satisfaction with Life Scale (SWLS), which specifically focuses on cognitive assessment instead of emotional assessment of the individual's general or momentary life situation (Diener et al. 1985). On this short, 5-statement measuring instrument, respondents have to rate the statements on a seven-point scale (where 1= „strongly disagree” and 7= „strongly agree”) all of which relate to the general evaluation of the individual's life.
Kahneman and Krueger (2006) on the other hand, examine subjective well-being with a slightly different approach since they use an ordinal measure at the level of feelings. For this, the U-index was created, which is intended to measure the proportion of time an individual spends in an unpleasant state. After categorizing each time interval (pleasant / unpleasant), it is easy to calculate how much time a given individual spends on unpleasant activities, which then can be compared with the same index of time usage of others. But it is also possible to describe certain situations with the help of the U-index, specifying how many of the participants find it unpleasant for example (Kahneman – Krueger 2006). Of course, the dichotomous variable does not allow for the perception of the intensity of the positive and negative emotions experienced, but it has the advantage of facilitating an objective interpersonal and temporal comparison. With the help of this measuring device, it is therefore possible to examine by what percentage the U-index of a certain generation differs from the U-index of another generation, or we can also assess the percentage by which it has changed during a given time period (Krueger – Stone 2014).

Another prominent researcher of positive psychology, Martin Seligman has developed the PERMA model, which names five areas of life through which people fundamentally strive towards well-being. These five areas are positive emotions, engagement, relationships, meaning and accomplishment (Seligman 2011). Seligman's model differs from previous theories in that the components of eudemonic and hedonic happiness are simultaneously present in all five components. Using Seligman's PERMA model as a basis, Julie Butler and Margaret Kern conducted a large-sample study (N = 7.188 és N = 31.976) and created a measuring instrument called the PERMA profiler, in which three questions apply to each of the five PERMA elements separately and on the other hand, this is supplemented by eight more questions that are used for the general assessment of subjective well-being, negative emotions, loneliness and physical health (Butler – Kern 2016). The result of the application of the PERMA profiler, which thus consists of a total of 23 elements, is a visual illustration tool that shows the points achieved in relation to each dimension as a cross-dimensional profile, and as such, perfectly illustrates the multidimensional nature of human subjective well-being.

Fallon Goodman and his colleagues also recently suggested that perhaps it is not the types of subjective well-being variables – appearing in countless forms and far too many combinations grouped into different models – that should be categorized, but rather the ability of individual people to achieve subjective well-being (Goodman et al. 2018). In their opinion, instead of examining countless types of well-being models, it might be worth it to conduct more thorough research to explore if groups characterized by different types of subjective well-being (different profiles) appear among people based on the scores achieved in each dimension. The person-centered approach thus focuses primarily on classifying people according to their ability to achieve subjective well-being. According to Goodman and her colleagues, person-centered studies seem clearly more suitable than domain-centered ones to capture and illustrate the nature of subjective well-being in practice (Goodman et al. 2018).

In addition to the prevailing chaos in the field of subjective well-being research methodology, several scientists also criticize the fact that most of the measuring instruments are based solely on the opinions of experts and serve the purpose of a given study, despite the fact that a lay person can have an equally valid opinion of the content of his/her own subjective well-being even without knowing the proper scientific definition (Conceição – Bandura 2008; Netuveli – Blane 2008; Fry 2000). In line with this criticism, several researches have been published in the last few years in which the opinion of lay respondents of the studies were taken into consideration regarding the components of their own subjective quality of life (Rojo-Pérez et al. 2021; Bowling 2007).
The fact that the scientific discourse regarding the components of subjective well-being has so far not considered the opinions of ordinary people is rather odd, because the vast majority of research aimed at measuring individual well-being is based on self-report assessments (Diener 2008). So, the respondents were given the opportunity to evaluate certain dimensions predetermined by the researchers, but the relevance of those individual dimensions is rarely the subject of discussion. One of the initially very popular and widespread measurement tools was the Affect Balance Scale of Bradburn (1969), which measured positive and negative emotions separately, then aggregated them to create an emotional balance index. The Affectometer created by Kammann and Flett (1983) was built according to a very similar principle to the Affect Balance Scale, as it defines 10 qualities of happiness – such as freedom, optimism, energy, social support, confluence, thought clarity, social interest, self-esteem, self-efficacy, and cheerfulness – according to which the respondent must evaluate one positive and one negative statement.

After reviewing several methods for measuring well-being, Oswald and Wu (2010), Sandvik et al. (2009), and the summarizing work of Diener (2008) also came to the conclusion that methods based primarily on self-reports prove to be fully valid and reliable measuring tools of an individual's subjective well-being.

Since my doctoral dissertation specifically focuses on the subjective well-being of pensioners, while reviewing general subjective well-being research, special attention was paid to papers that examined the subjective well-being of this age group, as my goal was to map which measurement tool these studies consider to be the most suitable for gaining an insight into the nature of the subjective well-being of the elderly and measure it as accurately as possible. One of these instruments, specially developed to measure the well-being of the elderly is the CASP model of Hyde et al. (2003), which is used by many researchers (Sand – Gruber 2018; Horner 2014; Jivraj et al. 2014; Hyde et al. 2003). This model defines the following four domains: control, autonomy, self-realization, and pleasure, within which the correctness of 19 statements must be judged using a four-point scale (always/often/sometimes/never). After comparing several measurement tools optimized for old age, Vanhoutte (2014) believes that the 15-item version of the CASP-19 scale is the one that sufficiently balances the affective, cognitive and eudaimonic dimensions of well-being on the one hand and is undoubtedly the most suitable for measuring the eudaimonic dimension of it on the other. In addition, the OPQOL-35 (Older People’s Quality of Life Questionnaire) is another measuring tool that is very often used in research on the elderly, the 35-item version of which was created as a result of bottom-up development, but is primarily associated with Anne Bowling, a researcher dedicated to research of the quality of life of elderly (Bowling 2009). The OPQOL examines the following eight aspects: life overall, health, social relationships, independence– control over life–freedom, home and neighborhood, psychological and emotional well-being, financial circumstances, and leisure and activities. Respondents must rate 4-6 statements within these dimensions on a five-point scale. Although this measurement tool basically focuses on quality of life, it also appears frequently in the literature dealing with the subjective well-being of the elderly (Iliffe et al. 2015; Bowling – Stenner 2011).

That is the reason why the guide of the semi-structured interviews carried out during the primary research detailed in this dissertation were made using the CASP and OPQOL-35 measurement tools. The integration of these two, widely used quantitative measurement tools into the qualitative interview technique, as well as the details of the application, are discussed in more detail in the methodology chapter.
2.2.4 Relationship between subjective well-being and age

As it has been already mentioned in the previous chapter discussing the definition of subjective well-being, it is particularly challenging to summarize the results of the international literature when it comes to measuring this concept – and thus especially the subjective well-being of the elderly – because not only the measurement methodologies used are very diverse, but in many cases the usage of terms can only be partially matched or contradict each other. So, just like the quality of life itself, subjective well-being does not have a canonized definition either. When discussing subjective well-being as a function of age, we can start from the approximate, but by no means uniformly accepted definition, according to which SWB consists of objective living conditions, their subjective evaluation through the filter of the individual, and the feelings of the individual regarding his/her satisfaction with his/her own life situation. (Diener et al. 1997). Many studies have investigated how it develops over time and what influences it most in certain stages of an individual's life.

According to many, the level of subjective well-being is different at each age, as the goals set, expectations and, most likely, the living conditions also change. (Ivony 2017; Murinkó 2007; Easterlin 2005; Lawton 1983). However according to the set-point theory subjective well-being primarily depends on the personality, and the individual adapts to the changes brought about by each life stage in his/her own way and rather quickly, so their impact on subjective well-being is quite small, therefore subjective well-being could be considered relatively constant over different phases of the life cycle (Etzehöri et al. 2019; Diener et al. 2006; Ehrhardt et al. 2000; Myers – Diener 1995).

If we assume that the value of subjective well-being is almost constant in each life stage, then based on the set-point theory, the investigation in relation to individuals with different personalities and life histories may be relevant. However, if we assume, that subjective well-being changes with age, then the following questions arise: how it develops and exactly in what direction and to what extent it changes with advancing age.

In this regard, we also come across contradictory empirical results, and their high degree of difference does not only depend on the applied methodology, but regional differences are also significant. Some researchers argue that there is no relationship between age and subjective well-being, presumably due to the mechanisms of set-point theory or life course control theory (Sun et al. 2015; Ehrlich – Isaacowitz 2002; Lykken 2000). Others discovered a negative relationship, so they see it well-founded to state that subjective well-being declines with advancing age, presumably due to the inevitable physical and mental weakening and the reduction/ceasing of the intensity of social relationships (Gwozdz – Sousa Posa 2010; Koo et al. 2004).

Others found a clear U-shaped (or nearly U-shaped) relationship between the two variables (Blanchflower 2021), which suggests that well-being reaches its lowest level in the middle-aged, between the ages of 40 and 50 (Beja 2018; Blanchflower – Oswald 2008), or according to others between the ages of 30-35 (Ivony 2017; Van Lanegheem 2012; Alesina et al. 2004; Frey – Stutzer 2002). The research results of Blanchflower and Oswald (2008) covering seventy-two countries determined this low point for Hungary at 52.3 years. Before this point, there is probably a perceptible decrease in it due to existential insecurities, and after that, it starts to increase, presumably due to the secure background and the easing of family and work burdens, but in old age the maximum level of subjective well-being no longer reaches the level measured in the case of young adults (Beja 2018).
However, there are also results that describe the relationship between age and subjective well-being with an inverted U-shaped curve, emphasizing that although the difference between the SWB of different life stages is significant, but not spectacular (KISS 2015; EASTERLIN – SAWANGFA 2007; MROCZEK – SPIRO 2005). The results of these research are not consistent either, since the highest level of subjective well-being was determined in a relatively wide range, between the ages of 40 and 65 (FRIJTERS – BEATTON 2012; SPÉDER – KAPITÁNY 2002).

However, recently published results draw attention to the fact that although subjective well-being and satisfaction with life show some changes with age, the relationship between them is by no means as clear as previously thought, since depending on the models used, we can get very different results (LAAKSONEN 2018; GRAHAM – POZUELO 2017; GLENN 2009). Depending on the calculation method used, examining the Hungarian population, the lowest point of subjective well-being varies between 40.6 and 64 years (LAAKSONEN 2018).

Research papers specifically related to the well-being of the elderly aim to examine the role that age plays in the development of an individual's subjective well-being, whether and how the factors that affect subjective well-being change as years pass by (GEORGE 2006; SCHNEIDER ET AL. 2006; KOO ET AL. 2004). Based on the research conducted in this field, it can be said that subjective well-being (as a subjective projection of the quality of life), in the case of the elderly compared to other age groups, has similar content – contains satisfaction with nominally almost the same factors, just as: living conditions, psychological well-being, social relationships, activity, etc. (GEORGE 2010) – yet there can be significant differences in the function of each factor, since in their case the aspects of life also included in general SWB research might have a different meaning (BOWLING ET AL. 1996).

Both domestic studies (GICZI 2008) and international research results (PEDERSEN – DALL SCHMIDT 2009) have shown, that the feeling of loneliness, as well as the presence or loss of a partner show very strong correlation with the subjective well-being of the elderly, while, for example, characteristics that determine economic and social situation, such as income or level of education in the case of the elderly – compared to younger age groups – are much less decisive (GEORGE 2010).

In old age, autonomy and self-reliance have a prominent role, which – assuming a healthy individual – are also quite important in the earlier stages of life but are almost self-evident (ARGYLE 1996). Research has proven that although the role of health (or the absence of disease) is prominent in old age, objective physiological values provide very little explanation for the differences in the subjective well-being of elderly individuals. Instead of objectively measurable physiological values, it is the health condition experienced and subjectively judged by them that has a significant impact on the subjective well-being of the elderly (SCHNEIDER ET AL. 2006). However, for most factors, it is not possible to say whether it is the cause or the consequence of a certain level of subjective well-being or the relationship between them is completely random (LAAKSONEN 2018; ULLOA ET AL. 2013).

Recently in gerontological research, in addition to examining the concepts of quality of life and subjective well-being, the study of the concepts of successful aging, active aging and positive aging are gaining more momentum as well (UNECE 2019; KIM – PARK 2017; LANG – ROHR 2015; ZAIDI ET AL. 2012), in which, health status, life satisfaction, and general mood, creativity, commitment to goals, and social relationships are used as proxy variables (KIM – PARK 2017; GLICKEN 2009). Although the supremacy of health status continues to dominate most subjective well-being and quality of life research focusing on the elderly, Cicero, in his treatise5 published

5 Cato Maior de Senectute, the work of Cicero, published in 44 B.C. discussed the nature of “good aging”.
in 44 B.C. has already argued that, in relation to old age, it is worth judging the description of
the quality of life and its measurement not primarily on the basis of the presence or absence of
signs of illness or physical decline, but rather on the basis of the opportunities available to them
and their future plans and for this, their own experiences must be heard and taken into account
(WALKER – MARTIMO 2000). Later, this perception faded, and the illness-orientation became
the dominant paradigm, while Aron Antonovsky’s “Unraveling the Mystery of Health” brought
the breakthrough by publishing his salutogenetic theory (ANTONOVSKY 1987a). In contrast to
the previously dominant pathogenetic model, the salutogenetic approach concentrates on the
sense of coherence (SOC F) prevailing in the perception of life. To make it measurable
Antonovsky has developed the SOC-scale (ANTONOVSKY 1987b). Following Antonovsky’s
research, the focus shifted from the disease and its treatment to the “key to the genesis of
health”. So, from here on, the main question was not why someone gets sick, but how people
can stay healthy. According to the definition of ANTONOVSKY (1987a) sense of coherence
means a general attitude of a given person towards life, which has the following three
components:

- **sense of comprehensibility**: certainty that the internal and external stimuli and events
  occurring in life are structured, interpretable and predictable,
- **sense of manageability**: confidence that the individual has the skills and resources to
  handle these stimuli/situations/challenges, and
- **sense of meaningfulness**: conviction that it makes sense to commit to solving these
  challenges.

Several research dealing with the subjective well-being of the elderly and the factors of
successful aging highlight that regardless of all other objective factors sense of coherence has
an undeniably significant role (WIESMANN – HANNICH 2010; SCHNEIDER ET AL. 2006; BROOKS

The work of BALTES and BALTES (1990) also approached the issue of successful aging from
the behavioral science point of view, and they did not think in terms of precisely measurable
areas of life or dimensions, but created the selection – optimization – compensation model (SOC
M) instead, which specifically serves to examine adaptation processes in old age and as such,
it considers both the positive and negative sides of aging as a long-term process striving for

### 2.3 Relationship between work and quality of life

Most quality-of-life models include in some form the dimension of productivity, value-
creating activity, or especially work (CAMPBELL ET AL. 1976; ENDICOTT ET AL. 1993; WHOQOL
1998; RAHMAN ET AL. 2005) as an element that determines the quality of human life through
some measurable variables (see Annex No. 1.). However, in terms of measurement
methodology, we cannot find one standardized and uniform toolset here either. Having or losing
a job, unemployment, the nature of the tasks to be performed from the employee’s point of
view, as well as the level of income and satisfaction with these are the most frequently used
factors through which the role of work as a dimension can be captured in a quality-of-life model.
If we scrutinize the intersection of work and quality of life, we can investigate the following –
closely related – aspects:

- work-related quality of life (WRQoL),
- employee well-being (EBW),
- career well-being: the effects of work as a creative activity on quality of life, and
work-life balance (WLB).

It has been clearly proven by the results of empirical research since the beginning of quality-of-life research that the fear of losing a job (GREEN 2006), and unemployment – and not only because of the financial difficulties that may come with it – have a significant negative impact on an individual's quality of life (CAMPBELL ET AL 1976). Therefore, examining work as a factor that plays a significant role in terms of an individual's quality of life is therefore unavoidable in this dissertation as well.

In addition to the objectively measurable indicators of quality of life, we must also take into account the individual's subjective experience of these dimensions and their satisfaction with them (DOLAN ET AL. 2008; DIENER ET AL. 1999; MICHALOS 1988). If we highlight and examine the dimension of work from the quality of life models, we can talk about the concept of work-related quality of life, which not only covers how an individual feels about his/her current work and workplace, but also examines the impact of factors, such as position changes in terms of one’s profession and educational background, women re-starting work after maternity leave, the effects of two-shift work schedule or the compatibility of work and other roles (DULK ET AL. 2011). The model of EDWARDS ET AL. (2009) identify and measure six factors with the help of the HRQoL-scale they compiled, which significantly influence the work-related quality of life of employees in higher education. These factors are general satisfaction with work and career, meeting points and balance between private life and work, work-related stress, working conditions, autonomy at the workplace, and general life satisfaction (EDWARDS ET AL. 2009).

Psychologists have been investigating employee satisfaction and its impact on performance since the end of the 1930s (ROETHLISBERGER – DICKSON 1939; LOCKE 1976). However, in recent years, research on employee well-being – presumably due to the change in the role of work merely as a source of income – has been increasingly popular in the fields of economics and sociology (ILIES ET AL. 2015; SZOMBATHELYI 2012). The concept of employee well-being refers to an individual's satisfaction, negative and positive emotions related to their work and related tasks, as well as their career in general (BAKKER – OERLEMANS 2011; CARTWRIGHT – COOPER 2009), but just as in terms of quality of life and subjective well-being, there is no complete agreement on the content of this concept either. If we take DIENER’s (1984) definition of subjective well-being as a basis, the concept of employee well-being must also be primarily based on subjective foundations, in which both affective and cognitive elements and satisfaction of the individual must be considered (KUN 2010). To measure the construct, research on employee well-being most often include proxy indicators such as commitment to workplace, level of satisfaction with tasks, possibility of burnout, turnover of personnel, perceived stress level, employee performance, as well as general employee satisfaction (BAKKER – OERLEMANS 2011; WRIGHT – BONETT 2007). If we examine work as a factor of quality of life or subjective well-being than results of WARR’s (1987; 2001; 2007) work-related well-being research are considered as a milestone. Based on his results, the three factors that most determine work-related well-being are requirements at the workplace, autonomy specific to the given job, and the individual's social support at work (WARR 2001).

Interdisciplinary review of ROSSO ET AL. (2010) examined the meaning of work in a historical perspective, aiming to map what the meaning of work was for employees and how it changed in each era, how they experienced it (and experience it now) based on their own subjective interpretation. Social environment, group norms and individual orientation greatly influence what gives meaning to the work done by the individual in certain historical eras (ROSSO ET AL. 2010).
As mentioned above, job satisfaction has been studied by psychologists since the beginning of the 20th century. However, well-being at work, and work-related quality of life in the light of individual attitudes were extensively researched only since the end of the 1990s by Amy Wrzesniewski and her colleagues (WRZESNIEWSKI ET AL. 1997), which was a novelty in a sense that the role of work and its meaning for the individual were not assumed to be static and constant, but dynamically changing and changeable in the mirror of personality. Based on the results of their research, they concluded, that there are significant differences between jobs, as well as within a certain job, in terms of how employees experience their role at work and how they view work in relation to their own lives (WRZESNIEWSKI ET AL. 2003). They were the first to define the concept of job crafting, which is the creative personalization (transformation) of work by an individual, considered as a possible practice leading to finding the meaning of work, regardless of job position (WRZESNIEWSKI – DUTTON 2001). Personalization can be applied to certain tasks, workplace relationships, or could even be a complete reinterpretation of one’s role at a workplace. According to their results, employees who have some opportunity to reinterpret their work are more committed, perform better and are happier than those who are not allowed to do so under any circumstances.

Research findings of ROCHA RODRIGUES ET AL. (2020) show that, as employee age, their needs and motivations change along with their abilities and skills, so – in accordance with the person-job fit model – to keep work-related well-being at the same level as earlier, the working conditions, tasks and organizational resources must change accordingly as well.

The impact of work-life balance on quality of life is also a popular area of research nowadays (ABENDROTH 2018; SIRGY – LEE 2018). According to the unanimous opinion of the researchers, the lower the tension is between work-related and non-work life spaces (i.e. the more balanced the relationship between these two platforms) the higher satisfaction, commitment and performance can be expected from the individual (BEAUREGARD – HENRY 2009; ALLEN ET AL. 2000). In their review of work-life balance research SIRGY and LEE (2018) came to the conclusion, that the concept can be best defined by the degree of engagement in roles related to professional life and those, which are not related to it, as well as by the extent of possible conflicts between the socially expected roles to be fulfilled on these two platforms of life. In addition, based on the relevant literature, the personal and organizational factors that can influence this balance were identified, and their possible organizational and personal life-related effects were paired with the factors, such as the importance of work for the individual and the upward career path and professional success (SIRGY – LEE 2018:236). It is an interesting fact that, in international comparisons, in terms of satisfaction with work-life balance, Hungary ranks among the very last ones along with other post-communist countries (ABENDROTH 2018:12).

2.4 The relationship of work and quality of life among the elderly

If we discuss the typical features of work as a productive activity not for the whole society, but only for a specific age group, then we must definitely consider the characteristics unique to that age group, as well as the opportunities and disadvantages which are particularly typical of them.

The fact that in the case of the elderly there is a positive correlation between voluntary or paid work, as well as physical and mental well-being and life satisfaction, was already proven at the beginning of quality of life research (DIENER 1984; LARSON 1978), then the existence of this relationship was confirmed again (MORROW-HOWELL 2000) and again (ADAY – KEHOE 2008)
over the years, although this dimension is far from being the most important in age-specific quality of life models (Kim – Park 2017; Elosua 2010; Dempster – Donelly 2000). According to some, an essential element of the quality of life in old age is active engagement – in the form of paid or voluntary work, regular sports or community activities, or other productive creative processes (Kim – Park 2017). As the focus of this current dissertation is on the retired elderly, in their case the most important – subjectively evaluated – components of the quality of life are physical and cognitive functionality and autonomy, which take over the places of work and financial growth, typical in case of younger generations (Bowling et al. 2002). So, specifically, work does not (or only to a negligible extent) appear directly among the factors affecting the quality of life of the elderly (Conde-Sala et al. 2017; Ferring – Boll 2010). However, it is present in the quality of life indirectly and to a significant extent in this age group as well, if it is not examined as work – in the classical sense – but rather as an activity, as a platform for social connections, as a hobby, as a counterbalance to being alone, or as an activity necessary to create the conditions for material well-being (Kim – Park 2017; Mollenkopf – Walker 2007; Bowling et al. 2003; Bowling et al. 2002). In this case, the main questions are what do these activities / factors mean to the elderly, how are they present in their everyday life, and how important are these for them and how satisfied they are with them, since we must take a closer look and understand these when examining the effects of the work they do on their quality of life or subjective well-being (Heckhausen – Kay 2018).

Feldman – Vogel (2009) and Rocha Rodrigues et al. (2020) clearly consider aging to be a factor that, in the absence of sufficient corrections, can cause a significant, negative transformation in the relationship between the employee and his/her workplace due to changes in the individual’s abilities, needs and goals, which must be managed in some way (Figure 5). Their results, which are summarized by the person-job fit model, point out the mechanisms by which elderly workers strive to maintain the previous balance between their work and themselves (Rocha Rodrigues et al. 2020; Feldman – Vogel 2009).

In case of a young employee, the strongest inner need is the sense of competence, and the focus is on professional development. That is why they typically fully identify with their role and look for professional challenges and role models. For the middle-aged employee, the strongest need is to gain recognition, survival becomes the goal, and according to the person-job fit model, this age group can be motivated mostly by financial and other rewards, feedback, and good working conditions. In case of an elderly employee, the professional priority will be the feeling of usefulness, and the adaptation mechanism used for this will be personalized job crafting, which can optimally alleviate the discomforts caused by physical decline and identity crisis, as well as the foreseeable and forced closure of the career path.

Unlike the typical learning, developing, and proving needs of workers in earlier life stages, the typical workplace needs of elderly employees are based on the sharing of accumulated professional experience and knowledge, as well as the feeling of usefulness (Rocha Rodrigues et al. 2020; Wong – Tetrick 2017). Therefore, in order to maintain the previous optimal balance in the person-job fit model for the elderly employee, certain corrections are necessary on the part of the organization or the individual. The practice of job crafting, meaning the creative personalization of a job, defined by Wrzesniewski and Dutton (2001) can be interpreted as a kind of proactive correction of person-job correspondence, as well as an attempt to adapt to the changes that occur with advancing age (Wong – Tetrick 2017; Niessen et al. 2016; Tims et al. 2016). With regard to successful (professional and personal) adaptation to aging Koou et al. (2015) believe that the practice of job crafting is of particular importance, since this is the mechanism through which individuals transform their own work in accordance with the changes associated with aging, thereby making the transition easier for themselves.
Kooij et al. (2015) distinguish the following three types of job crafting practices of older employees:

- **developmental crafting**: participation in trainings and further education aimed at increasing knowledge
- **utilization crafting**: optimizing the individual’s existing resources, for example rediscovering skills that have not been used for a long time
- **accommodative crafting**: aiming to minimize losses, for example by employing an assistant or by introducing alternative work methods.

The selection – optimization – compensation (SOC M) model of Baltes and Baltes (1990) plays an important role in the interpretation of professional and personal – adaptation processes in old age, according to which aging is a kind of dynamically moving balance between losses and gains associated with advancing age. Selection refers to the process in which the individual determines the goals that are important to him/her. Optimization helps to acquire resources and direct them in a targeted manner to achieve the goals set. The use of various compensation strategies is necessary to offset the physical and mental decline in the elderly in order to achieve the goals. Besides that, the works of Kanfer and Ackerman (2004), as well as Warr (1987; 2001; 2007) are relevant in exploring the relationship between age, age-related changes, motivation, and performance at work. Kanfer and Ackerman (2004) characterize adult intellectual development (which, of course, does not end with aging, but rather spans it) via four intraindividual change trajectories of loss, growth, reorganization, and exchange as processes with different contents. Loss refers to certain cognitive functions and physical characteristics, while growth is understood as the accumulation of knowledge and professional
experience. And the trajectories of reorganization and exchange explain that an individual’s preferences, goals, and interests change over time. The authors compared older and younger employees and examined workplace motivation as a function of effort–performance and the function of performance–utility as well as the function of effort–utility (KANFER – ACKERMAN 2004).

Despite the fact, that while determining the different types of job crafting for the elderly KOOIJ ET AL. (2015) relied heavily on the SOC model (BALTES – BALTES 1990), which predicts the conditions for successful aging, as well as on the theoretical framework used by KANFER and ACKERMAN (2004) the literature still lacks evidence-based empirical results about the effective job crafting practices of the elderly (ROCHA RODRIGUES 2020; KOOIJ ET AL. 2015). This current dissertation aims to fill this gap in Hungarian context, relying on the results of empirical research involving retired employees who are still doing voluntary or paid work in locations related to tourism consumption.

The employment practice of the elderly and the opinion about it have important social and economic implications, since “in order to develop and maintain a favorable social relations system, it is essential that the young people who are just entering the labor market, as well as the middle-aged people present there, should firmly trust that even as an elderly there is going to be a demand for their work” (KSH 2004:8). The research results summarized by BROWNELL and KELLY (2015) as well as SARGEANT (2007), and GROSS (2002) unanimously support the fact that it is rather difficult to find a job (again) in old age due to age-based negative stereotypes and other inhibiting factors. In light of this, among others ADAY – KEHOE (2008), and COUGHLIN (2018) drew attention to the outstanding importance of programs promoting the employment of the elderly – within a framework that mutually satisfy them and their employers – but in their case, the role of other activities, as well as social embeddedness (DOBOSZY ET AL. 2003) and the relationships surrounding them (PATYÁN 2014) are all particularly prominent from the point of view of their subjective well-being. In the past decade, several researchers have investigated the possibilities of employment for the elderly and its short- and long-term effects (HAIROULT – LANGOT 2016; BAL ET AL 2015; MOSELEY – DESSINGER 2007).

2.5 Intersection of tourism and quality of life

When quality of life or subjective well-being are mentioned in the context of tourism, it is a fundamental question the point of view of which stakeholder(s) are being investigated. We can approach the topic from the side of demand, by examining the quality of life of travelers, but equally important areas to be mapped are the service side, the tourism-influenced quality of life of those working there in tourism and the residents of the host area as well. The work of UYSAL ET AL. (2016) is the most recent article that reviews and synthesizes the quality-of-life aspects of tourism research from the past decades, both from the point of view of tourists and the host community.

Among the previously mentioned numerous quality of life factors, as well as their various combinations (CUMMINS – WEINBERG 2015; DOLAN ET AL. 2008; RAHMAN ET AL. 2005; ANDREWS – WITHEY 1976) in the next chapter the focus is on leisure activities, including the role of tourism. Tourism is one form of spending one’s leisure time and discretionary income, but certainly not the only one. The first scientific publication that dealt with the intersection of quality of life and tourism was a special edition of the Journal of Business Research, guest-edited by CHON (1999). In the following few decades, a good number of research were carried out in this field, with a particular focus on examining the quantity and quality of leisure time and the relationship between leisure activities and quality of life (UYŞAL ET AL. 2016; NEAL ET
but this factor is still not considered a priority in any of the quality-of-life models (DEMPSTER – DONELLY 2000). The most comprehensive volume published so far about the intersection of quality of life and tourism is the *Handbook of Tourism and Quality-of-Life Research: Enhancing the Lives of Tourists and Residents of Host Communities* edited by ÜYSAL – SIRGY and PERDUE (2012), whose chapters deal with the involvement of both tourists and local residents, and in addition, positive psychology and its connections with tourism are also included in the analysis, and the most recent issues of natural sustainability and social inequalities are also examined in depth (ÜYSAL ET AL. 2012).

The results of the literature are not homogeneous in terms of whether there is a relationship between participation in tourism as a traveler and an individual’s quality of life or subjective well-being, and if so, how strong it is. In the relevant literature, we can find many proofs of the relationship between leisure-time activities and quality of life (BUDRUK – PHILLIPS 2011; DIENER ET AL. 1999), as well as between participation in any kind of tourism (IRIMIÁS ET AL. 2018) and the quality of life of travelers and residents of the host area (ÜYSAL ET AL. 2016; ÜYSAL ET AL. 2012; MICHALKÓ – RÁTZ 2010; NEAL ET AL. 2007). On the other hand, others deny that there is a connection between travel (or the level of satisfaction with it) and the subjective well-being of the tourists who participate in it (WEI – MILMAN 2002). Synthesizing research examining the relationships between not participating in tourism at all (CSÁPÓ ET AL. 2019) or participating in it as a consumer and the quality of life (ÜYSAL ET AL. 2016; DOLNICAR ET AL. 2012; MICHALKÓ – RÁTZ 2013; NAWIHN 2010) is also not uniform in terms of the extent of the relationship between travel and its impact on the quality of life of tourists. According to some researchers this relationship is negligible (MICHALKÓ ET AL. 2009), according to others, when examining only a narrower segment of travelers, for example the elderly (IRIMIÁS ET AL. 2018; LEE – TIDESWELL 2005) or the disadvantaged (MCCABE ET AL. 2010) the relationship seems to be clearly strengthening (KIM ET AL. 2015), while still others believe that it is the exact opposite (DOLNICAR ET AL. 2013; WEI – MILMAN 2002). From the point of view of the quality of life of the elderly – although there is no consensus regarding the impact of their participation in tourism – the role of work as a productive activity or leisure activity and lifelong learning has been clearly confirmed (GALIANA – HASELTINE 2019; WALKER 2005).

From the point of view of the quality of life of the participants of the demand side of tourism (the travelers), it is essential to mention the theoretical model of NEAL – ÜSÝAL and SIRGY (2007) the foundations of which are based on the mechanism of the bottom-up spillover theory applied in the study of the subjective quality of life (ANDREWS – WITHEY 1976; CAMPBELL ET AL. 1976; DIENER 1984; SIRGY 2002). The theory of NEAL and his colleagues starts from the fact that general satisfaction with life is formed from the totality of satisfaction with individual dimensions – including leisure time – and assumes that events belonging to the dimension of leisure time can also “spill over” and impact the overall quality of life. According to their argument, the satisfaction with some services used during the trip greatly influences the satisfaction related to the trip as a whole, which is then part of leisure, a dimension of quality of life. Based on this system of relations, it is confirmed that satisfaction with services used during the trip affects the leisure quality of life dimension through its effect on the overall travel experience and, as part of it, affects the quality of life as a whole (MACTAVISH ET AL. 2007; NEAL ET AL. 2007). According to the assumptions of the model, the strength of this “spillover” effect is significantly influenced by the length of stay, and it can be both negative and positive as well (KRUGER 2012).

Overall, the research on participation in tourism as a traveler and its effects on the quality of life and subjective well-being point to the fact that there is presumably some relationship between these factors, but it cannot be generalized, nor can its strength be clearly defined,
because the currently examined samples and the different tourism products show a very large diversity. At the same time, the issue of tourism and quality of life can also be approached from the side of the host area, in which case the question is the following: what effect the tourism activity taking place in the destination has on the quality of life or the subjective well-being of the residents of the area (Smith et al. 2019). For this, we can rely on the social exchange theory rooted in sociology and psychological research, the validity of which in the field of tourism was investigated by AP (1990) for the first time. Regarding a tourist destination, according to the social exchange theory, local residents and tourism workers compare the individual benefits from tourism developments and growing tourist traffic with the individual costs affecting them, and the balance of this determines whether the quality of life of a local resident or tourism worker improves or deteriorates due to tourism-related activities of a given destination (Jurowski et al. 1997). However, these profits and costs can be very different depending on whether and how a local resident interacts with tourists, and also depending on the individual situation, expectations and status of tourism workers, service providers and entrepreneurs.

So far, the impact of tourism on the quality of life and subjective well-being of the local population has been mostly investigated by sociological and anthropological research (Régi 2017), with far less empirical results from the field of economics (Ivlevs 2016; Byrd et al. 2009). However, in connection with the phenomenon of overtourism, there have been quite a few works that tried to explore the subjective perception of the local population (Capecchi et al. 2019; Gonzalez et al. 2018). Research in this area can basically have two types of focus: they can concentrate on learning about the social effects of tourism in a given destination, or they can concentrate on mapping the subjective perceptions of local residents (Andereck – Vogt 2000). Regarding the latter, based on the literature sources, it can be said that the sense of community of the local residents decreases with progress in the tourism life cycle model (Perdue et al. 1999), and that with the increase in visitor numbers and the boom in tourism developments, the per capita income typically increases, the accessibility of health services and the general infrastructure improves, which results in an increase in the quality of life and subjective well-being of locals, but only up to a certain threshold (Kay Smith et al. 2019; Perdue et al. 1999). After exceeding this threshold – calculated as a combination of several factors – further tourism activity primarily has a negative effect on the subjective well-being and quality of life of the locals (Milano et al. 2019). In the case of tourism service providers and entrepreneurs, however, the opposite mechanism works (Weiermaier – Peters 2012).

A dynamic interaction can be discovered between the tourists and the residents of the destination they visit (Selstad 2007), since during the interaction between them they undoubtedly affect each other’s experience, which – if the relationship is of sufficient intensity – can have an influence on the quality of life and subjective well-being of the local residents (Nawin - Mitas 2012), and through satisfaction with the travel experience, the it can also affect the quality of life of tourists (Björk – Sthapit 2017; Uysal et al. 2012).

Many researches analyze and compare the attitudes and opinions of local residents (involved and not involved in tourism), in relation to tourism with the experience of travelers (Chandralal 2010; Gursoy et al. 2002; McCool et al. 2001). The results show that those who positively experience the presence of tourists and the increase in their number (because they see more benefits in it than costs), are much more willing to support tourism developments and prefer to interact with visitors (Gursoy – Rutherford 2004; Kusluvan 2003). Based on the findings of Morgan and Xu (2009) pleasant interaction with locals is one of the most defining elements of tourism experience for the travelers.
2.6 Intersection of tourism-related employment and subjective well-being

In order to get a complete picture, in addition to the impact of interactions of tourists and directly affected and non-affected local residents on their quality of life it is important to review the research results related to entrepreneurs and employees working in tourism as well. A good basis for examining tourism employment form this point of view, could be the value triangle known from the field of service marketing, which illustrates the conflicts of interests among the three parties involved, namely: the consumers (in this case the tourists), the service providers (tourism entrepreneurs and owners), and the employees of the service providers (in this case the guest relations staff) (FRITZSIMMONS – FRITZSIMMONS 2008). Several groups can be distinguished within tourism service providers and their employees, which greatly influence the expectations, objective living conditions and satisfaction of individuals belonging to each group.

According to WEIERMAIR (2000) employees working in tourism in a given destination can be classified into the following three groups based on the form of employment and place of their residence: (1) those who come from outside the destination, only temporarily and for seasonal work, (2) those who, although they come from outside the destination but regularly return there for seasonal work, and (3) those who are permanent residents of the destination and are employed full-time or seasonally in tourism-related positions. It goes without saying that the needs and expectations related to the quality of life of these three groups are not identical. While those belonging to the first two groups come to the destination primarily to earn as much money as possible with their work in the shortest possible time and presumably accept lower quality housing and working conditions in exchange for increased earnings, permanent residents probably require better working conditions and have higher expectations in terms of most of the general quality of life dimensions (WEIERMAIR – PETERS 2012). However, despite these differences, the members of all three groups can influence tourists’ satisfaction and thus their quality of life during their interactions with them. According to assumptions, tourism workers who are permanent residents of the destination communicate more effectively with tourists and more successfully represent and convey the culture of the destination or a given tourism service provider company (WEIERMAIR – PETERS 2012).

Small and medium-sized enterprises play a particularly important role in the tourism industry, especially in the field of hospitality and accommodation services, for which the initial incubation period is critical, therefore countless research papers deal with these enterprises (WILLIAMS – PETERS 2008; THOMAS 2004). In contrast to the numerous investigations of the quality of life of local residents, there is a lack of empirical research in the literature dealing with the perceptions and the quality of life of tourism entrepreneurs and employees and its evolution over time (UYŞAL ET AL. 2016). In the classification of service providers operating in the field of tourism GETZ and CARLSON (2000) consider the motivation for their business activity to be a key factor. According to their results, one of the types of tourism entrepreneurs is the “family first”-type of entrepreneur, who is primarily motivated by his/her enthusiasm and emotional commitment, and whose goal is to optimize his/her free time in addition to completing his/her work. In business management, decisions are not made primarily on an economic basis, and with regard to the future, he/she is not specifically growth driven. These non-growth-driven and non-economic motives can all be traced back to various quality-of-life factors. For the other group of tourism entrepreneurs, called “business first”, business activity, growth and profit maximization are absolute priorities. However, these two types should not be imagined as dichotomous categories, but rather that each entrepreneur is characterized by a trade-off ratio between the amount of work and leisure time determined by them, the mixture of which impacts their quality of life and expectations of the relationship between these two
factors and serves as the basis of their tourism entrepreneurial motivation (Getz – Carlsson 2000). Weiermair and Peters (2012) also group tourism businesses based on differences in values and motivations into (1) classic, market growth-driven and profit-oriented, (2) typically family-run “lifestyle entrepreneurs”, and (3) public or community financed groups.

If we are talking about businesses and the workforce in relation to tourism, we must also consider the processes of the wider social environment. As the population ages, more and more retirees will inevitably remain or re-enter the labor market, so employers must pay special attention to their well-being at work (Rocha – Rodriguez et al. 2020; UN 2015). As a result of this demographic process, it is expected that the proportion of elderly workers and entrepreneurs will also increase in some areas of tourism.

On the other hand, there is a very small number of empirical studies available about the impact of employment on this age group, and what opportunities are in store for them if, as a combination of these two research results, they are involved in tourism not on the demand side, but on the supply side, as employees. Although the research of Shaw and Williams (1998) examining entrepreneurs active in the field of tourism, have already tangentially pointed out that it is typical among pensioners to use their savings to start a business with a tourism profile in a destination they like, which is not primarily about making a profit, but rather the freedom and pleasant feeling of self-employment and to enjoy the environment. And although they are not primarily driven by mere economic business decisions, it cannot be said that they do not have innovative product development ideas, nor that they do not flexibly pay attention to consumer needs and values (Peters et al. 2009).

It may therefore be worth examining within the framework of empirical research which areas related to tourism consumption are the most suitable for the employment of the elderly and which are the ones which, on the one hand, best suit their abilities and skills, and on the other hand, their work represents the most added value for consumers (visitors or tourists).
3. RESEARCH METHODOLOGY

„smaller than children, yet they keep caring for us, yet they keep praying for us, we will soon fall into their place, our old people: the elderly”

Benedek Kiss: Our Elderly: The Elderly

3.1 Characteristics of the studied population

3.1.1 Social background – global demographic trends and local situation

In the last few decades, there has been a huge interest in the scientific research of the quality of life of the elderly, which is excellently illustrated by the dot diagram shown in Figure 6, showing the annual number of scientific publications containing the keywords quality of life and elderly in the Web of Science database in the period between 1979 and 2021.

**Figure 6: Number of scientific publications containing the keywords „quality of life” and „elderly”**

![Graph showing the annual number of scientific publications containing the keywords "quality of life" and "elderly" between 1979 and 2021 (pcs)](http://wcs.webofknowledge.com/RA/analyze.do?product=WOS&SID=C4gvbgADmDav2YV5SxU&field=TASCA_JCRCategories_JCRCategories_en&yearSort=false) (Downloaded: 04.10.2022.)

Scientific interest in the elderly age group has expanded dynamically in recent decades, on the one hand, in the field of medicine (Finlay 2017), primarily focusing on the perception of the individual and trying to understand how certain diseases or the development of health conditions affect the quality of life of the elderly (Lin et al. 2013; Ciorba et al. 2012). On the other hand, there is also a growing interest in the field of psychology, also examining the individual dimension, primarily surrounding the mental representation of the aging process (Carver et al. 2018; Bennett et al. 2017; Wurm et al. 2013; Linn – Hunter 1979). Recently published researches in the fields of social sciences and economics emphasize the social aspect of aging in addition to the individual perspective (Peterson – Ralston 2019).
The phenomenon of societal aging is well illustrated by the fact that the total number of people over the age of 65 reached 727 million in 2020, which is more than double of the number counted in 1980. According to forecasts, this number will double again by 2050, so by the middle of the 21st century, we can count with nearly 1.5 billion people over the age of 65 (UN 2020). Although the pace of societal aging is faster in developed regions than in developing countries, the experiences of the elderly about aging in different regions show a significantly different pattern. In order to prevent treating the elderly – representing an ever-increasing proportion of the total population – as a marginalized group and treating the interactions with them as problems to be solved at the social level, it is essential to effectively integrate them into society and constantly strive to improve their quality of life. For this, both political decision-makers and actors in the business sector must develop strategies that enable a smooth and successful adaptation to the aging of society, not only at the individual level, but also at the national level (HUMBOLDT 2016; KLIMCZUK 2015; CLARK – SPENGLER 1980). The aging of the population is therefore not in question, but the success of adaptation to this process at the individual and social level is even more so. In connection with this, various indices have come to the fore, which measure the degree to which individuals (successful aging) and nations (adaptation to societal aging) adapt to aging and to the dynamic change in the age composition of society as a whole (GOLDMAN ET AL. 2018; LAMPEK ET AL 2015; HUMBOLDT 2016).

In Hungary, as in other developed countries, the proportion of elderly people is particularly high compared to the total population (Figure 7) and according to KSH statistics, further dynamic growth is expected in the future (KSH 2020).

**Figure 7: Population pyramid of Hungary by gender and age in 1960 and in 2021 (person)**

While the number of the total population increased by only 249,735 people between 1960 and 2021, the significantly different shape of the transparent line and the pyramid formed by the blue bands shown in Figure 7 clearly illustrate the rearrangement of the proportion of people belonging to each age group, or in other words the population pyramid turning upside down (KSH 2014a). Therefore, in Hungary it is extremely important to monitor and measure the development of quality of life and subjective well-being of the elderly population on an
individual level, as well as to monitor the success of adaptation to the aging process on a societal level. At the same time, when talking about the age group of the elderly, we cannot ignore the Covid-19 pandemic, which has affected the past two years in many ways. Not only because one of the areas most seriously affected by the pandemic was tourism (DURO ET AL. 2021), but also because the elderly was the age group most at risk from the coronavirus worldwide. Not only because of infection and death, but also because of the additional negative effects of regulations and the additional situation (e.g.: complete isolation, loss of loved ones) brought about by the epidemic situation (UN 2020).

In relation to the change in the age composition of society, it is also a noteworthy fact that, in terms of indicators and rankings measuring the success of each country’s adaptation to aging and the subjective well-being of the elderly, Hungary usually ranks among the last ones, but definitely in the second half of the field (GOLDMAN ET AL. 2018; EUROFOUND 2017; KSH 2015:1; HELPAGE 2015). This unfavorable result raises countless questions and leaves plenty of room for related research work. The unfavorable rankings in terms of the various indicators also make it timely to review all policies and initiatives related to and affecting this change in the demographic composition of the population.

As it was already mentioned in the chapter dealing with the relationship between subjective well-being and age, literature sources report very different research results regarding age-specific subjective well-being (MURINKÓ 2007), since while certain researchers discovered a negative correlation (GWOZDZ – SOUSA POSA 2010; KOO ET AL. 2004) between age and subjective well-being, according to others the curve describing the relationship is U-shaped (BLANCHFLOWER – OSWALD 2008; FREY – STUTZER 2002), also others found it to be an inverted U-shape (KISS 2015; EASTERLIN – SAWANGFA 2007; MROCZEK – SPIRO 2005), but there are also those who believe that there is no correlation between these two variables at all (SUN ET AL. 2015; EHRLICH – ISAACOWITZ 2002).

FIGURE 8: AVERAGE VALUES OF SATISFACTION WITH LIFE BY AGE GROUP IN HUNGARY (ON A SCALE OF 0-10)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Average Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-24 yr</td>
<td>7.17</td>
</tr>
<tr>
<td>23-34 yr</td>
<td>6.92</td>
</tr>
<tr>
<td>35-44 yr</td>
<td>6.74</td>
</tr>
<tr>
<td>45-54 yr</td>
<td>6.17</td>
</tr>
<tr>
<td>55-64 yr</td>
<td>5.89</td>
</tr>
<tr>
<td>65-74 yr</td>
<td>6.00</td>
</tr>
<tr>
<td>75 yr or older</td>
<td>5.83</td>
</tr>
</tbody>
</table>


With regard to the correlation of life satisfaction and age, based on the large-scale, representative research of EUROFOUND (2017) Hungary’s results are represented on a line with
a decreasing slope, meaning that life satisfaction decreases with age, which is also not an encouraging result for our country. In line with this, in the 2016 micro census of KSH (Figure 8), we see that the average values of life satisfaction, considered the key variable of subjective well-being measurement, are the highest for the youngest age group, while the lowest value is observed for those aged 75 and older (KSH 2016). Based on the data, it seems that life satisfaction decreases continuously with advancing age, but the 65–74-year-olds are somewhat of an exception to this – presumably due to retirement and the termination of the obligation to work – since the data in their case show an average value of life satisfaction 0.11 points higher than that of the age category before them.

In addition to the increasing proportion of the elderly within the population, as well as ensuring and enhancing their subjective well-being, the patterns of their labor market activity is also a key factor from the point of view of this current doctoral research. The KSH statistics show (Figure 9), that in the period between 2000 and 2015, the labor market activity of 65–69-year-olds shows a slightly fluctuating but basically increasing trend, while that of 70–74-year-olds is almost stagnant. From 2015 onwards, however, the number of employed people belonging to these age groups is definitely increasing, which means that people over the age of 65 are present on the labor market in ever-increasing numbers. In order to declare the reasons for this, further research would be needed, but the fact is that more and more people over the age of 65 decide to continue or take up work again in addition to old-age pension. The question therefore arises as to what are the industries, positions and types of tasks in which the age group over 65 performs their work with the highest level of employee satisfaction and the greatest added value from the employer's point of view.

**FIGURE 9: NUMBER OF EMPLOYED ELDERLY IN HUNGARY BETWEEN 2000 AND 2021**

![Graph showing number of employed elderly in Hungary between 2000 and 2021](https://www.ksh.hu/stadat_files/mun/hu/mun0007.html)

These data on the importance of systemic adaptation to aging and the life satisfaction and employment of the elderly clearly prove that with the increase in the proportion of the elderly in our country, more and more attention should be paid to exploring the connections between age and subjective well-being, as well as life satisfaction and the identification of the components of SWB in old age. The above-described statistics justify a more in-depth examination of the subjective well-being aspects of elderly employment – in this case primarily...
in the field of tourism – and the mapping of why and how Hungarian pensioners are present (again or still) in the labor market, and what does their job mean to them.

3.1.2 The domestic and international employment patterns of the elderly

The drastic change in the age composition of society affects many areas of the economy (UN 2017a) and it has already become clear that successful adaptation at both personal and societal level is essential to effectively deal with the associated challenges (GOLDMAN ET AL. 2018). The challenges to be addressed include, among other things, the mitigation of the burden on the pension system and the social care system due to the gradual increase of the dependency ratio (EKERDT 2009; TANNER – HARRIS 2007), the expansion of the range of market services and products necessary for the elderly (BLOOM ET AL. 2008), various aspects of their social integration (GALE ET AL. 2018), and the issues of their (re)engagement in the labor market (TURNER 2011). The way of how these systemic challenges is addressed shows huge regional differences in Hungary and worldwide as well.

The aging of the population naturally goes hand in hand with the aging of the labor market, as certain groups of young people appear on the labor market later and later, and older workers remain active longer than ever before (OECD 2020). This process clearly favors multi-generational structures, in contrast to ageism that is still often experienced, and predicts that in the future the keys to efficiency, business success and competitiveness will be an inclusive work environment in terms of age, in which focus will not only be on biological age, but on the individual work ability, preferences and the most optimal version of person-job fit. Currently, in most developed countries, corporate employment practices and the pension system focus much more on a single number, the age of the individual, instead of focusing on the individual's ability to work, opportunities and preferences, judged regardless of age. Although with the increase in the ratio of the elderly in society, there are more and more healthy, well-educated and active seniors, but due to the previously mentioned practice, their abilities, talents, knowledge and willingness to act often remain unused (OECD 2020).

Research proves that although retirement, judged on the basis of age and length of employment, has a positive effect on an individual’s subjective well-being, this effect lasts for only a few years (HORNER 2014), so certain types of post-retirement activities, referred to in the literature as bridge employment, are of particular importance from the point of view of the subjective well-being of the elderly (ABRAMOWSKA-KMON – LATKOWSKI 2021; AXELRAD ET AL. 2020). The far from negligible role of working and/or volunteering in old age can be clearly seen in the active aging index created by the United Nations Economic Commission for Europe (UNECE), which maps and measures the untapped potential of older people in an active and healthy old age; employment is listed as one of the four basic pillars, and volunteering as part of the social involvement pillar (UNECE 2019).

According to the latest statistics of KSH on elderly employment, in 2020, out of nearly 4.6 million employed residents of Hungary 8.04% (a little more than 370 thousand people) were 60 years of age or older (see Table 2). The statistics of the European Union and the OECD clearly show that in the last two decades the number of employees belonging to the older age group has continuously increased (OECD 2017). As can be seen in Figure 10, in the period between 2004 and 2019, the proportion of employees between the ages of 60-64 and 65-69 in total employment in the European Union member states also increased. The proportion of those aged 70-74 and over 75 has stagnated. However, we must note that very few reliable international statistics are available, for example, regarding the employment characteristics of
people over 70 years of age. Where the databases of KSH, OECD, Eurostat or the British statistical office, the Office for National Statistics (ONS) contain such data, in many cases their inaccuracy or unreliability is indicated.

**Figure 10: Change in the employment of the elderly between 2004 and 2019 by age group, in EU-27 countries**

![Graph showing the change in employment of the elderly between 2004 and 2019 by age group in EU-27 countries.](https://ec.europa.eu/eurostat/databrowser/view/lfsa_egan/default/table?lang=en, Downloaded: 07.08.2021.)

If we take a look at the domestic data for older workers in the second half/end of their active years and those already at retirement age (see Table 2), we can conclude that in the twelve years between 2009 and 2021, the number of employed people in the age group of 60-64 increased almost fourfold, the number of employed people aged 70-74 increased almost 3.5 times, while the number of employed people aged 65-69 also jumped by more than two and a half times. The sharp increase seen in the 60-64 age group is primarily due to the fact that starting from 2010 the Parliament gradually raised the old-age pension age from 62 to 65 years by amending the Act LXXX of 1997 on social security retirement benefits. We must bear in mind, however, that this database does not provide complete and accurate information about working pensioners either, since voluntary work, which is not uncommon among pensioners, or self-employed activities, for example, are not included in this database.

The process of the aging of society and the accompanying increase in the dependency ratio is one of the reasons why the elderly population returns to the labor market in many countries or does not leave it completely even after reaching the retirement age (OECD 2019). Therefore, in order to improve employment indicators in sync with employee satisfaction, it is extremely important for political and strategic decision-makers to be aware, on the one hand, of the branches and sectors of the national economy in which the employment of the elderly is most typical, and on the other hand what are the employment preferences of the elderly.

In addition to the time-series analysis of the participation of the elderly in the labor market, it can therefore be interesting to take a look at the sectoral distribution of their current employment. Although in this regard – due to different statistical data reporting obligations –
standardized international data collection is also quite difficult, but the United States\textsuperscript{6}, and the United Kingdom\textsuperscript{7} show a pattern similar to other developed Western countries in terms of sectoral distribution of employment data\textsuperscript{8} for the elderly (those over 60 years old).

Based on the similarities between the American, British and Western European statistics, it can be said on the basis of the joint professional material of the British International Longevity Center (ILC) and the CIPD, the professional association of British professionals dealing with human resource management, that the largest number of people over 60 are employed in the fields of human health and social work activities (Q), wholesale and retail trade (G), education and as well as in (P), manufacturing (C), and professional, scientific, and technical activities (M). In addition, the statistics show that the economic sectors of transportation and storage services (H), construction (F), and administrative and support service activities (N) also offer them significant employment opportunities.

Besides the number of the economically active elderly population in Hungary, it is also important to be aware of which branches of the national economy employ a relatively large number of them. Therefore, Table 3 gives an overview of the characteristics of elderly employment at the level of European Union and in Hungary, where the red numbers indicate the domestic values. The statistics of the KSH and Eurostat can primarily be used for sectoral overview, although with regard to the latter, many data on people over 75 are missing from the register, so we unfortunately do not have a clear view of the employment pattern for them. Not to mention the fact that the official registers contain even less information about the work done by this age group on a voluntary basis, despite the fact that research proves that not only paid work, but also voluntary work can be of particular importance in the retirement age (KIM – Párk 2017). Thus, it is very important to examine not only the role of paid, but also voluntary labor.

\begin{table}[h]
\centering
\begin{tabular}{|c|c|c|c|c|c|c|}
\hline
Year & 50–54 years old & 55–59 years old & 60–64 years old & 65–69 years old & 70–74 years old & Total (all age groups) \\
\hline
2009 & 451.4 & 347.9 & 77.2 & 24.1 & 6.4 & 3,894.5 \\
2010 & 450.1 & 381.5 & 78.5 & 24.9 & 6.2 & 3,873.8 \\
2011 & 453.8 & 407.1 & 88.9 & 26.9 & 7.9 & 3,903.0 \\
2012 & 458.4 & 422.7 & 90.0 & 27.2 & 7.2 & 3,958.7 \\
2013 & 449.6 & 432.6 & 103.0 & 26.0 & 6.7 & 4,029.3 \\
2014 & 458.1 & 450.4 & 133.0 & 23.0 & 7.9 & 4,222.6 \\
2015 & 468.8 & 443.6 & 179.9 & 25.6 & 9.1 & 4,335.1 \\
2016 & 477.5 & 440.8 & 231.8 & 30.5 & 11.8 & 4,482.2 \\
2017 & 495.2 & 428.4 & 252.8 & 34.6 & 13.4 & 4,548.4 \\
2018 & 525.8 & 428.5 & 267.9 & 41.5 & 17.3 & 4,606.4 \\
2019 & 550.7 & 421.6 & 277.8 & 56.3 & 19.8 & 4,644.6 \\
2020 & 576.1 & 421.4 & 285.6 & 63.5 & 21.1 & 4,603.2 \\
2021 & 597.5 & 438.5 & 282.0 & 76.3 & 22.9 & 4,634.5 \\
\hline
\end{tabular}
\caption{Number of employed people by age group in Hungary [thousand people]}
\end{table}

Source: own editing based on 20.2.1.15. STADAT database of KSH https://www.ksh.hu/stadat_files/mun/hu/mun0110.html (Downloaded: 03.02.2022.)


\textsuperscript{8} EUROSTAT database: Employment by sex, age and economic activity (from 2008 onwards, NACE Rev. 2) - 1 000 (https://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do Downloaded: 12.29.2020.)
work in this age group. Although, in contrast to age-independent subjective well-being research, paid work is only present in a very small number of models mapping elderly SWB – since these are typically about individuals who have already left the labor market – but it still can be interesting to observe that in their case the place of work is replaced by various leisure activities, hobbies, voluntary work, and family duties as extremely important factors in terms of subjective well-being in old age. Besides that, paid work during retirement years – although may not appear as an explicit factor in most of the SWB models – but can still be present through an indirect influence on material well-being, and in addition, work performed even on a voluntary basis becomes a significant factor as it has an impact on human relationships, sense of usefulness, and avoiding isolation, which are considered extremely important by this age group.

Table 3: Employment characteristics of the 50+ age group by sectors of the economy in EU-28 countries (in black), and in Hungary (in red) in 2009 and in 2019 (thousand people)

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td></td>
<td>50 years and older</td>
<td>65 years and older</td>
<td>75 years and older</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL sectors of economy</td>
<td>57 198,8</td>
<td>76 904,1</td>
<td>3 996,2</td>
<td>6 385,2</td>
<td>453,0</td>
<td>868,5</td>
<td></td>
</tr>
<tr>
<td>agriculture, forestry, and fishing (A)</td>
<td>4 814,6</td>
<td>3 994,8</td>
<td>1 190,0</td>
<td>820,3</td>
<td>186,5</td>
<td>115,7</td>
<td></td>
</tr>
<tr>
<td>mining and quarrying (B)</td>
<td>584,1</td>
<td>79,6</td>
<td>n.a.</td>
<td>n.a.</td>
<td>n.a.</td>
<td>n.a.</td>
<td></td>
</tr>
<tr>
<td>manufacturing (C)</td>
<td>223,1</td>
<td>240,8</td>
<td>6,9</td>
<td>11,4</td>
<td>n.a.</td>
<td>n.a.</td>
<td></td>
</tr>
<tr>
<td>electricity, gas, steam, and air conditioning supply (D)</td>
<td>2,7</td>
<td>48</td>
<td>n.a.</td>
<td>n.a.</td>
<td>n.a.</td>
<td>n.a.</td>
<td></td>
</tr>
<tr>
<td>water supply, sewerage, waste management and remediation activities (E)</td>
<td>8 591,1</td>
<td>11 330,2</td>
<td>297,6</td>
<td>555,1</td>
<td>32,4</td>
<td>56,9</td>
<td></td>
</tr>
<tr>
<td>construction (F)</td>
<td>4 007,6</td>
<td>5 084,1</td>
<td>174,9</td>
<td>351,4</td>
<td>12,1</td>
<td>29,8</td>
<td></td>
</tr>
<tr>
<td>wholesale and retail trade, repair of motor vehicles (G)</td>
<td>6 549,2</td>
<td>9 043,8</td>
<td>478,9</td>
<td>802,2</td>
<td>55,2</td>
<td>104,4</td>
<td></td>
</tr>
<tr>
<td>transportation and storage services (H)</td>
<td>3 147,1</td>
<td>4 360,8</td>
<td>133,8</td>
<td>294,5</td>
<td>n.a.</td>
<td>19,6</td>
<td></td>
</tr>
<tr>
<td>accommodation and food service activities (I)</td>
<td>1 773,3</td>
<td>2 644,2</td>
<td>143,5</td>
<td>242,4</td>
<td>14,0</td>
<td>27,7</td>
<td></td>
</tr>
<tr>
<td>information and communication services (J)</td>
<td>1 029,1</td>
<td>1 694,6</td>
<td>58,4</td>
<td>115,0</td>
<td>n.a.</td>
<td>10,9</td>
<td></td>
</tr>
<tr>
<td>financial and insurance activities (K)</td>
<td>1 461,6</td>
<td>1 956,7</td>
<td>40,5</td>
<td>102,1</td>
<td>n.a.</td>
<td>9,3</td>
<td></td>
</tr>
<tr>
<td>real estate activities (L)</td>
<td>566,5</td>
<td>809,4</td>
<td>68,9</td>
<td>124,9</td>
<td>8,3</td>
<td>19,7</td>
<td></td>
</tr>
<tr>
<td>professional, scientific, and technical activities (M)</td>
<td>2 615,6</td>
<td>4 116,8</td>
<td>299,3</td>
<td>536,3</td>
<td>30,9</td>
<td>72,2</td>
<td></td>
</tr>
<tr>
<td>administrative and support service activities (N)</td>
<td>2 068,5</td>
<td>3 429,6</td>
<td>134,3</td>
<td>327,7</td>
<td>11,9</td>
<td>35,9</td>
<td></td>
</tr>
<tr>
<td>public administration and defence, compulsory social security (O)</td>
<td>4 582,2</td>
<td>6 060,6</td>
<td>113,3</td>
<td>263,5</td>
<td>n.a.</td>
<td>11,5</td>
<td></td>
</tr>
<tr>
<td>education (P)</td>
<td>5 118,9</td>
<td>6 694,4</td>
<td>222,4</td>
<td>491,7</td>
<td>17,8</td>
<td>39,3</td>
<td></td>
</tr>
<tr>
<td>human health and social work activities (Q)</td>
<td>6 338,6</td>
<td>9 422,3</td>
<td>283,2</td>
<td>715,1</td>
<td>20,1</td>
<td>52,1</td>
<td></td>
</tr>
<tr>
<td>arts, entertainment, and recreation (R)</td>
<td>892,5</td>
<td>1 208,7</td>
<td>93,5</td>
<td>170,2</td>
<td>16,3</td>
<td>24,9</td>
<td></td>
</tr>
<tr>
<td>other service activities (S)</td>
<td>1 389,0</td>
<td>1 946,1</td>
<td>145,2</td>
<td>243,6</td>
<td>19,6</td>
<td>37,9</td>
<td></td>
</tr>
<tr>
<td>activities of households as employers, undifferentiated goods- and services producing activities of households for own use (T)</td>
<td>779,4</td>
<td>1 100,2</td>
<td>54,2</td>
<td>118,4</td>
<td>n.a.</td>
<td>7,4</td>
<td></td>
</tr>
<tr>
<td>activities of extraterritorial organizations and bodies (U)</td>
<td>60,6</td>
<td>72,0</td>
<td>n.a.</td>
<td>n.a.</td>
<td>n.a.</td>
<td>n.a.</td>
<td></td>
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</tbody>
</table>

Source: Eurostat [lsfa_egan2]
From the data of Table 3 for 2019, it is clear that, in the EU, the 50-year-old and older age group is mainly employed in the sectors of manufacturing, wholesale and retail trade, human health and social work activities, education, and public administration, defence and compulsory social security. The proportion did not change between 2009 and 2019, just as in the case of the other age groups. According to these statistics, for those aged 65 and over, the leading employment sectors are agriculture, forestry, and fishing, wholesale and retail trade, repair of motor vehicles, human health and social work activities, manufacturing, professional, scientific, and technical activities, and education, respectively. Although only partial data are available for the 75-year-old and older age group, it shows that they are primarily employed in the sectors of agriculture, forestry, and fishing, wholesale and retail trade, repair of motor vehicles, professional, scientific, and technical activities, manufacturing, and human health and social work activities.

If we take a look at the slightly incomplete, but still telling Hungarian data (see the numbers in red in Table 3) we can see that among the economically active Hungarian population aged 50 and over the main sectors of their employment are manufacturing, wholesale and retail trade, repair of motor vehicles, education, human health and social work activities, public administration and defence, compulsory social security, and transportation and storage services respectively. Among those aged 65 and over (although the database is quite incomplete), the sectors in which they typically work are the manufacturing, transportation and storage, as well as human health and social work. Almost no data is available in the above sources for the Hungarian population aged 75 and over. Unfortunately, KSH was unable to provide me with the data on the sectoral breakdown of the domestic employment characteristics of the 65+ and 75+ age groups even upon my special request for data, due to „the small number of sample and the resulting representativeness problems”.

![Figure 11: Proportion of employed people among seniors in 2011, by county (percentage)](source: KSH (2014a))

Only from the sectoral breakdown, we cannot clearly conclude why these are the sectors where members of the above-mentioned age groups take up work, nor is it clear, mostly in which positions they are employed here. To get a little closer to the characteristics of their employment and to get an answer to why one sector employs far more elderly people than the other, an interesting addition would be to examine the KSH database on classification of employment by
social class and age groups. This database contains the specific numbers of how many employees of the above-mentioned age groups are working as senior and middle-level managers, or how many of them are highly qualified intellectuals, sole proprietors in agriculture, trained and unskilled workers.

As mentioned earlier, people over the age of 60 are by no means a homogeneous group. This statement is also true for the elderly in Hungary, since according to the latest data of the KSH on employment in the elderly, there are also significant territorial differences (Figure 11). Out of all the counties, the capital city has the highest proportion of employed people among the elderly (6.8%). Budapest is followed by Csongrád-Csanád county (4.7%), Baranya county (4.3%), Bács-Kiskun county (4.3%), and then Pest (4.2%) and Békés counties (4.0%).

Szabolcs-Szatmár-Bereg county (2.9%) and Borsod-Abaúj-Zemplén county (2.9%) are the ones, where the fewest elderly people choose to work. In general, it can be said that the central and southern counties of the country have the highest, and the northeastern areas have the lowest elderly employment rate (KSH 2014a). In addition to knowing the proportion of Hungarian elderly employed in relation to the total elderly population, it is also important to know in which direction and to what extent this proportion has changed over the past years and decades. Just like the international data, the domestic data also show growing willingness of elderly to work (Figure 8), which is not clearly driven by the financial need before or after retirement, as there may be many other reasons behind this phenomenon.

Figure 12 shows the increase in willingness to work among the elderly in Hungary, on which the increase in the activity rate between 2006 and 2016 can be clearly seen. Similar to the previously presented European Union statistics (Figure 10) the increase in the activity rate in Hungary was the largest among the 50-54-year-olds, the 55-59-year-olds, and the 60-64-year-olds. The increase was very small, yet still noticeable among those aged 65-69, and those aged 70-74, as well as those older than 75, although they are not included in the graph below.

The dynamically increasing presence of people over 60 in the labor market can be explained by both direct and indirect reasons. Among the direct causes, we can mention, on the one hand,

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9 Can be accessed at: http://www.ksh.hu/nepszamlalas/tablak_tarsadalom_retegzodese (Downloaded:05.19.2021.)
10 Based on the KSH’s methodology, the employment statistics for the elderly include data on those employed over the age of 60.
11 activity rate: the economically active as a percentage of the population belonging to a certain age group (KSH)
the gradual increase in the retirement age and the increasingly strict conditions for early retirement, and on the other hand, the reform of the care system for the disabled and the tightening of income replacement benefits for people of active age. The indirectly influencing factors include the expansion of public employment, the ever-increasing level of education, and the decreasing level of unemployment between 2013 and 2019 (ÁSZ 2018).

3.2 Use of terms

As it was mentioned before, the definition of old age is – from several points of view – very malleable, so even after reading the literature it is not clear who exactly belongs to this group and based on what criteria (SCHERBOV – SANDERSON 2020; DIEHL ET AL. 2014; ORIMO ET AL. 2006; KSH 2004). It is also important to emphasize, that although the terms “elderly”, “senior”, “old” and “retired” do not have the exact same meaning in the literature, at the same time – for the sake of simplifying the conceptual cavalcade – they are used as synonymous terms in this current thesis. During the primary data collection presented in this current dissertation Hungary’s standard retirement age, in other words attaining the age of 65 was set as the age-criteria for participation for employees, therefore only those employees were interviewed who are entitled to old-age pension12 and are still/again working (in the field of tourism) besides that. This decision was made by strictly keeping in mind, that based on the results of research examining them certain members of the age group of elderly show much greater differences from each other than members of any younger adult age groups (PASUPATHI - LÖCKENHOFF 2002), so the solely age-based selection – however seems simple – is not necessarily practical, since a sole number, such as one’s biological age cannot be used as a predictor of an individual’s abilities, competencies and functionality.

With regard to the use and definitions of the concepts of quality of life and subjective quality of life as subjective well-being, which provide the theoretical framework of the dissertation, the terminology of the English- and Hungarian-language literature is far from similar. English-language sources often use the terms well-being and quality of life as synonyms (SIRGY 2012; RAHMAN ET AL. 2005; CUMMINS 1997) and general well-being is often used as a measure of quality of life (MICHALOS 2014:5276). Some researchers consider satisfaction with life and happiness to be part of the quality of life (CHARLEMAGNE-BADAL ET AL. 2014; ENDICOTT ET AL. 1993), so in addition to for instance, financial situation, health condition, and housing, these are also considered to be QoL dimensions, while others believe that satisfaction with life (as the sum of satisfaction with each objective factor of the quality of life), and happiness are separate concepts from objectively measurable quality of life and under the name of subjective well-being they make up an equivalent, yet subjective concept (KELEMEN 2014; DOLAN ET AL. 2008).

In this current dissertation the concept of subjective quality of life is used as the synonym of subjective well-being (SWB), which is translated as jóllét in Hungarian. It can be somewhat misleading that when translating the Hungarian word jóllét into English in a rough translation, we get the term well-being, which make it seem that well-being, interpreted as the subjective pillar of the quality of life, should be referred to as subjective well-being (szubjektív jóllét) in Hungarian. However, the use of the adjective in this case - in Hungarian - becomes unnecessary because if we interpret well-being as a subjective pillar of the quality of life, then it can only be “subjective”. Therefore, while in the English-language literature quality of life and well-being

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12 In Hungary full and partial old age pension are given upon attaining the statutory age on one hand, and a minimum of 20 or 15 years of employment in a legal relationship with insurance on the other. The latter condition about the length of employment has been waived in the dissertation when choosing elderly interviewees.
are often used as synonyms, in the Hungarian literature the term \textit{well-being} is used for the concept of subjective well-being.

\section*{3.3 Aim of the research and research questions}

The aim of my dissertation is to explore employment opportunities in tourism and its connection to subjective well-being, focusing on the age group of the elderly. For this reason, qualitative content analysis was applied on transcripts of semi-structured thematic interviews, which were made with employees of retired age and employers to examine the work-related experiences of older people working in such workplaces and their employers’ perceptions of them.

When choosing the location for the interviews, the first step was to consider, which sectors are directly related to tourism. The primary guide for naming these sectors was the \textit{iceberg model} illustrating the logical connection between tourism sectors and other components of the tourism economy, in the upper part of which (above the water) the sectors that exclusively or decisively serve the demand for tourism are located, while in the lower part (under the water) those are located that can/do play a role in satisfying the tourist demand, but were not primarily created to serve tourists on the first place (HÜTTL – PROBALD 2000). Based on the iceberg model typical tourism services (such as travel agencies, accommodation services, attractions, and hospitality units) became the focus of investigation.

The aim of my research is therefore, on the one hand, to get a deeper insight into the work-related experience of retired people working in locations linked to tourism consumption, as well as the assessment of its impact on their subjective well-being; and on the other hand, to get to know the opinions of their employers about them and the opinions of those employers – also involved in tourism – who do not employ any retired people.

It is particularly relevant nowadays in connection with the challenges caused by the phenomenon of aging societies to explore – by a scientifically relevant method – not only the issue of the subjective well-being implications of the employment of the elderly, but also to what, so far, untapped opportunities lie in the domestic tourism sector that create value for pensioners who wish to continue working during retirement years.

In order to comply with these objectives as accurately as possible, in the light of the relevant Hungarian and international literature, and in the knowledge of the current demographic and economic situation the following research questions were formulated:

\begin{description}
\item[Q 1.] What does their current work mean to employees beyond retirement age working in places related to tourism consumption; and how do they experience the tasks given to and performed by them?
\item[Q 2.] What are the subjective well-being implications of the current work of employees beyond retirement age in jobs related to tourism consumption?  
\item[Q 3.] What are the perceptions of employers in the Hungarian tourism sector of the employment of people beyond retirement age?
\end{description}

The first two research questions are answered based on semi-structured thematic interviews with retired employees working in places related to tourism consumption, while the third question is answered based on interviews with employers of such places. The choice of research
methodology and the method of analyzing the interviews are described in detail in the next sub-
chapter.

3.4 Methods of primary data collection and data analysis

My doctoral dissertation primarily examines what their current work means to retired people employed in tourism-related locations, what professional and personal experiences they have in relation to it, and how they see the value of the work they do and what are the subjective well-being implications of all these for them. Besides that, opportunities, advantages and disadvantages tourism service providers see in the integration of pensioners as employees into the tourism market also plays an important role

3.4.1 Method of primary data collection – semi-structured thematic interview

In order to be able to examine and understand what their work means for the elderly working in locations related to the tourism sector, as well as what practices are currently hidden and what opportunities the domestic tourism industry holds for them, the most effective approach, semi-structured thematic interview method was used, which aims for the exploration and understanding of deeper connections within a topic. Primarily, because the emphasis in this case is not on the relationships between quantifiable variables, but rather on the exploration of the subjective interpretation of different stories. Precisely because the focus of this current investigation is to understand what work (in this case in tourism) means and what kind of subjective well-being-related experiences it results in for the interviewed elderly people. In addition, another goal of the dissertation was to understand how the employers of Hungarian tourism sector feel about the employment of pensioners. The latter is mainly because there are no previous research results available in this regard. Thanks to all of this, as a result of this research, it is also possible to explore what additional opportunities the domestic tourism sector holds for those elderly members of the aging Hungarian society who – for whatever reason – would like to be present on the labor market even after their retirement.

In the apt words of Clifford Geertz, professor of anthropology: “if we want to understand a science, we should not take a look at its theories or results [...], we have to look at what those who practice it do on the field” (GEERTZ 1994:172). If we accept Geertz’s statement, than there is no doubt that if we want to know what work means for retired people still working in tourism, or how their employers feel about them; and especially if we want to find innovative solutions for their (re)integration into the labor market, we can do nothing but observe and ask them about it.

Storytelling is as old as humankind is able to communicate (BARTHES 1975), so we can basically look at humans as storytellers (MACINTYRE 1981), and if we consider stories as an accepted tool of scientific exploration and understanding (DE FINA – GEORGAKOPOULOU 2015; BABBIE 2008; KVALE 1996), then in this current case the interview method is particularly suitable to get closer to understanding the phenomenon we want to explore (GALLETTA 2013). The idea of Irving Seidman, a renowned professor of qualitative research methodology, played a key role in choosing the methodology of my primary research, according to which storytelling can essentially be considered an interpretation process, since the stories shared by people are only a subjectively chosen part of the real experience. But the fact, that which part is being told exactly, and how the storyteller considers it worth telling, reveals a lot about the individual’s experience of the given phenomenon (SEIDMAN 1937). Considering this, the semi-structured
thematic interview method seems to be the most appropriate for answering the previously defined research questions.

Therefore, as the primary data collection method of my interpretative research, semi-structured thematic interview was used following the methodological guidance of GALLETTA (2013) the essence of which is the “interest in the story of others”, where “individuals’ narratives represent the value” (SEIDMAN 2002:27). My scientific investigation was primarily driven by the fact that I could closely observe and understand what work in tourism means for the elderly and how it shapes their subjective well-being. In order to achieve this goal, I needed to hear first-hand experiences of the examined group regarding their own current work and their subjective interpretation of that. Besides getting to know the stories of retired people employed in tourism, it was also essential to involve employers in the research, so that I could get an idea of the criteria on which retired workers are hired, how their tasks are assigned, how satisfied are the employers with their work, and what social, economic and other advantages and disadvantages they see in the in their employment. The employers’ point of view is important in exploring in which field and in which responsibilities employees of retirement age can be especially effective, according to current industry experience.

In the data collection period between March 2018 to September 2021, 117 invitation letters were sent out to various locations related to tourism consumption (e.g.: commercial- and private accommodations, hospitality units, Tourinform offices, travel agencies and tour operators, tourism attractions, and professional organizations etc.) in the hope that there are any potential interviewees who meet the criteria and willing to participate in my research. There was no predetermined target number for the interviews; in the case of pensioners interviews were conducted until the level of theoretical saturation was reached, so in their case a total of 50 interviews were conducted in 31 locations in 19 different settlements of the country. As the very first step of primary data collection test interviews were conducted in the Danube Museum of Esztergom, which – before its temporal closure for modernization purposes on April 1, 2018– was considered an outstandingly good practice at the national level in the field of tourism employment for pensioners. The purpose of the test interviews was to get an idea of the usability of the interview guide, the time required for the conversations, and to gain practical experience in this field.

Regarding employers, due to the negative effects of the Covid-19 pandemic on domestic tourism, some compromises had to be made, which are described in more detail in the chapter discussing the limitations of the research. A total number of 16 employer interviews were conducted, 10 of which took place in locations where pensioners are employed, and 6 in places where there are no pensioner employees. In order to meet the criteria of accuracy and credibility, the names and important data of the interviewees, as well as the time and place of interviews can be found in Annex 11 and Annex 12. Most of the interviews were conducted in person, but during the period of the Covid-19 pandemic some has been done via online videocalls.

Within the framework of the 60-100-minute-long thematic interviews – besides asking about their personal and early professional life – pensioners have been primarily asked about their current job, their tasks, what the work they do in the given place means to them, as well as how they feel there, and how they feel in general, how satisfied they are with their lives. During the 30-60-minute-long interviews, employers have been asked about the reasons for employing / not employing a retired employee, what are the advantages and disadvantages, and what are their overall experiences in this regard. All the interviews were recorded (with video and / or audio recording), after which a verbatim transcript was made of each recording. The transcript
made from the audio files and the notes made during the conversation provided the basis for further analysis.

The guide of the semi-structured thematic interviews with pensioners was prepared by using and mixing the elements of the CASP-19 and OPQOL-35 measuring instruments already described in detail in the theoretical chapter (see Annex 6). The CASP-19 measuring instrument developed by HYDE ET AL. (2003) have been used by many researchers in their studies of the subjective well-being of elderly (SAND – GRUBER 2018; HORNER 2014; JIVRAJ ET AL. 2014; HYDE ET AL. 2003). The CASP scale defines four domains (control, autonomy, self-realization, pleasure) and VANHOUTTE (2014) believes that the CASP scale is the one that most sufficiently balances the affective, cognitive and eudaimonic dimensions of subjective well-being on the one hand and is undoubtedly appears to be the most suitable for measuring the eudaimonic dimension. The OPQOL-35 is another measurement tool used in research focusing on the elderly, which examines the following eight dimensions: life overall, health, social relationships, independence – control over life – freedom, home and neighborhood, psychological and emotional well-being, financial circumstances, leisure, and activities. Although the latter measurement tool basically focuses on the quality of life, it also often appears in the literature dealing with the subjective well-being of the elderly (ILLFE ET AL. 2015; BOWLING – STENNER 2011). As a result of this, the interview guide for conversations with pensioners (see Annex 7) was created by merging the most important elements of the CASP-19 and OPQOL-35 measuring instruments (their four and eight pillars). This guide was used in order to be able to discuss all topics that are justified by the 12 pillars taken from the above-mentioned measurement tools, but since the interviews are semi-structured, the process of conversation was basically characterized by “informal storytelling” about a specific topic, so the interviewees could also talk with free content and for an almost unlimited amount of time.

Guides of the semi-structured thematic interviews conducted with employers can be found in Annex 9 and Annex 10. In one case, the interviewees were managers, who employ pensioners, and in the other case, those who, for one reason or another, do not. Interview guides for employers have been composed based on the methodology used in the works of GRINGART ET AL. (2005), and TAYLOR and WALKER (1998) investigating employer attitudes towards elderly workers (see Annex 8). These two researches were chosen as the starting point for the topics to be covered during the employer interviews for several reasons. On the one hand, because both studies focus on employer attitudes, stereotypes, and specific decision-making features related to elderly employees (50-70 years old); on the other hand, while TAYLOR and WALKER (1998) investigated large companies in this regard, GRINGART ET AL. (2005) examined the practices of small and medium-sized businesses in all sectors of the economy. The methodology applied in these quantitative researches were used to create my qualitative interview guide in such a way that the blocks of the questionnaires (e.g.: importance of age when hiring, characteristics of the performance of elderly, comparison with young workers, employment strategy for the elderly, etc.) were divided into their elements and from the questions of each block one of my own comprehensive question was formulated on the same topic as in the original case (for more details see Annex 8). In this way, the employer interview guides cover all topics that the methodology of the cited research included. In the case of employers, the focus of the interview was therefore on exploring whether they employ pensioners in the given, tourism-related location, and if they do so, how the selection and training process takes place, in what position they are mostly employed and what overall experiences they have in relation to these workers; on the other hand, if there is no pensioner working there, then what is the exact reason behind that.
3.4.2 The method of data analysis – thematic analysis

For the analysis of the collected data, the method of thematic analysis (TA) was used following the hermeneutic tradition, as the main aim was to get a deeper understanding of the content of the text in context, to identify the motifs, expressions and overall content that can be discovered in the told stories, so that conclusions can be drawn regarding the experience lived and told by the respondents.

The methodological diversity related to thematic analysis – or, if you like, the lack of consensus regarding the strict framework of the methodology – is pointed out in almost every paper by researchers applying it (CASTLEBERRY – NOLEN 2018; YIN 2015; SCHREIER 2012; KRIPPENDORF 2004). Critics point out that it is not always easy to draw a sharp line between the methods in the field of qualitative methodology for the analysis of texts, since, for example, the method of qualitative content analysis (QCA) is relatively new (VAISMORADI – SNELGROVE 2019; DRISKO – MASCHI 2016), but both in terms of its methodology and theoretical approach it is very similar to the long used thematic analysis (TA) associated with the names of SMITH (1992) and BOYATZIS (1998), which also has quite loose methodological framework (CASTLEBERRY – NOLAN 2018). According to BRAUN and CLARKE (2006:77) thematic analysis is “a poorly demarcated and rarely-acknowledged, yet widely-used qualitative analytic method”. It is frequently used in both qualitative and quantitative research, in the latter case mostly to examine the frequency of certain topics (KUCKARTZ 2014; SMITH 1992). Content analysis based on similar principles can also be carried out in a qualitative as well as in a quantitative way. Although they are very similar and the practical application of both TA and QCA is still surrounded by many dilemmas (KUCKARTZ 2014; WEBER 1990), in my doctoral dissertation, I decided to use thematic analysis because, in contrast to qualitative content analysis the thematic analysis created for the examination and interpretation of detailed and complex data is clearly characterized by the consideration of latent contents in addition to the obvious, as well as the grasping of abstract themes and the essential core of the investigated phenomenon (VAISMORADI – SNELGROVE 2019). Regarding the quantitative and qualitative analysis of textual content, their recognized researcher, KRIPPENDORF (2004) firmly believes that the distinction between quantitative and qualitative is futile and invalid, because „in the end, all interpretations of texts are qualitative, even if some of their characteristics are later converted into numbers” (KRIPPENDORF 2004:16). In recent decades, thematic analysis has been used primarily in social science (mainly psychological) research (SÁNTA 2014; ITTZEŠ ET AL. 2004), but lately it has also been experimented with in the field of economics (GAMES ET AL. 2021; KING – BROOKS 2018).

The method used for analyzing the interview transcripts is qualitative thematic analysis which is an interpretive approach based on inductive coding logic, since my primary goal was finding the meaning and discovering the key emerging themes in the stories told (DRISKO – MASCHI 2016). The use of inductive coding logic is justified by the lack of a potential interpretation framework, which stems from the fact that no empirical studies related to the topic had been published before. During the data analysis, the focus was on the key themes emerging from the stories. The methodological model shown in Figure 13 describes the theoretical framework and lists the steps of the process along which the transcripts of the interviews have been analyzed.
The transcripts of the interviews were processed according to the steps of conceptual or thematic analysis, which in this case has been implemented following the methodological guidelines of Kuckartz (2014) as shown on Figure 13. This is an iterative process, which originally includes seven steps starting from the initial examination of the content of the text to the identification of emerging themes till the mapping of the relationship between the different theme categories. Tailored to my own research, this methodological framework was supplemented with one final step. Figure 14 illustrates the steps of the data collection and analysis phase of my research, which took place between March 2018 and November 2021. During creating my research design and its implementation I adhered to the above-mentioned theoretical guide but taking into account the specifics of my empirical research, slight modifications have been made on it in practice.
Parallel to reading the transcripts several times by following inductive logic in the light of the research questions the seemingly interesting parts have been highlighted and labeled (coding), but based on the methodological guidelines of Seidman (2002) these codes were not considered as final and unchangeable, but rather as first steps in an unknown area waiting to be discovered, since coding – at least in the beginning – is a malleable process, too early or forced categorization is particularly harmful in terms of the diversity of data (Horváth – Mitev 2015; Kuckartz 2014).

The initial codes were later amended with new categories while reading the transcripts again and again several times, then the iterative process of omitting, adding, and merging some of the codes resulted in the final code structure. With the help of the codes the most important key emerging themes have outlined from the texts, along which differences between the retired interviewees could be discovered. In the case of employee interviews, these emerging key themes were the employees’ own role, their job satisfaction, feedback they receive, and their future plans. In case of the employer interviews the key emerging themes were the employment characteristics of the elderly, and the advantages and disadvantages of the employment. After identifying the key themes emerging from the text, the next step was to observe the individual differences within each theme among the interviewees. In this phase, the individual profile characteristics of each interviewee (based on the identified themes) were defined, which, based on their other characteristics, should be compared with the similarities and differences of the profiles of the other participants. With this comparison we can check whether there are any (demographic, workplace-specific or other) characteristics along which interviewees who show similarities within a topic may be similar to each other. So, after the individual profiles based on the differences and similarities emerging along the main themes were outlined, and then compared with the whole sample, the job-related characteristics that allow us to explore the similarities and differences between individuals were also defined as an experiment for creating types. Of course, we cannot speak about a causal relationship in this case either. The manifestation of these relationships is presented in detail in the chapter discussing the results.

Results of the data analysis are supported with verbatim quotes from the stories told by the interviewees. In order to protect their privacy rights names of the interviewees are not used, the quotes are labeled with telling codes according to the following logic: the first letter of the code indicates the gender of the interviewee (M/F), the following number is their age, and the characters on the 4-6. places are the abbreviation of the type of their current workplace, where MU = museum, EA = other attraction, KSZ = commercial accommodation, MSZ = private accommodation UI = travel agency, ESZ = other service, and VE = hospitality unit.

3.5 Limitations of research and self-reflection of the researcher

Quality requirements for qualitative research are not standardized in the literature; according to the criterion system of the given methodology applied, they can be very diverse (Richardson 2000; Lather 1993; Denzin 1989; Lincoln – Guba 1985). The positivist criteria of reliability, validity, and generalizability sets insurmountable and unnecessary limits to qualitative investigation, so it may be more appropriate to evaluate its quality in relation to other set of criteria (Horváth – Mitev 2015). Among the various criteria systems for qualitative research, in this current dissertation the most classic approach of Lincoln and Guba (1985) is used, according to which, credibility, transferability, dependability, and confirmability are the main criteria to judge the quality of the research. During my research, special attention was paid to comply with these criteria. Including multiple points of view (employees, employers) was necessary, because on the one hand, multi-perspective approach
provides a deeper understanding of the topic, and on the other hand, it aims to balance the axiom – which prevails with particular intensity in qualitative investigations – according to which there is no objective reality, phenomena can only be observed and interpreted through subjective representations (Horváth – Mitev 2015; Mason 2002).

Within the limitations of my research, I must mention the difficulties encountered during sampling on the one hand, and the challenges experienced during data collection on the other. As it is typical of qualitative research, theoretical sampling has been used in this case as well, since my main aim was not to include as many interviewees as possible, but rather to focus my attention on typical cases to see the situation from as many points of view as possible. As mentioned earlier, the starting point of data collection was a series of test interviews conducted at the Danube Museum in Esztergom. After that, on the one hand snowball method was used to proceed with the interviews based on personal recommendations and sending out invitation letters on the other hand in order to find further interviewees, always striving to be able to interview subjects from multiple positions at each location visited. The main aspect of the selection of interviewees was to include elderly working in as many different positions as possible within tourism. However, due to the lack of a wide network of contacts, it was not easy to reach the right interviewees, and many of the places contacted sent negative or no answer at all. Although I managed to speak with many pensioners working in different positions (see column 5 of the table in Annex 11), but the different positions and location types are not equally represented in the research. The imbalance of positions is probably due to the fact that the number of pensioners doing primarily physical tasks at each location was typically much lower than that of those working in other positions. While the disparity of the types of locations included in the research obviously tilts the scales towards museums and other attractions, as well as commercial and private accommodation. However, this apparent imbalance did not come at the expense of the interpretability of the results, since the level of theoretical saturation was reached in terms of all my research questions. In addition, the question remains as to whether it was much easier to find interviewees in accommodations, museums, as well as at other touristic attractions, because compared to other areas of the tourism industry, there are many more pensioners working in these places; or is it just a coincidence; or because they are the ones, who are willing to and like to talk about their work anyways. There is no Hungarian database available that would show the proportion of retired, but still working people among the employees of certain places in the tourism industry, nor any statistics that would show what percentage of still working pensioners are employed in various sub-sectors of tourism industry.

From the point of view of interpreting the results, it is particularly important to be aware that causal relationship is not known between the work performed by the pensioner and satisfaction with it (as well as with their life in general). Since I received negative response to the invitation for participation from several places, it is also possible that on first place only those pensioners agreed to participate, who feel good at their workplace and have predominantly positive experiences, while those who are not among these lucky ones did not accept the invitation, so their experience and opinion were inevitably left out of this research. Therefore, based on the stories of those interviewed in this research, we cannot say, for example, that the satisfaction and positive outlook on life of one or another pensioner is partly / entirely caused by the given job or position he / she is currently working at. After all, it may also happen that pensioners with certain characteristics choose this or that kind of activity or position during their retirement years. Establishing causal relationships is a weak point of investigations in the field of subjective well-being research anyway (Diener – Seligman 2004).

Meeting the criterion of researcher reflexivity (Kachen – Chaitin 2006) I must note that an additional difficulty and therefore a somewhat limiting factor for the “free development of data”
during the pensioner interviews was that some participants were contacted through their employers and the location of the discussion was – mostly – their workplace, so in some cases I felt as if during the conversations the interviewees were (to a certain extent) afraid that their negative comments might have unpleasant consequences for them. Of course, this perceived apprehension may have had an influence on the content of what they had to say. Although, according to my experience, this inhibiting factor can be somewhat counterbalanced by creating a confidential atmosphere by the researcher, however, at the same time there is no doubt that the 1 – 1.5 hour time slot available in each case is rather limited for the interviewee for engaging in a truly confidential relationship with a person completely unknown to him / her in such a completely non-spontaneous, frontal question-and-answer situation. In addition, also in the spirit of self-reflection, I would like to note that the significant age difference between the retired interviewees and myself did not make it easy to quickly establish an equal and informal relationship during the conversation.

Furthermore, regarding the employer interviews, I must also mention that the sample interviewed did not reach the level of theoretical saturation. Even though I strove to ensure that the range of interviewees was as diverse as possible for both those employing pensioners and those not employing (accommodation, hospitality unit, attraction, travel agency, tour operator, etc.), but in their case I was faced with far more unanswered or rejected inquiries than in case of the pensioners’ group. On the one hand, this can be the result of the lack of a suitable network of contacts from my side, or as well as to the Covid-19 pandemic, which had quite significant negative effects for them.

The lack of comparison between different industries could also be considered as a limitation, however, the fact that I did not examine employers and retirees employed in industries other than tourism was the result of a conscious decision on my part. Also in the previous chapters, it was explained in detail which characteristics of tourism make it the most suitable field for this current investigation.
4. RESULTS

“There are stories everywhere and that people who wait for the right one to come along before setting pen to paper end up with empty pages.”

Kate Morton

4.1 Results of the employee interviews

The location of interviews with pensioners were the following: Danube Museum in Esztergom, the Inner City Parish Church in Budapest, the Castle of Pécsvárad, the Pensioners’ Club of Pécsvárad, the Egg Museum in Zengővárkony, the Directorate of Bükk National Park in Eger, the Hanság Museum in Mosonmagyaróvár, Open Air Folklore Museum (Skanzen) of Szentendre, the Hungarian Museum of Commerce and Hospitality in Budapest, the Szent Adalbert Hotel in Esztergom, the Danube Wellness Hotel in Baja, the Káli Art Inn in Köveskál, the Mátra Camping and Sástó Hotel in Mátrafüred, the Hotel Európa Fit and Helikon Hotel in Hévíz, the Helikon Castle in Keszthely, the Centrum Hotel Superior and Aquaticum Thermal & Wellness Hotel in Debrecen, the Ludwig Museum in Budapest, one travel agency in Hévíz, in Budapest and in Székesfehérvár, the Tourinform office of Hévíz, the Museum of Nuclear Energy in Paks, and one guesthouse in Hárskút, two in Hévíz, one in Győmrő, one Pilismarót, and two in Magyarpolány (see Annex 11).

Regarding the current positions held by the interviewees of retirement age included in the research, we come across a very wide palette. Among them (in a varying number) we can find the following positions: hall guard – exhibition guide, librarian, maintenance personnel, folklore staff, art director, event organizer, cashier, church guard, consultant, tender writer, Tourinform office staff, private accommodation provider, teacher, hotel concierge, travel agency staff, kitchen assistant, baker, cleaning personnel, museologist–archeologist, executive director, hotel manager, guest relations manager, hotel salesperson, accountant and financial officer, professional advisor, historian, locksmith, and transporter (see Annex 11).

4.1.1 Examining the meaning of work among pensioners

The collected data were processed according to the qualitative principles of thematic analysis described in the research methodology chapter. After reading the transcripts of the interviews several times, the theme categories have been identified and the coding has been done in three stages to be able to fully answer the first two research questions related to pensioners. The first research question (Q1) can be divided into two essential parts according to the following: one pivotal point is what work means to the interviewed pensioners, and the other is how they themselves experience the tasks assigned to and performed by them.

| Q1. What does their current work mean to employees beyond retirement age working in places related to tourism consumption; and how do they experience the tasks given to and performed by them? |  |  |  |
So, first of all the question of *what work currently means to elderly interviewees* had to be answered based on the transcripts of the interviews. In order to do this, three key emerging themes have been identified in the texts.

After identifying and labeling the themes in the text, a two-round coding process of the relevant parts of the interviews have been done. In the first round, I did not limit the codes either in terms of the names of the topics or their number (HORVÁTH – MITEV 2015), in order to avoid too early or forced categorization. After all relevant passages of the text have been coded and the codes were compared with the theme categories, subcategories were also determined as a result of the comparison. In the second round of coding, already taking into account the subcategories, I omitted some codes, combined others, and then again compared the new codes with the totality of the relevant text parts of the transcripts. This is how the final code structure of the texts related to this question was formed. Regarding the meaning of work, the three main emerging themes were as follows:

- **identity**,
- **safety**,
- **opportunity**.

The results of thematic analysis of the text shows that for the interviewed retired people working at tourism-related locations, work primarily means *identity, opportunity, and safety*. We can get a better idea of the exact meaning and content of these three theme categories with the help of their subcategories (*Figure 15*).

**Figure 15: The role of their current work in the lives of retired employees**

With the help of the subcategories within each theme category, significant differences can be revealed in the narratives of the retired interviewees. Therefore, it is important to note that the
three topic categories (identity, safety, opportunity) do not always appear together and to the same extent in all cases, and several times they appear in different contexts. In the following, the content of each of these theme categories will be examined in detail.

**Theme category: IDENTITY**

Based on the results of the interviews, it can be said that for the retired people included in the research, their current work has a strong identity-forming role. Within the topic of identity, one of the most emphasized factors are the (substitute)grandparent role they play, as well as the people they meet thanks to their work, who became their substitute-family, in which they feel comfortable and where they have found their place. This is clearly supported by their statements such as

„[…] I already know everything about their family, they share everything with me. I am a bit of a substitute parent or substitute grandmother for them” (F65KSZ)

„I’m like a grandmother here […] there are returning guests who call me Ila Mama. But everyone in the Skanzen already calls me Ila Mama, even my colleagues.” (F66MU).

„It's also very good for my soul when completely unknown children come to me as if they were running to their grandfather. You can imagine, how it lights up my soul.” (M69MU)

„[…] well, I love the fact that the returning guests came back and kissed me like I was their grandmother.” (F68VE)

„[…] I’m Aunt Zsuzsa to everyone. So I’m practically Aunt Zsuzsa to the whole village, because they've known me since they were children, and that's how it stuck with me here at work too” (F68MU)

Evidence for the experience of having a substitute family through visitor/guest relationships experienced during work or via the workplace community includes, among others, the following:

„[…] I also chat with several people at Christmas time. This is what my work gave me, after all, it is another family for me. There is one of the old guests who comes from Budapest and gets off the bus here at the tower house and when she comes, I go down to pick her up and she comes up to me and stays here for 1-2 nights” (F71KSZ)

„[…] so these turn into a friendly, almost cousinly relationship with one or another guest” (F70MSZ)

„One of my guests is Julika, whose daughter died ten or so years ago and because of this she didn’t want to stay at home for Christmas and somehow, she picked me from the Hévíz accommodation catalog [in tears] and since then, for ten or so years, she always spends Christmas at my place and goes to the spa for treatment […] Now another guest, a Russian one, Rozmar has joined us for every Christmas, […] and I already had my great grandson […] and the child comes down at six in the morning and sits in his pajamas under the Christmas tree and says “Is Juli not here yet?”, I told him, “No, Juli is still sleeping”. Then he says “and what do you say if I sing the angel from heaven song?”, I said “okay, sing it” and then Juli soon came down with the gifts. The parents weren’t up yet, so she told him to go to her room and play there. Well, in the end, they
went to bed together and slept until 11. And when Juli came to pay at the end, I told her "Honey, now there is a surcharge because there was a man in your bed." (F72MSZ)

But several people spoke similarly enthusiastically about the substitute family experience regarding their colleagues as well:

„The team is very good, we discuss everything with the guys like a family, always helping one another” (M67KSZ)

„[…] our boss, Father, because that’s how I call him” (F71KSZ)

„[…] we are a good team here, like a small family […] the boss and I used to say that we already know each other’s thoughts.” (F61UI)

„So here it really is as if a long-seen relative is coming. At least that’s how it works for us.” (M67MSZ)

Another element of the identity-forming function of work is caring (being a caretaker), which appeared in some form in almost every interview without exception.

„[…] for me, my work is actually also my hobby, because I like to provide others with comfort and a good feeling […] I have to make sure that everyone is satisfied” (F64KSZ)

„[…] I do this with pleasure because I like to make people feel good and if I put a tasty meal on the table and see that they like it or that they are enough, then I don’t need anything more to be satisfied.” (F70MSZ)

„We used to say among ourselves with the colleagues that guests are the patients and we, the waiters are the doctors and our task is to take care of them, to cure them.” (M70VE)

„I love to make people happy, and even though I’m 68 years old, I’m still excited to make sure my cooking goes well, that it’s good. Because even after all these years, I’m not that confident and when I make that cake or scone or whatever, I put my thoughts and my love into it, because I want to do it well. I can’t explain it, it’s just a feeling.” (F68VE)

„[…] the real countryside hospitality is that we always prepare something for our guest upon their arrival. My wife prepares some food, we bring some drinks when they come. That’s how we welcome our guests […]. Or I usually bring some fruit, so guests have it here, or if we have raspberries at home, then I bring raspberries […] this is how one treats the guest. And you don’t give this for money. Well, this is not a commercial accommodation, because those charge money for everything. Here I say that I have a guest. […] In order for the guest to feel good, the hosts have to give a little of their unique selves, with all their heart […]” (M67MSZ)

„[…] they come here to have a good time in the museum and although it is often difficult to stand all the time and tell things over and over again, but I want them to have fun, this is very important to me, so I am happy to do all these tasks […]” (F78MU)

„[…] I’m not only a cashier, I wash and iron the cloths that are used during the liturgy, I also like to do that, because I promised the parish priest that I will help here in everything I can, like this place was my own […]” (F81EA)
"[...] it gives me satisfaction when I see that things are going well here [...] when the money finally gets to the right person as it should, and if I’m the one to manage this, it’s a joy.” (F62MU)

"The guests feel that I welcome them with love [...] if, for example, they return for the third time, they will receive a commemorative plaque and a certificate from me, and then we also have a small celebration for it.” (F79MSZ)

Within the theme category of identity, it is also possible to discover the role of “good host” (stewardship) that they gladly take on, which is supported by the fact that many of them also talk about their workplace in plural as if it were their own:

"And then my soul was happy that guests praised it, just as if it were my own, I go there to work like that, like it’s mine, really.” (F71KSZ)

"[...] perhaps the best to me are the many professional recognitions that the museum has received. Not me personally, but our work was recognized as a team together.” (F66MU)

"One tries to think of ways to make our hotel even more attractive.” (F65KSZ)

"So, when I go home from here, I look back and, seriously, I see how beautiful our yard is, and I was the one, who fixed it. This makes me happy.” (M70MU)

"Our task here is to make sure everything goes well around the houses” (M65MU)

"So, this work is also very good because, on the one hand, the fact that it is history is really wonderful, and on the other hand, that it is ours, because Hungarian history is really interesting.” (F70MU)

Storytelling and conversations with guests, tourists, and visitors also proved to be an essential element regarding the identity-building nature of the work performed by retired people. This is supported by the following details of the stories they shared:

"Actually, I was hired to tell stories at the Fairy Tale House [...] this is the best job in the world [...] telling a story is the most wonderful, because not only children enjoy it, but also adults and although it’s embarrassing for teenagers, but after some pouting they are listening to it too” (M66MU)

"[...] I like chatting with guests when they come, we often talk for an hour, but I always ask if it’s okay for them, but they’re very happy about it. People miss having someone to talk to. Interestingly, there were a lot of guests with whom I had some kind of connection.” (M67MSZ)

"Talking to the guests is the best [...] I’m also curious about them and the guests also like it if you sit down a bit with them [...] and after I serve them dinner and clean up after them, we still talk until then, so it’s so family-like” (F70MSZ)

"[...] human relationships. This has always been for me, as a salesperson, as well as the information officer at the airport, so human relationships have always been very important for me. And for example, when I go in, I talk to companies, I keep in touch with several people, I talk about how they are currently doing, etc.” (F75UI)
“You know, they can come to us with so much nonsense stuff, but I don’t send away anyone. I often talk to them and say, well, don’t think that if someone else had come in, I can talk to them in the same way.” (F61UI)

“[…] here they say that I am the one who attracts the tourists […] I guide them not only here, but also in what to see in the city. I speak English and German fluently, but I also know some Italian and French, so I'm very happy to talk to them, because I like people.” (F81EA)

“[…] and meeting people, guests, well, I really like that too […] they stop me and then I have to spend 10-15 minutes with them, if they ask something as I pull the cart from one room to another, for example they ask if there are many more rooms to be done, or how come that I clean even at this old age and how good it is that I can still do it […] and when they come back next year we already know each other and even then there are topics to talk about and that is why I love it so much.” (F71KSZ)

“I was sweeping the leaves under the almond tree and addressed a person of around 50-55, who was lagging behind the group. I asked him why he was not keeping up with them. And he says that frankly, this museum guide isn’t worth a penny. Then I told him, well, if he is interested he should just ask me, and then I told him quite a lot about the place, because before serving at the public road maintenance this was my first job as a student, so I know a lot about the history of this place.” (M70MU)

“And that I have plenty of time to deal with them. They have always appreciated this very much. Anyone comes in and doesn’t have to stand in line or look at the clock, so you can chat calmly with each other because we have time, they are on vacation, and I can tell them things they don’t know.” (F69ESZ)

“Here, when I tell someone a story or something, all of a sudden, all the tension, everything comes out of me. Troubles and burdens disappear, I simply forget everything, because the stories I tell that’s what I’m focusing on, and people really like it.” (M68MU)

“[…] I’m the one welcoming the guests and then I give them a one-hour information session in English or German. I think that this is very important, because if the guests feel that we care about them from the first minute and they have someone to turn to during their stay, then they have a completely different experience […]. Here you have to take care of the guest, it is not enough just to give the information grimly, but you have to listen to them in order to make them feel comfortable. I think, a part of it is that we talk to them with smile on our faces.” (F65KSZ)

“[…] if the families arrive one by one, sometimes we can’t stop talking from morning till evening, because we have to tell the same story thirty times, but I really enjoy it because you can always add something exciting to get enthusiastic reactions […]. As a former Danube boatman, I try to explain, for example, the use of floodgates in such a way that they understand it, and I can also add things like what a lock looks like in reality, and I will tell them about the floodgate on Lower Danube. They listen to me, and they really like what they hear.” (M67MU)

**Teaching and knowledge transfer** can be closely linked to the subcategories of storytelling and conversation as tasks that are experienced as a priority and cause great joy, not only for visitors, but also for the retired employees. It is supported by experiences such as:
“[…] I love teaching […] the point is to pass on my knowledge so that when they need it, or if they feel like it, they will be able to reproduce it themselves.” (F70MSZ)

“When visitors listen to my stories with eyes wide open, that is the best compliment […] afterwards we receive many thank-you letters and recognition, and I’m proud of that […] I love events, when there are so many people here, sometimes I also got new knowledge from guests.” (F67MU)

“I really like it when I can tell them more about what they see, because I also think about what I would be interested in if I were abroad, and then I show them the interesting things that not everyone can see if they just run around here.” (F78EA)

“[…] it’s a good feeling when someone comes in and I was able to tell or show them things they didn’t know before. […] I feel that I have something in me that I can pass on.” (F69ESZ)

“[…] the most important thing for me right now is to be able to pass on my knowledge, everything that I have learned and experienced during all these years, because I fought hard for it and these many decades of experience should not go to waste. Because this travel agency is my life and I want everything to go well.” (F72UI)

“I like this because it is a developmental and teaching work […] The children really enjoy my lessons and thank me by running up to me and saying: Teacher, we’ll come back another time too.” (M69MU)

“It’s always a great pleasure when you manage to achieve a small change of attitude among the guests, let’s say regarding the insects […] so this is the best part, that you try to pass on what you have learned and practiced over many decades, and if you succeed and they even enjoy it, that’s the best.” (F65MSZ)

The **positive feedback received at the workplace** is another benefit of the work of the interviewed pensioners, which also plays an important role in shaping their identity. This is supported by the following experiences they shared:

“Everything that a person needs to feel well, to be praised, to be recognized, I absolutely get here. So, when I persuade someone to come in and look around and then they go out like "Oh my God, it was good, it was fantastic" and so that’s how my soul practically brightens here every day.” (F68MU)

“But there, when I was baking in the open kitchen, it was a great experience, for example, that a couple came and asked me how I did it and told me how delicious it was. And it was very good that they were so interested and waited until it was ready and bought it fresh. And I gave them a full plate and they thanked me so much for caring for them. […] So, in general, it’s a great experience for me when I’m baking outside, and people come up to me and talk to me. That they are so interested in what I’m doing.” (F68VE)

“The best feeling is when they are grateful that I addressed them and showed them these unusual and interesting things, and then that grateful look makes me very happy” (F78EA)

“Several times it happened, that visitors took pictures of me, because those who can tell things through experience in this enthusiastic way are appreciated by the visitors, and
this is the most important thing for me. [...] and when [my boss] gave me the green light, it meant that I was now recognized at this place. They recognized the work and the learning I put into this job. That was the greatest experience for me. Yes, because from that point on we can say that I was included in the team I wanted to belong to. Now I’m a senior because I’m the oldest here, but what I learned was recognized since then. I would like to add that, this is my first workplace, where my knowledge is recognized, and it is said to me in person.” (M65MU)

„And when I come out of the room and look back, I have such a sense of accomplishment that it became so beautiful, the sun shines so bright through the window, there are no fingerprints, there is no dust anywhere [...] and then when my boss comes to look around and pats me on the shoulder that everything is fine, well, that’s a very nice feeling.” (F71KSZ)

„There have been so many times that at the end I get applauded or asked questions, or someone I met three years ago in a group comes up to me and tells me that he was here earlier and now brought his friends because he liked it so much. So, there are a lot of that and it’s a great experience, it’s such a great honor for me, I feel recognized. But also the applause, and the thank you are signs of appreciation. This is an everyday experience here.” (M82MU)

„[...] I don’t know how long I’ll be doing it, but as long as I’m able to do it and as long as they’re satisfied with my work, it’s a very good feeling for me [...] I clean here and I’ve heard it from a lot of people - not to praise myself, but – how nice is everything now. It also gives me such extra strength that I can still do it. [...] I’m not saying this, once again, to praise myself, but I really heard from others that everything is really nice and tidy here.” (M70MU)

„They write a lot of thank you messages in our guest book and this is very important to us, this way they acknowledge our work and it’s a source of pride for me” (F67MU)

Based on the stories of several interviewees, the identity-forming role of their work at tourism-related locations also includes **self-identical (authentic) presence**, which indicates that they are given the opportunity to be present and active in the same way as they would do at home in their everyday life. If this authentic, self-identical presence can be realized (or is even expected) from them during their work, it is a particularly great joy for them, and they experience it as a kind of “freely allowed and embraced self-fulfillment”.

„It’s simple, so at home too, when guests come you also try to make them feel good, it’s the same as if I were at home [...] then I sat down on the bench, and they sat around me. And I asked them what they do in kindergarten and what they could sing. Well, then they sang, and we sang the kindergarten songs and danced together. They were so cute. I also sing with my family, and we also like dancing.” (F66MU)

„And when they told me that I was going to work here, and they explained me my tasks and left me here, I sat down on a stool and cried like a cow, and then everything that I could recall from my childhood lined up in front of me, and I felt like, oh my God, this is it, I’ve arrived home.” (F66MU)

„This is my hobby, yes, literally my hobby, because I love to bake and cook at home for my family as well, also gardening is one of my favorites, I love the beautiful garden and flowers and plants, and I have to take care of them here too. Well, mostly, when I’m
very tired, I read something, actually these are my activities and practically my work at home meets my work at my workplace. [...] I’m not that kind to have a Skanzen-face and a home-face, I’m the same everywhere. I’m telling you seriously, visitors just stick with me, there have been times when there were so many people in front of my house, as if there was a wedding or something.” (F66MU)

“We work very hard for 2 weeks before an event, we have to figure out who does what, and figure out every little detail, and when the event is over and everyone congratulates us and says goodbye happily, then we are still fresh, but when the last guest leaves, we sit down in the hall and all of a sudden very become very tired and that is an incredibly good feeling. It’s a bit like being a good host, who welcomes guests to her own home. My mother and father were like that as well, so this triggered the need in me to feel good when life is going on around me, I’m happy to do things for other people even if they’re colleagues or guests.” (F64KSZ)

“[…] it turned out quite interesting, because cooking is not my profession, I just liked it a lot at home, because my whole family is such a good cook, we are genetically set that way […]. But if I couldn’t do it anymore, I would die. So, I already told them: kids, I will die out from Káli. I fell in love with this place so much that I can’t even tell it.” (F68VE)

The research finding that work of the retired people interviewed is an integral part of their identity can be seen in the fact that, without exception, one of the five subcategories detailed above appeared in every conversation with the interviewees (see Figure 14). Based on this finding on the one hand, the interviewed pensioners can identify with a kind of substitute grandparent role or find a substitute family through their work, and on the other hand caretaking, storytelling, teaching, knowledge transfer and communication (or some combination of these) were all mentioned as particularly important, central elements of their work – regardless of their positions. These are features that are not only important to them, but with which they fully identify, and which is the reason why they do the given activity. Therefore, it is particularly important to hear what are the characteristics of the job that make them choose it, since this age group is no longer of active age, so – in the optimal case – they choose an occupation that, according to their own preferences, can be done with the greatest dedication, efficiency and enthusiasm.

**Theme category: OPPORTUNITY**

In addition to the fact that the identity-forming role of the work performed by the respondents is clear from the answers cited above, it is at least as important to note that work is also an opportunity for them (see Figure 14 again). On the one hand, it provides them the opportunity to get to know new people, cultures and things that have not been experienced before (new impulses), on the other hand, it gives them the opportunity to be in a community, to be among people (social relations), thirdly it gives them platform for recreation in a creative way, so they can create something and still find joy in it (self-realization). Besides that, it also gives them the feeling of usefulness and the sense of responsibility through the tasks given to them, which they perceive as important.

The community experience (belonging and connection) regarding work, as well as the opportunity to meet and connect with people, were also recurring moments during the interviews, which almost without exception were mentioned by all interviewees when it came to what work adds to their lives. Some of these are quoted below:
“Connecting with people is the greatest joy in this, especially with returning guests. There are some guests, who are adults, and their children also travel with us, when they grow up. Communication with people means the life to me.” (F72UI)

“I just feel that I need company and it’s great in here. Originally, I wanted to be a kindergarten teacher, so I love people and I love children, and there are plenty of both here.” (F67MU)

“It gives me a lot of peace of mind. It’s true, there are tense moments, especially when there are many guests and then everyone is a bit – in quotation marks – a fool. [...] these are always solved later and in the end, I miss the mess and I would like to add, that there is a very good, profane group together, who are involved in all kinds of bullshit and mischief. So, we’re pranking each other, but in a good way. Something always happens, and when my shift is over, I start by walking around my car, because there were times when my colleagues wrapped it, and there were times, when they put a bra on it and I carried it home, so there were such mischiefs, which prove that it’s a very good team here. But this is not, how should I say, offensive, this is a welcome ritual here” (M65MU)

“I like being in a community, and I like, when life around me doesn’t stand still. It’s really nice to be able to talk to people here.” (F70MU)

“I find joy in it, I especially like that I can be among people, among young people [...] the events are the best, because there you have to cooperate with many people at the same time and you can get to know many people, even famous people” (M70VE)

“I like it because the company is good, I’m telling you, I come here with pleasure. I’m here every day at seven in the morning, just so that we can fool around with Marika for half an hour [...] They can ask for help any time and I can ask them any time, it’s a bit of a sense of belonging. It’s not a big place, the whole museum has a staff of 17-18, so it’s such a good team, so all I can say is that it feels so good to belong here.” (M70MU)

“Love for people is why I got into this at the beginning, and this is why I still do it today. The most important value [in running a guest house] is connection with people, which is sometimes like a destiny for me and gives me strength for my further continuing this work. [...] it’s not only the clean room and the food that’s important, but the connection, the meaningful talks we have [...] to this day, we keep in touch with several guests by mail throughout the year” (F79MSZ)

Experiencing new impulses, the opportunity to get to know new people, experience new and interesting situations, as well as learning and acquiring new knowledge were also recurring elements that came up in a positive context in many interviews.

“Things happen here that have not been present in my mundane everyday life before. [...] well, I have absolutely no understanding of art, as an accountant, I’m a total lay. And yet, the world that opened to me here, and I could see how an exhibition is built, or the other day I could try the floating chamber, for example, it was very interesting.” (F62MU)

“Here I can get to know things and see things that I may not have ever seen before. You can also talk about pictures, art, and objects with people here. I learned and experienced many new things in the past few years, because my previous work was of a completely different nature.” (M65MU)
„[…] complete relaxation. I enjoy immersing myself in this, and it’s all new knowledge that wherever we go, I look it up, find it, and read about it and learn it“ (F64UI)

„Either way, you always hear new things from your colleagues here in the museum.” (F66MU)

„Work wasn’t new to me, only learning was new, to start it all over again at the age of 62 and go straight into a totally different subject – as switching from the metal industry to the science of history was a huge change […] but I already know a lot of things, I accumulated a lot of knowledge […] here, I have all the materials I received and I am practically continuously improving my knowledge and quoting my daughter: so that my gray matter stays fresh“ (M65MU)

„What we don’t move, withers away, including our brain, so I say that we must always learn something new and constantly develop professionally.” (M76MU)

„[…] so that’s what I like about it. When I do the guiding, I don’t just lead people, but instead the visitors go in front and I go with them, and then we have a nice conversation. They tell me something, and I tell them something too, because you can learn a lot from them as well, these conversations are valuable to me.” (M70MU)

Regardless of the position held, several interviewees mentioned as an important feature that they can fully engage in their work in such a way that it combines joy of creation and self-realization. They have talked about work as something much more than household chores, something that is a challenge, that they see the meaning of and that they find the flow experience in. This is illustrated by the following thoughts they have shared:

„I like coming to work here because I can relax here. It’s not like at my previous workplace, or like at home with my wife, this museum life completely relaxes me.” (M67MU)

„I love my family, of course. They come to me a lot, I cook for them a lot, but I also want something else, because the days alone at home are boring. I can talk about other things here at work than with my children or grandchildren. This is a challenge for me.” (F67MU)

„Well, I set myself a goal here, first of all, everyone, who comes here should feel good […] This is rest for me. Here, when I tell someone a story or something, all of a sudden, all the tension, everything comes out of me. My troubles and burdens disappear, I simply forget everything, because the stories I tell, that’s what I’m focusing on, and people really like it.” (M68MU)

„[…] well, it’s fulfillment for me. I could only say fulfillment, because of course family is very important and a great joy for a person, a great source of joy, but in addition, at least in my life, work had the same emphasis. The same. […] so work is still a source of challenge and fulfillment for me, what I do with love” (F75EA)

„And the fact that I found this job is a complete miracle. Actually, I say that I started to blossom, when I was 50 years old, that’s when I found myself that my job is to cook and bake. And I love it so much that no matter how tired I am, if, for example, I got home at half past twelve at night and then I was standing in the middle of the living room wondering what to do now, go take a shower or sit down. But even then, I usually lay awake for another hour because I was in flow so much that I couldn’t fall asleep. And
the next day I went again, I really enjoy it, seriously, no matter how hard it is, I’m flying in this profession. I was able to fully fulfill myself, and then I realized how suitable it is for me, I never thought that I could become a chef at such an old age.” (F68VE)

„Well, I have created a concept for myself, then I told my boss how I guide and she said it was fine. I learned things from my colleagues, but I created my own concept for guiding” (M67MU)

„I love what I do, and it satisfies me, it completely satisfies me, and I don’t get tired. Or if I do get tired, I simply go home. So, I like to do it this way. I’ve always dealt with people, haven’t I. And here I’m dealing with people in the same way as earlier, bring new clients and make sure that everything goes fine with the office [...]” (F75UI)

„So as long as God gives me health, I would like to continue working, because I simply cannot imagine myself sitting at home, or that washing, cooking and ironing would be satisfying. So no, no. I find in this work a challenge and it’s something I enjoy doing.” (F70MU)

„The work I do calms me down, because at least we are making progress by this, and we do what we need to do. Although, no one keeps me accountable, I know that professional expectations require that it should be done this way, so I do it.” (M76MU)

„I often look forward to coming here, because it’s not work for me, it’s a wonderful pastime in which I enjoy myself, because believe me, I know what work means, I did it for 47 years, didn’t I? But honestly, I get so much from this place that I wouldn’t trade these past 2 years for that 47.” (M65MU)

Last, but not least, we must also mention that, based on the interviews with pensioners, it seems clear that work and the accompanying tasks and sense of duty also provide an opportunity for them to feel useful. By definition, the employment that ends with retirement results in a drastic change in the rhythm of life at the level of everyday life, which may have an impact on the mental and physical condition as well. Therefore, the way and quality of this transition is crucial. In the post-retirement phase of life, the importance of the sense of usefulness and sense of duty was confirmed by all my interviewees, without exception, in full accordance with the literature. One of the interviewees (F69MU) summed up the essence of this with the following words: „I think it’s important for retired people to work on the one hand for self-esteem and to get new knowledge, and on the other hand, for the transfer of existing knowledge and to be part of a community if it comes to that. Also, to set an example for young people about working [...]”. It is supported by the following story parts as well:

„A person feels useful here, and we do not think that we are already some gaffers. Or, as the poet says: I’m a stoic gaffer – there is such a song. It doesn’t matter. Anyway, it’s obvious that by working, people feel that the state still needs them, if we can use such big words.” (M66MU)

„[…] this way we feel like a human and not like a useless fugey. We are not a burden to society, but we can still do something, and this is a huge thing, which is also related to health.” (M82MU)

„I am always saying that pensioners can also help the economy, if they put the right person in the right place, like I am right now. […] So I can’t imagine holding the remote control or gossip all day long, because I don’t like that kind of life. Even if I sit down in front of the TV, I’m still knitting or crocheting or doing something parallelly, because
only sitting there for hours and hours is just not for me. So, for me, work is my life. Every
day I decide about my tasks for tomorrow, and it rarely happens that I don’t do what I
planned. Work ennobles you and if I couldn’t work, I would feel like a useless person.”
(F72MSZ)

„Of course, I couldn’t take more of it, but it’s comfortable for me now. I don’t want to
save the world anymore, but I like to be useful, and it is good to know that I am counted
on.” (F66MU)

„[...] so at least I don’t forget my profession and of course the fact, that my colleagues
value my knowledge and ask for my advice also plays a part in feeling that I am still
needed.” (F68UI)

„After retirement, people get slapped, which is often difficult to deal with [...] that’s why
it’s important to find your place and to have a purpose in your life even when retired
[...] the candle dip factory gives me this [...] because I feel that my work is paying off”
(M65MU)

„My very bad experience is that if you are working today, but not tomorrow, then you’re
a «gaffer», aren’t you. Certain people have a very bad attitude towards retired people,
so being retired can be such a stigmatizing thing. That retired people are parasitic, or
I don’t know, but anyways, that’s why it’s important to me to feel that I’m still useful,
because the work I do is also.” (F75EA)

„[...] I’m happy to do it because people are happy when they’re useful. You can use
what you have learnt to create something useful [...]” (F69ESZ)

„[.] I have grandchildren and I spend time with them, that’s one thing, it’s 1-2 hours,
but after that you’re already tired of that. This is not a full-time program, as many
people say, like wow, when I retire, I will only be with my grandchildren. That sounds
good, but, unfortunately, this is not the case in reality. Well, you must come up with
something more useful for yourself, although being with them is also useful, but you
rather find something that you will do regularly, which will give you real self-esteem.”
(M76MU)

**Theme category: SAFETY**

During the thematic analysis of the answers of the interviewees, it became clear that the work
carried out in tourism-related locations not only shapes their identity and provides them with
different opportunities, but also means another very important thing: sense of safety (see Figure
14 again). The theme category ‘safety’ identified in the narratives was labeled after a long
consideration, as the set of relevant codes also mean ‘handhold’, ‘bridge’, ‘connection’,
‘background’ and ‘interpretive framework’ just as much, but together with all these meanings,
the concept of safety is the most suitable for summarizing the material-physical-spiritual and
temporal aspects shared by the interviewees. This sense of safety – with one exception – is not
exclusively of financial nature, it is also reflected in the impact on the daily schedule of elderly
and, presumably, in relation to their physical and mental health as well. The importance of
financial safety provided by employment is supported by the following comments of the
interviewees:

„I don’t deny that money is not the last thing either. I mean, compared to my how much
I work, I’ve never earned this much before” (M70MU)
"Well, for me, my work definitely affects my subjective well-being because it brilliantly supplements my pension." (M82MU)

"My boss is fair, she follows the rules, the salary is always transferred to my account on the first day of the month. This is not the last aspect either." (F64MU)

"[...] I do it primarily for the money. I came away from my previous job with very little pension, it was an unfortunate thing, and we can make ends meet more comfortably this way. But only for this reason. (M69MU)

"On the one hand, the pension is not enough for the life standard I want to live, and this is my starting point. [...] I work so that I can have money and be able to go to such places, to be able to take the grandchildren here and there." (F66MU)

"[...] I am very happy that they still give me work, because my pension is very little” (F68VE)

"The little extra money I get isn't bad either, [...] but I would like to add that I might earn much more elsewhere, but I wouldn’t be so relaxed as here” (M65MU)

"[...] to be honest, money is not the last thing I considered. But I’m not doing it only for the money. So, it’s good in every way, financially, keeps me busy, gives me company, and everything.” (M68KSZ)

"And also, from a financial point of view, because it gives me extra income, I don’t work for free, I work for pay of course [...] But now I’m saying something harsh, now my net salary here is about the same as it was at the alumina factory then.” (M65MU)

"And the financial reasons too, because if you get another fifty thousand in a month in addition to your eighty thousand pension, it really makes a difference. But if someone doesn’t need the money, I don’t know, I would still work even then.” (F61UI)

"Of course, I don’t do it for the money, because if I didn’t work, I would still have enough money. But I must also note that it doesn’t hurt to be paid, if one has a little pocket money, right? [...] So it is obvious that I would be lying if I said that I am not interested in money, of course I am interested in money, because I did not create this library of 8000 volumes out of nothing. So, I spend my money not only on entertainment, but also on meaningful things.” (M69MU)

"The amount of my pension isn’t big at all, as I retired with a disability pension and that actually limited things I could afford and so I had to earn some extra” (F69ESZ).

Several of the interviewees included in the research do their work on a voluntary basis, so they do not receive a salary or other benefits. For them, of course, this aspect has no relevance, but at the same time it is interesting to observe that, with one exception, even those who work for a salary only attach secondary importance to money. Although money is not their last consideration, it is not the main reason why they chose that particular job. During the interviews, they only referred to their salary as an additional benefit, which should be mentioned in order to avoid accusations of “hypocrisy”, but after it was mentioned, rather little was said about it.

In addition to the beneficial material aspect, according to the narratives, the feeling of physical and mental safety is also an important result of work for the elderly. In this regard, it is impossible to ignore the considerable number of stories told by interviewees about how work
maintains them both mentally and physically, how it makes both their bodies and minds remain young, fresh, and healthy in the long term. The last stage of life, old age, not only at the level of the associations of the external observer (Galbraith 1994), but due to the inevitable decline in physical and mental performance and the reduction of social relationships, also in the inner experiences (Gwozdz – Sousa Posa 2010) means passing away, and the inability for more and more activities. This narrative is also supported by the fact that in Western culture aging is primarily associated with decline and reduction of one’s autonomy (Gullette 2003). Therefore, it is of particular importance to note that the interviewed retired people experience their work as an activity that conserves them both physically and mentally. This provides them with an exceptionally strong sense of security, which can affect not only their subjective evaluation of life, but also their objectively measurable characteristics (e.g.: physical health condition). This is fully supported by their experiences detailing the physical and mental preserving role of work:

„Therefore, for me there is no stopping, but actually, I realized that this is what keeps me alive. You can write it down, darling, that this is the secret of long life.” (M69MU)

„Not to mention that my bosses, my colleagues and the visitors give such content to my life, that I can say, that they have extended my life. Because there is a reason to get up every morning, and you don’t deal with your own problems.” (F66MU)

„I think that what keeps a person going is if (s)he works and if (s)he has plans for the future. […] I know, that old men can only be happy till they can preserve their autonomy and decide for their own […]. To be able to realize my ideas and my desires is very important to me.” (F70MSZ)

„It is important to work so that people can keep themselves fit and healthy. Because doing nothing is not good. So that’s why I go to work. Because I was retired at home for a year and a half and I was completely depressed, I did things like never before and never since. I also got such a stomachache, my stomach hurt so much even after eating. But it hurt even before eating, and then I couldn’t stop eating, I just ate and ate, because of stress, right? I felt this stress, because I had to be at home all the time, because I was always such a busy bee.” (F71KSZ)

„I like doing it because I was raised to work and I think that I’d feel much worse if I didn’t work, both physically and mentally. It keeps me alive.” (F72MSZ)

„The other thing is that I very often see that people, who retire get sick very quickly. Why? That’s when the diseases that were in them (they just didn’t know how to deal with them) come out, maybe it’s like that. Or just simply, I don’t know. But I’ve seen a lot of people retire and then their conditions have quickly deteriorated.” (F75EA)

„If I’m not explicitly needed, but I can do something good for the company. But it’s also good for me that I come in, and there is a rhythm in a person’s life, and if it stops, then the progress in a negative direction is very fast in the human body and in the head too. Well, it’s a continuum, so back and forth. We give and take to each other, the hotel and I, it’s a mutually beneficial relationship.” (M70KSZ)

„For me, it’s not just a job, it’s also a hobby and fun at the same time, because I’m very interested in what I do, it keeps me alive, and I have plenty of professional plans for the future.” (M65MU)
I think it’s good if pensioners are still working. Work somehow keeps people mentally fresher or younger. I mean, at least it does with me.” (F62MU)

“And the fact that I’m in motion, doing all kinds of things, keeps me fresh. It makes me feel alive and the more [work] there is, the better it is, because I always say every morning that every task and every problem exists to be solved, aren’t they?” (F64UI)

“Although I don’t have grandchildren yet, I make sure that I always do something useful, because this is what keeps me young.” (M66EA)

“If I observe those, who have really stopped working after retirement and are feeling sorry for themselves and digging in their wallets, that’s where the problem starts, because they don’t feel like a useful person anymore. The other thing is that a person must have a task, a plan and a regular daily schedule. If you don’t live by it, it’s over. Because where does an old man escape to? Into the disease, into the pain.” (F72MSZ)

Based on the experiences of interviewed pensioners, we can say that work conserves them both physically and mentally and thus provides a sense of security. But besides that, work has also appeared in some interviews as a pledge of *spiritual (emotional) safety*, as a way of *escape and/or rehabilitation*. Examples of this are the following stories:

,,You know, this is also a kind of relaxation for me from my everyday problems, because my son has a disease, which makes me quite nervous, and when I’m here, I don’t think about that all the time.” (F70MU)

,,I like coming to work here because I can relax here. It’s not like, […] like at home with my wife, this museum life completely relaxes me. […] when I’m at home, my partner gives me so much stuff to do that I can’t ever finish that. If I stayed at home, I’d have to work from morning till night. […] but for some of my colleagues, whose husband/wife has died and now they live alone, they work, because it is obviously not good for them to be alone at home” (M67MU)

,,But unfortunately, my eyesight has seriously deteriorated in 2017, and my eyes were operated because the retina in my right eye was punctured. I didn’t become blind, thank God, because I can see with it, but it’s very distorted, and also, I can only see dimly with my other eye. […] And that’s why I really love my bosses, because they gave me a job even like that, as they figured out that I could bake at home and that’s really good.” (F68VE)

,,I thought that these two extreme and final changes in my life were not good for me, that I was left alone on the one hand as my husband died, and that I wouldn’t even be able to go to work from now on.” (F68MU)

,,I’m not the type of person to sit at home anyway. But the truth is that I lost my father and then my partner the following year, and my sister in the year after that. So, for me it was a rehabilitation to survive these things. And it was a big help for me because I kept myself busy.” (F67MU)

,,I was home alone all the time. Back then I still had a dog that I could talk to, now I don’t even have a dog […] Actually, I do it so that I don’t sit at home alone, to have something to do. Before that, I would walk to Pécsvár for half a kilo of bread, so that I could at least do something.” (F64MU)
In addition, an important aspect emerging from the experiences of the interviewees is the **temporal aspect** of work as an activity, which becomes a key issue because the retired people included in the research feel that this activity is what gives a framework to their everyday life, that structures their time and helps them with time management. The importance of this aspect for them was expressed as follows:

„[…] and after I retired, I was at home for a year and a half. Well, I thought I was going crazy, so crazy“ (F71KSZ)

„I think most people enjoy retirement for 2-3 weeks, and when the last little cup is clean and put in the cupboard, and all flowers are in order in the garden, then they say, oh my God, what should I do now? You are still too young to go to a club for the elderly or just sit at home and wait for death. And the fact that I can now start / continue doing what I really feel good in, but I highlight this, because there must be workers whose workplaces were so bad, that they thank God they can leave and don’t have to go in anymore.“ (F64KSZ)

„[…] this completes my life, and it is more than enough for me, but it is important that I can manage my time myself, because I have a lot to do around the house at the weekend“ (M66EA)

„It is important because of the human relationships and also the things that were important while you were actively working should not be lost. That you got dressed, that you left the apartment, that you went to the hairdresser and to the beauty salon […] I like getting up in the morning, I like going in, there is a rhythm to my day […]“ (F75UI)

„[…] but then I was already scared that I was having too much fun at home and that was not good. It’s not good because you become a couch potato. Being at home all the time is not good. My husband also retired last year, but he also goes back every day for 6 hours, so we’re used to that. Well, OK, sometimes I’m busy with the flowers at home, but without work, what would I do when it’s done?“ (F61UI)

„It’s good if pensioners work, even if not full 8 hours, but part-time. Because I have experienced myself that when I am at home, I tend to let things go out of control. So, I say, "Oh, well, I’m not going to do this or that today, because I’m home tomorrow, and the day after tomorrow, and next week too, so I’ll do it then." Unfortunately, this procrastination happens to me. Whereas when I go to work, my time is allocated in such a way that I must do things I don’t like at home too, I shouldn’t procrastinate, because if I go to work tomorrow, I won’t have time for them. And so, my days don’t fall apart.” (F62MU)

„Then I was at home for 2 months, but I was going crazy and then, since there was no better option, I went to the Hevesi Baking Factory to fold pies. I folded pie dough for half a year, but my hands are too old for that work […] and after that, thank God, they called me to come back and continue working here.“ (F75EA)

„[…] but on the other hand, a sudden stop can be detrimental to the health of pensioners. That they have lived a vivid and busy life so far and suddenly there is a great emptiness around them. Because as I told you, it was good for a while to rest at home, but after that I couldn’t find my place. I was just going around aimlessly: I went to the cemetery to my husband’s grave five times a week. Now tell me honestly is this normal?“ (F72MSZ)
I come exactly at 8 o’clock in the morning every day, which means both advantages and disadvantages. After all, the advantage is that it is predictable for me and gives a certain rhythm and regularity to my life, which I think is important [...] I never thought that I’ll so such a drastic termination of working life, that, as of tomorrow, I will be a classic retired person, that I put down my pencil, go home, and from then on I will only live the life of retirees, because I think it can cause a very serious decline.” (M70KSZ)

Summarizing all what has been described above, we can say, that for the retired people included in the research, their work in tourism-related locations has an identity-forming role on the one hand, and on the other hand, it gives them opportunities in many respects and thirdly it also means safety for them in several areas of life.

4.1.2 Perceptions of retired employees regarding their tasks and duties

In order to get an answer to the second half of the first research question (Q1), we need to examine the text of the interview transcripts from another point of view.

| Q1. What does their current work mean to employees beyond retirement age working in places related to tourism consumption; and how do they experience the tasks given to and performed by them? |

Understanding how retired people working in tourism-related locations experience the tasks given to and performed by them made a new phase of coding and identifying theme categories necessary. At this stage, four defining themes emerged from the stories told, which provide a framework for interpreting how the interviewees perceive their tasks. In this case, the key emerging themes identified in the relevant passages are:

- their own role,
- the feedback they receive, regarding their work
- job satisfaction,
- their future plans,

which played a central role in the stories of all interviewees, but by no means in the same context. Based on the theme categories, significant differences can be revealed in the narratives of the interviewees regarding their experiences in relation to their tasks and performance. The structure of the differences within each theme category is presented in detail in Figure 15 on page 72. At the same time, we must highlight, that the diversity in the identified aspects cannot necessarily be regarded as objective differences, since these findings are based on the interviewees’ own subjective perceptions, and as such, do not reflect the characteristics of the given activity / workplace or the management practices of the employers, but only reflect the subjective experiences of the interviewees.

Theme category: OWN ROLE

In a new stage of coding, when I was looking for the answer to how the interviewees working in different locations and positions experience the work assigned to and performed by them, four key themes emerged from the stories told by the pensioners. One of these is their own role. The vast majority of those interviewed reported very positively about their own role in the given workplace or field of activity and typically said things like „I like being useful”, or „it’s good to know that they are counting on me”, and shared experiences like:
“I love that they enjoy my stories so much and we laugh together” (M67MU)

“I think that this [work], is very important, because if the guest feels that (s)he is cared for from the first minute [...] (s)he looks at a hotel differently” (F65KSZ)

“This is a good opportunity to make a progress in something, to be useful [...]. Guys, who the hell has time for the retirement club? I don’t. But I will do my best to be on top of my hospitality here.” (F70MSZ)

“I know that it’s important to the guests that I’m here and telling them stories, and I have to be a bit of a clown to entertain them as well.” (M82MU)

“It’s good to know that they count on me, because then I feel that what I do is still useful and I can help with it and at the same time I enjoy it too.” (M70MU)

Those who were so highly positive about their own role feel that their work „gives valuable experience for visitors” (M65MU), and that with what they do every day, they can „give something that the guest would not get elsewhere” (F68MU). This attitude reflects that these retirees feel important at their workplace, because – according to their perception – they create value for which they receive recognition, and this makes them satisfied. They are satisfied with the work they do, they like their workplace, because they feel good there and carrying out their task is more than just a job for them, they consider it as a vocation, with which they have a – self-defined – goal beyond the completion of the task itself. This is supported by sentences like the following ones:

“My task is not just to come here and show them this and that, but that as many people as possible get to know this miracle here, which is a gem of Hungarian history, and then they leave with a wow-feeling” (M68MU), or

„the position of a guest relations staff is not monotonous hamster wheel, because many interesting things happen. I thought a lot about writing a memoir [...] I welcome guests with an open door [...] I am a bit like a substitute parent or substitute grandmother for them.” (F65KSZ).

It is clear from their stories that they value the work they do: „I do it with joy, dedication and perseverance and I do it with faith in its usefulness” (M69MU), and that is why they need and appreciate (positive) feedback from their managers and colleagues, as well as from guests and visitors. These results are fully consistent with the model of ROCHA RODRIGUES (2020) describing the needs, preferences, and adaptation mechanisms of – although not specifically retired – elderly workers (Figure 4).

In terms of their own role, another group – much smaller than the previous one – is made up of those who, by their own words „don’t change the world”, but in the spirit of „it’s OK to be here”-attitude they don’t even mind it. Therefore, they are not disappointed, but they are not particularly proud of their work either. They do not feel that what they do is particularly important, but they have no objection against it. Their typical experiences sounded like, for instance:

„[...] you don’t have to think about big things, I spend the whole day here with the others, sometimes we go out to smoke or chat or something like that, so time passes, but I’m very happy that at least I have a job” (F66MU), or
“Actually, I do it so that I don’t sit at home alone, I have something to do. Before that, I would walk to Pécsvárad for half a kilo of bread, so that I could at least do something. At least I’m not bored here.” (F64MU)

“In the past, being a Malév employee was a way of life [...] now I’m glad that the owner employs me” (F68UI)

“You know, I used to be greeted in advance, I loved so much what I did, I always wanted to learn more and more, and now, here, well, it’s not like that, but I’m doing it” (M66EA)

“For me that [work before retirement] was the golden age in my career, because it gave me freedom and I could implement all my professional ideas [...] I like this place too, but obviously I’m not present in the way here as I was there before [...]” (M66MU)

“When I was young and I worked in Recsk, it was an absolute top job for me, because I felt that I had really achieved something professionally [...] but now, since I am not there at the field anymore, I really do not have much influence on what is happening [...]” (F75EA)

There were also interviewees – however only two of them – who feel that although what they do is important, they do not receive recognition for that, which fills them with disappointment. This is reflected in statements such as:

“[…] they only notice when I screw something up, otherwise they don’t say anything” (M69MU), or

“Let me tell you the story, when a group of bikers came here once to drink beer and one of them just waved to me and told me not to work so much, but to sit down with them for a while and they ordered me a coffee to drink with them. They said that they see how much I work here for hours and hours without any rest and how beautiful everything I do is. Well, it was so, so good for me” (M70MU), and

“They made me pay a thousand forints for it, regardless that I work here. It was a little bad that in this summer heat and not even the thousand forints, but that there were some intern student girls here in the summer, who drank one drink every hour. And they surely didn’t make enough money to pay for those during their five or six hours, and the waiter made me pay the thousand. The biggest problem is not the hour and a half free work in that hot weather, but anyways, since then I don’t even come in to ask them for a soda.” (M70MU), or

“There are colleagues, who don’t even say hello to me, at the beginning I tried to approach them, just in case, but now it doesn’t matter, I don’t care anymore” (M69MU).

They believe that even though their work is important from the point of view of the operation of the given place, but it seems that only they recognize this themselves, which is why they expressed their sorrow somewhat resignedly. Due to dissatisfaction with their own role, they feel almost “invisible” at their workplace.
**Theme category: FEEDBACK**

Similar pattern can be observed in terms of the differences that unfolded within the theme of feedback in the case of interviewees. Some get direct feedback on the work they do from visitors. This is supported by the following experiences:

„They are always very grateful, when I tell them some interesting stories” (F78EA), or

„I love it so much when they thank me, like ‘Wow, if you hadn’t told us to come in, we would have walked away from such a treasure’ – they often say” (F68MU).

Feedback they receive from co-workers and managers also have similar effect:

„I was the best in the preparation course, and they called me to come and work here, because they thought I would be good at it, and they say I’m doing well since then” (M68MU).

In addition, there are also elderly, who receive only indirect comments as an assessment of their work, or receive no feedback at all:

„[…] and then in the yard I heard the man telling the woman: Look how nicely everything is done here in the yard!” (M70MU), or

„I’m often looking at the guest book and some people like my guiding, some don’t, but that’s the way it is” (F70MU).

„[…] well, they don’t ever say anything, whether it’s good or not, but it’s true that I don’t ask either” (M69MU), or

„It would be good if we could talk sometimes with the management about what needs to be done differently or so, because people don’t always know what is good” (M66MU).

This group of interviewees clearly lack constructive evaluation of their work by their supervisors or any kind of direct or indirect visitor reaction to what they are doing at the certain place.

**Theme category: JOB SATISFACTION**

Based on the reports of the interviewees, three types of attitudes can also be distinguished in terms of job satisfaction: satisfied, dissatisfied and neutral. Those elderly interviewees were the most satisfied, who find all – or some of the – motives necessary for identity formation (*Figure 14*). Those spoke about their work with positive emotional charge and with the most satisfaction, who find the possibility of self-realization in it, experience its interesting and stimulating nature, and can experience a positive connection with people. They have said the following typical phrases:

- „it’s a place for self-realization for me”
- „there is always something going on, we are never bored”
- „I learn a lot of new things”
- „connecting with people is my favorite”

Those, who expressed particular satisfaction about their work typically spoke about their tasks with expressions like “*here, we have to achieve that...*”, they set goals to be achieved in their
work and perceived it as a kind of mission to be fulfilled, the success of which depends on their personality. And identifying and working for these goals filled them with joy and, on the one hand, gave them the sense of importance, and the sense of duty. This is also in line with the model of ROCHA RODRIGUES (2020) (Figure 4), which points out not only the mechanisms by which elderly workers strive to maintain the previous balance between their work and themselves (person-job fit), but also that in elderly employment the feeling of usefulness will be the priority and personalized work transformation (job crafting), can be an effective tool for adaptation (WRZESNIEWSKI ET AL. 2003). According to the results of this current research these seem to be true not only in case of elderly employees, but also for those, who are already retired, but are still working. In addition to the examples find in the literature, the results of my dissertation also prove that in the case of retired people creative personalization of work is a practice that contributes to finding the meaning of tasks they perform and thus may lead to raising level of job satisfaction.

And the changes that occur with advancing age sooner or later make work transformation as a form of adaptation not only justified, but also necessary. In case of elderly employees KOOI ET AL. (2015) distinguish the following three forms of effective job crafting methods: accommodative crafting, developmental crafting, and utilization crafting.

Those interviewees who reported dissatisfaction with their workplace and/or their tasks made statements such as:

„They completely ignore me […], and they think that’s all I’m capable of […] and I often can’t wait for the day to pass, so I’m done here and I can go home” (M69MU), or

„I do it mainly for the money, because I need it so bad” (M67KSZ) and

„The administration is the worst, and also dealing with difficult people, because those require quite a lot of patience, right? Because the guests are always right, aren’t they? And when these difficult cases happen, I have to force myself to behave nicely.” (M68KSZ)

„[…] I have to buy everything I work with here on my own money” (M70MU), or

„Tourists scream to me for no reason that there is an entry fee. This can go very badly; they shout at me, because they think it was me, who deices about that […] there are too many things to pay attention to at the cash register. Eucharistic adoration takes place here continuously, so the visitors, who come in should be quiet, but instead they are often very loud […] because of this, I have a lot of confrontations.” (F70EA)

These interviewees voiced their dissatisfaction not passionately or in an angry way, but rather cautiously. It can be seen from their stories that – unlike the others – it is a difficulty for them that their needs related to identity formation, safety, and exploitation of opportunities are not (or not fully) satisfied by their work for some reason; so that in their everyday life, work can be an unpleasant experience, or it can be a source of annoyance for them.

Regarding job satisfaction, the third group, the neutral ones, typically made statements such as „at least I’m not sitting at home bored“ (F66MU), or „nothing outstandingly positive […] I’m glad that the owner employs me” (F68UI) and „I’m OK here, I would not have anything to do anyways, because my children are far away” (F64MU). They are not particularly satisfied or enthusiastic about their work, but they are not dissatisfied either. They are happy to be able to work, but in contrast to the other two groups, there is neither negative nor positive emotional charge in their narratives, when talking about their work. They do not attach particular
importance to the fact that they are filling the position or doing the tasks for which they have been assigned.

**Theme category: FUTURE PLANS**

Regarding the fourth theme category, *future plans*, three different categories of interviewees can be differentiated: the *optimistic*, the *neutral*, and the *resigned* ones. From those optimist interviewees, who see their future brightly the following statements were typical:

„I still want to do a lot of things here, for example [...] I already told them that the attic is up there, let’s clean it and make it an exhibition space or we could do the same with the basement” (M68MU), or

„One lifetime is not enough for my plans; I often think about what new project I should start” (F79MSZ) and

„Here, at our house the password was always that not a single minute should pass without doing something, quoting the ancient Greeks, right? In addition to my work at the museum, I never stop at home either, there is no such thing as sitting in an armchair and looking at the sky. Actually, I write the history of our family, now for example I am writing the history and memorial book of my military unit, or I organize my archives, I manage my library of 8,000 volumes, so I have things to do at home too. But I don't just do intellectual work because I have a carpentry workroom. That is where I make rifles for the children, or, for example, my daughter-in-law asked me to make a semi-circular bench for their round table. Then, when I’m really bored with all this, I start to paint, draw or, if the inspiration comes, I write poems. Well, my sons have a big garden, and I, as an agricultural technician, usually give the advice on how to prune the trees and prepare the flower beds, so there is plenty of work here. But believe me, Edina, it’s good.” (M69MU).

The narratives of those, who can be classified as neutral in terms of future plans mostly contained elements that indicate that they do not have particularly specific plans, but if an opportunity arises, they take it. One of the interviewees put it this way: „I don’t know what else could be planned at this age, I’ll stay here as long as I can, then if I can’t anymore because I’ll be sick or I’ll be sent away, that’s fine too” (F66MU).

On the other hand, there were those who were more resigned to the future and made statements such as „this is my last workplace, I’m not going to work anywhere after this” (F78MU), or „I’m not like I was before, I can only do things slower and it’s not gonna be any better later on either” (M70MU).

It is interesting to observe that the differences identified in terms of future plans do not coincide with the typology that is created based on the consistent results of the other three dimensions. It is clear from the narratives that those for whom work is a mean of self-realization and receive (positive) feedback from visitors/tourists, colleagues or superiors are much more satisfied and enthusiastic than those who do not receive this. However, the three types of attitudes identified along the lines of future plans do not seem to be related to whether the given employee is satisfied with his/her work, role and tasks. This can perhaps be explained by the fact that, while the first three topics mainly concern work-related well-being, the fourth, future plans, can be a factor of general quality of life, which, although can be influenced, but – in the optimal case – is not exclusively determined work-related well-being. Figure 16 summarizes the
characteristics identified within the four main themes, based on which there are significant differences between the retired interviewees working in tourism-related locations.

**Figure 16: Characteristics identified along the main themes, according to which there are differences between the retired interviewees**

Source: own editing

So, as mentioned above, the differences that can serve as the basis for typification emerge within these four themes, as a result of observing the typical pattern (within all four themes) for each respondent, and their similarities and differences have been compared with those of the other retired interviewees (Figure 17).

Semi-structured thematic interviews with the participation of pensioners were carried out in 19 different settlements of Hungary. Among those interviewed, 25 people work in museums in various positions, 12 people work at other tourist attractions, 5 people work in commercial or private accommodation, 5 people work in travel agencies, 2 people work in hospitality establishments and 1 person works in an organization providing other tourist services. Based on the results of 50 interviews made with retired employees, it can be seen that work brings the greatest joy to those, who carry out activities in which they have direct contact with visitors/tourists and the nature of their tasks is primarily related to heritage presentation and knowledge transfer (see bottom row of Figure 17). This group is the one that talks about the work with the greatest enthusiasm, considers it the most satisfying and feels the most valuable and important in their workplace, whether they are doing it as an employee or an entrepreneur, in a voluntarily form or for a monthly salary. These retired people do not see their tasks as just a duty or a job to be done, but rather as a kind of mission to be fulfilled, the success of which depends on their personality, and therefore they try to do their best to complete them. Regardless of position in almost every case interviewees themselves named and highlighted heritage presentation, knowledge transfer, and caretaking as activities that makes them the most satisfied and the more they do these, the more joy it gives them: „it is not obligatory for me to give a guided tour here,
but visitors really like it when I tell them stories and they’re so grateful and you know, I’m happy to tell them all I know if I see that they are interested” (F78EA) or „once I saw a couple left behind the group and I immediately went to them and started telling them stories. I really enjoyed it, and they were also very happy about it, even though I shouldn’t be dealing with that” (M70MU).

The satisfaction and enthusiasm of those, who also carry out intellectual work and have direct contact with visitors, but their tasks are only operative – such as giving directions, warnings, or ticket sales – is much more moderate. According to their own experiences, they see less value in their own work, are less committed and find less joy in completing their tasks. The retired employees in the positions of librarian, cashier, and accountant – just like the interviewees who perform physical work – although perform intellectual work do not have direct contact with visitors. Based on their shared experiences, it can be said that their work does not particularly give them pleasure, but they do not associate negative experiences with it either. They are the ones who spoke most neutrally, without any emotional charge about their work and tasks.

**FIGURE 17: THE DIFFERENCES USED AS A BASIS OF THE CLASSIFICATION AMONG PENSIONERS**

Among the respondents, those who were the least satisfied and had the least joy in work were those who work in a position where physical work is required (e.g.: janitor, maintenance) and who do not have direct contact with visitors/tourists at all (or only in occasional and random cases). However, it is interesting that they also reported extremely positively about these random interactions that might occur. Regardless of the length and nature of the encounters, they mentioned them as experiences that were particularly pleasant to them. According to their...
own experience, they are the ones who feel the most ‘invisible’ at their workplace, and although they say they are aware of the value of the work they do, they missed (positive) feedback the most.

After coding the transcripts of the interviews, identifying the four emerging themes and the individual characteristics revealed along them, then comparing the similarities and differences of each individual resulted in four different types of elderly employees (Figure 17), who can be differentiated from each other based on the following aspects: type of job they are doing (intellectual / physical), their contact with the visitors (yes / no), and the nature of tasks to be performed by them (heritage presentation – knowledge transfer – caretaking / operative). However, it is contradictory that, while based on the first three themes (own role, feedback, job satisfaction) the differences that emerge between the interviewed retired workers point towards consistent and unidirectional typologies according to the dimensions shown in Figure 16, while in terms of future plans the differences emerging between the interviewees do not fit into this typology. For example, in all three types of retired employees doing intellectual work we find some, who describe their future plans in a neutral way, and among the latter mentioned physical workers, we also find some, who proved to be particularly optimistic about their future and seem just as full of plans, as those whose main task is heritage presentation and knowledge transfer.

No significant differences can be found among the interviewed retired employees according to which tourism-related location they are working at and what is the framework of their employment (voluntary / paid, full-time / part-time) Even in terms of the positions they hold, we cannot speak of clear differences. However convincing differences can be identified regarding the tasks assigned to an/or voluntarily undertaken and completed by them.

4.1.3 Subjective well-being aspects of the work of retired interviewees

The second research question (Q2) of my dissertation explores the subjective well-being aspects of the work of the interviewed interviewees of retirement age. The aim of my research is not to reveal the relationship between the subjective well-being of pensioners and the work they do, so no conclusion can be drawn from my results about the presence or lack of causal relationship between them. My goal is to explore and understand the experiences of the interviewed working pensioners regarding their current work in the light of a theoretical framework that reviews the nature of subjective well-being of the elderly.

**Q2. What are the subjective well-being implications of the current work of employees beyond retirement age in jobs related to tourism consumption?**

Questions asked about work in the interview guides follow the content of the measurement instrument of HYDE ET AL. (2003), called CASP-19. This model, often used in the literature, is a need-satisfaction-focused approach that maps the subjective well-being of the elderly by using the dimensions of control, autonomy, self-realization, and pleasure. This approach focuses primarily on the higher levels of Maslow’s pyramid of needs and has the advantage that, although it puts the elderly in the focus of investigation, it does not only consider the – classically used – objective factors, such as health status or financial situation, but primarily examines their subjective experiences of their own everyday life. A good basis for interpreting the subjective well-being aspects of the work-related stories the interviewees have shared is the examination of how these four dimensions of CASP appear in their everyday lives through their experiences during their work. The most intensive feelings experienced in their work naturally
overspill into their life outside of work, so when we talk about the subjective well-being aspects of work, we should first observe the significance of the **sense of control** in the stories told. The most typical experiences related to the control they felt over their own lives (the integrity of the ability and possibility of control) were the following:

,,I accept it and I don’t fight against my age, but why not be at the place where I enjoy myself? We retirees have a hard time accepting physical deterioration, but we all know, that it comes with age, also somehow, I wouldn’t want to work among a large group of retirees [...] if they tell me here that your work is no longer needed, I will not experience it as a loss. I’m going to understand it and find something else, because I know I still can do it.” (F66MU)

,,I could have gone to McDonald’s to be a cleaning lady. But somehow, I was like, I’m known to many people in the city and what does it look like, that until now I was a respected employee of BNPI, and now I’m cleaning? So, it basically sounds stupid, but it still matters. Because it’s one thing for a person to work after retirement because of necessity, and it’s another for me to work because I feel that I need this and I want to work here even when I’m a pensioner, this is my decision.” (F75EA)

,,The best thing is that I am alone, and no one sticks their nose in my work, so I can do it as I please, as I want, but of course I can’t hang around, I have to work.”” (F71KSZ)

,,As an executive, I am part of the management [...] the disadvantage of my punctual arrival in the morning is that it reduces the effectiveness of control, since it can be precisely calculated that I will come here at 8 in the morning. But of course, everyone knows their duties here.” (M70KSZ)

,,[...] things happen the way I do them, the way I manage them [...] only I’m here for myself, but no one has a say in what should be done and how” (F72MSZ)

In addition to the sense of control experienced during their work or in the relation of work and private life, the other important dimension is **autonomy**, which indicates that they are fully and independently able to carry out the activities - and, in terms of work, tasks - that they want and that are entrusted to them. To be able to fully evolve in this regard, of course not only their physical and mental abilities have a prominent role, but also their other possibilities (e.g.: **financial condition, other circumstances**). In terms of the sense of autonomy they shared their experiences with me as follows:

,,I also have grandchildren, but I’m not the type of grandmother whose time they can manage. I am happy to help them at any time, but they should let me know in well-before, and then I can reorganize my own schedule. Of course, I do my typical housewife duties as well. I also plan my cultural programs as I wish.” (F66MU)

,,I haven’t given up anything I wanted to do because of my physical condition [...] I’m not limited in any ways.” (M66EA)

,,With the help of providing non-commercial accommodation, I can realize my dreams – which are not very big dreams, but I think they are realistic and legitimate ones in the 21st century – and I can even support my children financially. And I don’t want to get to the point where I have to rely on my children in any way. I hope that God gives me enough strength that I never have to rely on my children and be a nuisance for them. [...] it is only good for an old man as long as he can make his own decisions and does
not need the support of his children to the extent that it affects their lives. This is important to me, to be able to realize my ideas and my desires.” (F70MSZ)

„Although now that I can’t see, it degrades me a lot or I don’t know how to express myself [...] I wish I could say thank you very much for the opportunity to work, but that’s enough. So, I don’t want them to be unhappy and tell me not to come anymore.” (F68VE)

„Well, I have created a concept for myself, then I told my boss how I guide, and she said it was fine. I learned things from my colleagues, but I created my own concept for guiding” (M67MU)

As it was already mentioned in connection with the first research question (Q1) **self-realization** is not only an important factor in the subjective well-being of the elderly based on the CASP-19 measuring instrument (HYDE ET AL. 2003), but it is also a significant component of what work means to them. And it comes into focus again when examining the subjective well-being aspects of elderly employment. I already described the fact that the interviewed retirees experience a kind of self-realization in their current work, which in this way also affects their private life, so this does not need to be repeated, only the following additions should be made to this aspect:

„ [...] but in this he is a kind of, well, I don’t even know how to put it, he experiences a kind of self-realization. So, he read a lot, tried to be very prepared and accumulated a lot of knowledge.” (F68MU)

„It is important that this is not only my job, but also my hobby and an entertainment at the same time [...] I am very interested in it [...] the candle dip factory is especially kind to me, it is an area where I can be myself [...] I still have a lot of plans, especially I want to be more involved in the mill development” (M65MU)

The fourth pillar of the measuring instrument of HYDE ET AL. (2003) is **pleasure**, which examines whether the individual finds joy in his/her everyday life, as well as how happy and satisfied he/she is with his/her life. The factors that increase life satisfaction and the joyful feelings experienced in one’s profession or social relationships are particularly important in terms of successful aging in this stage of life, not only because of the weakening of physical and mental abilities, but also to balance the negative effects of losses (e.g.: death of partner) that are increasingly likely to occur with age. If working during retirement is a source of pleasure, it undoubtedly has positive spillover effects in terms of the individual’s general sense of happiness and life satisfaction. This is supported by the following stories of the interviewees:

„I couldn’t imagine doing anything else. [...] So I am lucky, because I really enjoy doing this, I like people, I like that I can have good conversations with them [...] there is nothing I don’t like doing here, I enjoy it every day.” (F72MSZ)

„I really like being in the Skanzen, I also can’t wait to go now” (F66MU)

„It gives me an awful lot of joy and I see the same in my colleagues, and they tell me about it, especially when they start working and have only been here for a few months, then everyone tells me these things about how joyful experience it is for them.” (F68MU)

„I love keeping in touch with people. And really, as wide a range of different types of people as you can get to know here, well, I really enjoy that. That’s the best thing about it.” (F69ESZ)
„I really liked it [...] it was something that made me happy, it really fits me, so that’s how I became a cleaning lady [...] And when I come out of the room and look back, I have such a sense of accomplishment that it became so beautiful, the sun shines so bright through the window, there are no fingerprints, there is no dust anywhere.” (F71KSZ)

„[...] and it’s important that you go to your workplace with a good mood, because it gives you vitality [...] and I even told him that Miklós, when you appear in my dream for the third time, I already know that we are about to open. This surely means that one is keen on to return there every season” (M66MU)

„I really like doing it, mainly because I enjoy gaining new knowledge and the company of people, that we can be together and it keeps me on the go [...] so I enjoy every minute of it, of course, if it wasn’t like that, I wouldn’t be doing it.” (F64UI)

If these four dimensions are present together in the current work of the surveyed retired person, it probably affects their everyday life and their general satisfaction with life. Of course, the extent of the effect cannot be determined clearly based on this research.

Based on theory and empiricism, it turns out to be crucial how the given pensioner perceives the work he/she does and what are his/her experiences related to it. For a deeper, contextual understanding of this, it is worth examining the experiences of the pensioners involved in the research that forms the basis of my dissertation in the light of the sense of coherence model associated with the name of Aaron Antonovsky (ANTONOVSKY 1987b). With the salutogenetic examination of ‘being well’ and the creation of the concept of a sense of coherence ANTONOVSKY (1987a) pointed out that the “comprehensibility–manageability–meaningfulness” attitude towards the impulses and challenges of the world around us is essential for successful coping. If we transfer this sense of coherence concept, interpreted by Antonovsky as a global orientation, to the subjective well-being of pensioners and, within that, to their workplace and work-related experiences, then we can examine a certain task according to how the person performing it – in this case the pensioner – feels about the following:

- are the work-related tasks and challenges structured, predictable and understandable,
- could these be solved with the available resources and capabilities, as well as
- are they worth solving, so is it worth investing one’s resources to solve them?

If these three factors (comprehensible, manageable, meaningful) are represented on one axis of a three-dimensional coordinate system (Figure 18), then a certain task can be placed in this system according to how the interviewed pensioners think about it. In this way, for example, a task that a given interviewee considers to be predictable, solvable, and worth solving according to his/her own experience (see the orange cube of Figure 18), creates the sense of coherence for him/her in his work, which results in satisfaction and commitment.

This coordinate system-like relationship between a given task and the individual’s abilities is also described in the flow theory of Csíkszentmihályi (1997), which defines the state of balance between the complexity of the tasks and the individual’s abilities as a flow-experience, where an unbalanced state can turn into boredom or anxiety.
The salutogenic state (characterized by sense of coherence) of retired people and their employment is when they are given tasks, which they perceive as predictable, understandable (comprehensibility), feasible (manageability) and also worth doing (meaningfulness). The following experiences of the interviewees are good examples of this:

„[...] even though I’m 68 years old, I’m still excited to make sure my cooking goes well, that it’s good. Because even after all these years, I’m not that confident and when I make that cake or scone or whatever, I put my thoughts and my love into it, because I want to do it well. I can’t explain it, it’s just a feeling. [...] for example, this December there was a wine tasting or I don’t know what and they brought some important guests and then Csaba asked me to bake scones and it became very good. And how interesting it is, that I was well on that certain day that I was able to do it, both the days before and after I was quite sick, so I’m sure I couldn’t have done it.” (F68VE)

„I learned everything at the training and like now, when I’m here but there are no guests, I don’t waste time, I have my laptop with me and I’m learning new things to be even more prepared for the next time I have to guide [...] Here, when I tell someone a story or something, all of a sudden, all the tension, everything comes out of me. Troubles and burdens disappear, I simply forget everything, because the stories I tell that’s what I’m focusing on, and people really like it.” (M68MU)

At the same time, if for a working pensioner the majority of his/her tasks are those that, in his/her opinion, cannot be calculated, cannot be solved, and therefore he/she does not see the point in making efforts for success, then that situation – from a professional point of view – can be considered as a dead end, at least from his/her point of view. If a retired person experiences the activity he/she performs as predictable and manageable, but not worth investing their energy
and other resources in it, then boredom and resignation will be the dominant feelings. The result is similar in case of activities characterized by the combinations of comprehensible – not manageable – not worth solving, and non-comprehensible – manageable – not worth solving as well. Examples of such experiences, which are less fortunate in terms of engagement and satisfaction, include:

“There are too many things to pay attention to at the cash register. Eucharistic adoration takes place here continuously, so the visitors, who come in should be quiet, but instead they are often very loud [...] because of this, I have a lot of confrontations.” (F70EA)

“It’s not a very big achievement, because you know, I worked as an engineer earlier and it’s not exactly the same here now [...] I don’t care about this work at all, because there’s nothing that would interest me here from a professional point of view.” (M69MU)

Whereas, if the individual has predominantly tasks that, in his/her own opinion, cannot be solved, but are comprehensible and (would be) manageable, or are not comprehensible, cannot be solved, but are worth dealing with, then we can actually talk about challenges that do not promise success, but for some reason are nevertheless motivating. Tasks that are not comprehensible, but are manageable and also worth solving, may even promise success in certain cases. In order to categorize activities, it is essential to take into account the individual’s unique characteristics, such as tolerance of uncertainty. This largely depends on the extent to which someone experiences an incomprehensible task as a challenge and/or a frustration, so to what extent their personality is development-oriented or failure-avoidant (DWECK 2007).

4.2 Results of employer interviews – employing retired workers

The third research question (Q3) of my dissertation seeks the answer to how the employers of Hungarian tourism sector feel about the employment of pensioners. The data collection necessary to answer this question was started by visiting locations that according to the iceberg model of HÜTTL and PROBÁLD are located at the tip of the iceberg representing the sectors of tourism economy (HÜTTL – PROBÁLD 2000). It is particularly important to get to know the opinions of service providers of typical tourism services and products regarding the employment of the elderly, because this way we can gain an insight into what opportunities this area holds for the growing group of Hungarian pensioners who are willing and able to work (see Table 1).

Q3. What are the perceptions of employers in the Hungarian tourism sector of the employment of people beyond retirement age?

Although the Covid-19 pandemic, which has defined the past two years in many areas of life, has put this age group in a particularly difficult situation due to their vulnerability, and has significantly reduced international and domestic tourism, trusting in the expected improvement of the situation in the future, it is still worth investigating the possibilities of employing pensioners in tourism. For this reason, 10 interviews were conducted with managers of businesses and institutions related to tourism consumption that employ pensioners, and besides that the experiences and opinions of 6 tourism-relevant businesses that currently do not employ pensioners were also collected (see Annex 12).
During the thematic analysis of the transcripts of the structured interviews conducted at sites employing retired workers, the key themes emerging from the texts were the characteristics of the work performed by retired workers, the advantages, and disadvantages of their employment. Along the two-round coding process, additional sub-themes were defined within these four key themes, which are detailed below in Figure 19.

**Figure 19: Key emerging themes of interviews made with employers**

**Characteristics of Elderly Employment**
- Flexible (atypical) employment, adapting to their special needs
- Voluntary (working is not a must anymore)
- Authentic presence at work (personality appears)
- "Mascot figure", "mother hen-kind of role", caretaking

**Advantages**
- Knowledge, experience
- Natural ability to connect and maintain relationships
- Good work ethic, commitment, role model
- Loyalty to employer (gratitude and respect)
- Beneficial conditions of employment

**Disadvantages**
- Inevitable deterioration of performance
- Irreplaceability, death
- Lack of flexibility
- Deficient IT knowledge
- Limited physical strength, slowness

The interviewed employers considered it important to emphasize that their employees belonging to the retirement age group are employed without exception in an atypical form of employment. Therefore, pensioners at these locations do not work full-time with a traditional, permanent contract, but either work seasonally, with an assignment contract, or are employed as part-time employees, or do unpaid volunteer work. The atypical form of employment used in their case may on the one hand be a consequence of the legislative environment regarding retirement, and on the other hand a solution adapted to their preferences/possibilities. It is easy to imagine that after several decades of active-age employment atypical employment (for example as a part-time or seasonal employment with an assignment contract) is a great opportunity for the retired worker, which supplements his/her pension by “finally” adapting to his/her needs and thus ending the “forced” character of work as an activity. The changing form of employment after retirement can of course have an impact on how the pensioners experience their current work and thus also on how the employer sees and judges them as workers. At the same time, it is not only the altering form of employment that can cause a change in the sometimes very different experience and perception of work during retirement age and active years, since the nature of the chosen work also shows a very variable pattern. Some people stay in the same place (or at least in their profession) after retirement, but we also find a good number of examples of them continuing to work in a completely different field. This continuity or radical change, which may be realized within a more relaxed framework, can also have a significant impact on their current experience of work and thus on the employer’s experience with them.
The employer interviews clearly pointed out that, from the point of view of a mutually beneficial cooperation with pensioners, the facts that in their case (most of the time) necessity is not the main motivation for employment and, on the other hand, that their work schedule is created in a way that (also) adapts to their special needs play particularly important role. As already mentioned in the analysis of the employee interviews, the vast majority of them do not (or not exclusively) continue working because of financial or other constraints, but because it adds some kind of extra to their lives, which they experience as “joy”. The advantages of flexible employment and the beneficial effects of work perceived “not as a constraint, but as a pleasure” are also supported by the opinions of employers:

„She always gets the job done well, but there are days when she tells me in such a short notice that she can’t come and then I’m wondering how to solve this right away [...] and she may be like that sometimes due to her physical condition or health issues, but in return she works very conscientiously, and you can always count on her.” (Mátra Camping and Sástó Hotel)

„We employ them with a flexible schedule [...] after retirement, they work when and how they want, I always take their needs into account, they really enjoy this and are grateful for it [...] this is how we can best cooperate, because it’s how they can do it and how it is comfortable for them, and that’s good for us too, because when they come, they’re here with their full attention” (Helikon Castle Museum)

„They are here seasonally, because we are open like that, and therefore we can only employ them for 7 months, which is clearly not okay for an active age employee, but it suits pensioners, and is even good for them, because there is a lot of work during the year and so they can rest during the winter months.” (Skanzen Szentendre)

„[...] and because there is the possibility of more flexible employment, which on the one hand takes into account their physical condition and is also better for us financially, because they already have their monthly pension, right?” (Zalathermál Travel Agency)

Based on the employers’ experience, another important characteristic of the work performed by pensioners is the authentic presence, in which their personality not only appears during the work, but also represents a specific value. The same concept of authentic presence (along with caretaking) also appeared in the employee interviews as a clearly positive and important component of the identity-forming role of their current work. This mutually experienced phenomenon, that instead of solely focusing on tasks and performance, in case of retired workers, their personalities are also given the opportunity to appear and are treated as values, has many positive results in terms of both their individual and group performance. However, the opportunities it holds are probably consciously not recognized at most places. By being as authentically present as possible and performing the tasks assigned to them this way some of them can become “mascot figures” or take up a kind of “mother hen” role at the given workplace, which on the one hand strengthens their relationship with their work, and on the other hand, represents a significant value for the given workplace from a marketing communication, HR or other point of view. This is exemplified by the following opinions:

„The greatest value in what we do is the personality of the grannies, the kind of philosophy, dedicated and motivated lifestyle they present [...] this is the biggest attraction of the Matyodesign Tour [...] we want to sell the reality of these grannies and this program works very well, because everyone has or had such a quasi-grandmother figure in their lives once, who hugged them, where the cake was delicious and the lemonade had more sugar and that feeling is something people are still looking for [...]
the guests arrive here at 9 in the morning and at 4 in the afternoon these grannies hug them as if they would belong to their own family.” (Matyodesign Tour)

“A kind of mother hen, who could be everyone’s grandma and who has a kind word for everyone, which makes the atmosphere at work different, because they look up to her and respect her just because of her age and work attitude” (Mátra Camping and Sástó Hotel)

“I am absolutely satisfied with their work [...] their presence matters a lot. They are full of life, and we can say that they are the engines of the team.” (Helikon Castle Museum)

“They are very good at these tasks, because they carry out the work with an owner’s attitude, as if it were their own place, the same way as they are present at home, and this is not only visible in their Skanzen houses, where they guide, but also felt by the visitors [...] Aunt Margit became the face of the Skanzen, and she is also featured on posters around the city.” (Skanzen Szentendre)

The examples of Annex 13 clearly illustrate, that in case of appropriate product and/or service development, as well as well-planned human resource management how important a role retired employees can play in each tourism-related service and its marketing communication.

Based on what the employers said, due to the favorable tax conditions, the employment of pensioners is clearly more rewarding from a financial point of view than that of active-age employees, but at the same time, no one mentioned this aspect as a priority, which shows that they employ their elderly employees primarily not for financial, but for some other reasons. Among the most important advantages of their employment, instead of the financial reasons, the knowledge and experience accumulated over several decades, the natural ability to connect and maintain relationships and the loyalty to the workplace were most frequently mentioned by the interviewed employers. And they also unanimously had a positive opinion about the exceptionally good work ethic shown by the pensioners, with which they often become role models for their younger colleagues.

“According to my experience, the attitude of older employees is much better than, for example, that of young people starting their career [...] they are much more reliable [...] obviously experience matters a lot, but if, for example, there is an open position for which we need to decide whether to employ a career starter or a pensioner, then based on our experience, retirees prove to be much more committed and trustworthy [...] young people are often not even willing to take a position at the HK or as a dishwasher [...]” (Hotel Nautis)

“The wealth of knowledge and experience they have is priceless [...] here we want to sell the reality of these grannies [...] and from this point of view, they obviously cannot be replaced by, let’s say, young people” (Matyodesign Tour)

“Old age has a kind of prestige [...] retired people don’t see it as a job, but as a profession or a calling and in many ways a retired person is more conscientious, because young people are still very much fighting for their rights [...] I think that they are also closer in age to our clientele, so they connect with them easier and I think our elderly clientele also trusts them more.” (Zalathermál Travel Agency)

“I can say that pensioners have an ownership attitude, which is an invaluable asset for the employer [...] they are reliable, committed and have such a respect towards work
that is much less typical of young people and these qualities cannot be replaced by anything.” (Mercure Budapest Castle Hill)

„According to my experience they really appreciate their workplace, and they are not willing to go somewhere else for a few hundred forints higher paycheck [...]” (Kistücsök Restaurant)

„Their persistence and motivated work is what the young people could take as an example [...] and young people don’t really want to do that kind of work, such as washing dishes or cleaning, or if they happen to do those, they’d rather do it abroad [...] retired people see work as a profession and if they decide to do it, they do it with full dedication.” (Hotel Nautis)

„[...] they are absolutely the best at how to fill a castle visit with life, because they talk to the visitors, tell them colorful stories, and the visitors appreciate this personalized guiding the most [...] their stories fill the seemingly ‘nothing’ with life.” (Castle of Pécsvárad)

Although much less was said about the disadvantages during the interviews, but of course this topic also came up and, regardless of the type of location and the nature of the job held by the pensioners, there was almost complete agreement about the disadvantages of elderly employment among those interviewed. Based on their experience, among the most significant disadvantages employers mentioned the irreplaceability of them as a combination of their personality and knowledge, the lack of flexibility, as well as the inevitable deterioration of performance and death.

„[...] it is clear that the physical decline, which cannot be avoided. The fact that after a while they can’t do so much anymore, and they have to be very careful. Aunt Magdi can no longer climb a ladder either, so someone must help her.” (Mátra Camping and Sástó Hotel)

„One big downside is that they eventually die. We have now buried two grannies so far. And if they don’t pass it on, their knowledge will die out with them. Also, a big disadvantage is that no matter what, their performance deteriorates as time passes and it is extremely difficult to communicate this, because if someone works for you for, let’s say, eight years and in the ninth year you see that this is no longer the quality you’d like to see, then it is a very difficult managerial decision whether / and how to tell it; or maybe you can than give them smaller tasks, pieces that you don’t sell and keep them in the belief that they are still needed.” (Matyodesign Tour)

„[...] there are problems with flexibility as well, because there are elderly people, who find it difficult to handle change, so if we say for example, that we will do something differently from now on, it can be hard for them to process.” (Castle of Pécsvárad)

„[...] however, with regard to hotels, it is limited where they can or should be employed, because where physical strength is required or where you have to stand a lot, it is not worthwhile there [...] their relationship to IT varies, some people can do it, but they don’t learn as fast in this area as young people do, and inflexibility can also be a problem [...] it’s hard for them to understand that things don’t go the way they used to [...] for example, we no longer print tickets that have to be picked up in person, and that’s fine, but it’s hard for them to accept [...] and we often have to listen to their
disapproving opinion about why is it not good this way.” (Novotel Budapest City & Budapest Congress Center)

„They are not as up to date in managing IT systems as young people. Of course, they already know the things necessary to work well, but even then, it is a disadvantage, for example, that they are less proficient in using the invoicing program or in writing tenders, which would be beneficial and useful.” (Zalathermál Travel Agency)

„[…] their physical limitations. That no matter how strong they are, they are still slower than those younger ones. And from that point on, they just get older and die at some point. From this point of view, they are all irreplaceable after all.” (Skanzen Szentendre)

Based on the experiences shared by the employers involved in the research, it can be seen that the employment of pensioners has similar characteristics, almost regardless of the location and positions, and the advantages and disadvantages are also similar. Among these peculiarities, we can mention the atypical form of employment that adapts to the specific location and the needs and preferences of the retirees, as well as the overwhelming majority of employee motivation resulting not only from financial constraints, but from other considerations (e.g.: joy, enthusiasm or a desire to be useful). The latter is extremely important because this is the reason that after retirement, people are most likely to choose a job that they enjoy doing, so they can be present at their workplace in an authentic and self-identified way when performing their tasks. This is in accordance with the fact that the interviewed employers described the work of pensioners they employ as one in which they can be authentically and honestly present, where their personalities are displayed and represent value. More is written about the identity-forming role of work in the chapter discussing the analysis of pensioner interviews. In this age group, the (quasi-paternal/maternal) caretaking is often part of their identity, which according to the employers, can appear in such a way that they take on a kind of “mother hen role” at the workplace – towards the guests or their colleagues. The combination of retiree-identity and the presence of their diverse personalities often results in them becoming „mascot figures” of their workplaces, which the given service provider could also highlight in its marketing communication platforms.

Among the advantages of employing the elderly, the interviewed employers mentioned, among other things, the vast knowledge that this age group has accumulated over the decades, their life experience that comes with their age, their committed and humble attitude to work, and their ability to establish relationships, as well as their loyalty to their workplace. Not as a primary factor, but of course the favorable legal conditions for pensioner employment was also mentioned as a further advantage. Based on the unanimous opinion of those interviewed at this phase of the research, the biggest disadvantage of retired employees are the lack of flexibility, their physical limitations, and the inevitable decline in their performance.
4.3 Results of employer interviews – not employing retired workers

In order to get as complete a picture as possible of how the actors of domestic tourism sector feel about the employment of pensioners, six further interviews were conducted at locations – also relevant from a tourism point of view – where no pensioners are employed. The guide of these interviews can be found in Annex 10, while the names and positions of the interviewees, as well as the date and location of the interviews can be found in Annex 12.

The fact that there are no employees of retirement age can, on the one hand, be the result of a conscious management decision, but on the other hand, there are also locations where it simply happened as a random consequence of the coincidence of various circumstances, so they do not intentionally avoid employing people of retirement age. Among the interview locations, Miki Travel Tourism Ltd., Dean’s College Hotel Budapest and Bodega Római are those that do not employ retirees as a result of a conscious management decision, while in the case of the La Fiesta Party Service, the open-air village museum (Skanzen) of Szenna, the Peach & Plum Restaurant, and the Apple & Pear Restaurant it is not intentional that they currently have no employees belonging to this age group.

In those locations where there are no employees of retirement age as a result of a conscious managerial decision, the interviewees primarily pointed out that the main reasons for this are the poorer physical condition of the elderly compared to those employees of younger age, lack of flexibility, slower pace of learning new things, and the generally more deficient IT knowledge. In this regard, the interviewees shared their opinions as follows:

„Flexibility and quick learning are of greater value here: young people are unbeatable from the point of view that they can easily learn newer and newer versions of different softwares [...] professional experience is not a priority for us – because it can be acquired here in a relatively short time – but agility, speed and flexibility are those necessary characteristics why we are mostly looking for young people.” (Miki Travel Tourism Ltd.)

„The image of the hotel does not focus on the elderly either [...] this is a very fast-paced, always changing and technologically very modern environment, a more predictable and regulated workplace may be ideal for retirees.” (Dean’s College Hotel Budapest)

„Vibrant presence and quick moves are very important, and our employees are exposed to a huge physical load on the weekends [...] we can’t generalize of course, but a retired person usually doesn’t handle this as well as, let’s say, a young person starting their career [...] and of course, a newbie may not be as experienced in communicating with guests as a senior, but speed and flexibility have many advantages in the long run.” (Bodega Római)

In addition, there are also locations where the fact that they do not currently employ pensioners is not a conscious decision, but rather a fortuitous consequence of various circumstances. It is therefore also a fact that these locations do not have employees of retirement age, but the management did not consciously make a dismissive decision in this regard, but the situation just happened to turn out this way for some reason. These locations therefore do not refuse to employ pensioners, and in the future they might add a pensioner to their team if the opportunity
presents itself. These interviewees typically shared the following experiences about the retired workforce:

„[...] retired people are treasures at work, because they are reliable and dedicated [...] they work because of the love of work itself, the love of the profession, and those who may have previous professional experience in this field understand instructions of only 1-2 words [...]” (La Fiesta Party Service)

„I don’t have experience with them as an employer, because unfortunately we don’t have retired colleagues in the Szenna unit, but that’s not because of us, as we would be happy to hire them if they’d like to work here and have the right skills [...] we usually cooperate with the members of the Pensioners’ Association of Szenna for events or workshops every once in a while, and the experiences are very positive.” (Skanzen of Szenna)

„We had pensioners earlier and we were very satisfied with them [...] of course, the clientele is also a significant influencing factor in who we hire, because many older guests come to Barack & Szilva, for example, and it is easier to find common ground with them if the employee is also older. [...] our pensioners typically did not quit because of the physical strain [...] I used to say that above the age limit of wearing glasses, it is more difficult for them to accept innovations and they are much less flexible; and although it is true that they are not physically as strong as the younger ones, their willpower and endurance are much stronger.” (Peach & Plum Restaurant / Apple & Pear Restaurant)

Therefore, the locations where the lack of retired employees is not the result of an intentional management decision have positively and appreciatively talked about the work ethic and performance of this age group. This group of interviewees emphasized the distinct advantages of retired employees compared to younger age groups, highlighting their dedicated and persistent attitude to work, their reliability, and their professional and other experiences. In addition to being aware of the disadvantages, these interviewees also clearly see the advantages of retiree employment and are open to expanding their team with a colleague of this age if they have an opportunity.

Based on the results of the interviews of those, who do not employ pensioners, it can be said that on the one hand this may be the result of a conscious managerial decision, and on the other hand it may be a random consequence of various factors. Just as in the case of those employing pensioners, it was also mentioned in almost every interview that, in contrast to the younger ones, the weakest point of this age group is the lack of flexibility and quick adaptability, the modest IT knowledge, as well as physical limitations in some places. At the same time, their strengths are loyalty, committed and persistent attitude to work, in addition, experience shows that they are very reliable, as well as unrivaled in terms of their professional experience, and that is why they are especially authentic.
4.4 The triumph of diversity – case descriptions based on employee interviews

In order to clearly see the possibilities of the participation of retired people in the tourism labor market, we must first of all get to know their characteristics, but at the same time we must make sure that we do not make the mistake of exaggerating the similarities between individuals in this age group based solely on their biological age. Generalization should therefore be avoided in this case as well, since this age group is just as diverse, and its members live their lives just as diversely as any other age group (BOND – CORNER 2004). Moreover, according to research focusing on the elderly, it is not worth referring to this age group simply as “old people” because its members differ much more from each other than members of any other, younger adult age groups (PASUPATHI - LÖCKENHOFF 2002). Although it may sometimes seem simple to select and classify “elderly” based solely on age, this is far from advisable, since age alone cannot be used as a predictor of an individual’s abilities, competencies, and functionality. And if these differences between them are ignored, it leads to a very significant disadvantage, not only for the members of the group, whose members were mistakenly considered homogenous, but also in a wider economic and social context. We therefore make a big mistake if, when positioning a product or service, we do not make a distinction based on several criteria for example, among those belonging to the ’70+’ age group, because it is almost impossible to compare a 78-year-old married woman living in the capital, who has worked as a civil engineer for five decades, is in a good financial position, has no children, who enjoys excellent health, with someone of the exact same age, who also enjoys good health, widowed, lives in a rural village by the border of Hungary in a detached house with a garden, in average financial conditions, has worked as a seamstress for fifty years, and raised four children, and has eleven grandchildren. After all, even though they are both retired women of the same age and enjoying good health, there are probably very big differences between them in terms of their opportunities, preferences, motivations and consumer habits.

The amazing diversity of people belonging to the elderly age group is just as evident among the retired interviewees included in this research as it is present in the entire population. Nothing proves this better than the fact that in my sample of 50 retirees, all of whom are currently working in tourism-related locations, the respondents held 42 different jobs right before their retirement (Figure 20).

**Figure 20: Diversity of life paths of the retired interviewees**

![Diagram showing diversity of life paths of the retired interviewees](Source: own editing)
All this leads to the conclusion that someone with decades of alumina production professional experience can be an excellent museum guide or a hotel sales associate just as much as someone, who worked as a nurse or an accountant during their active years.

During the interviews, in addition to questions related to their work, other personal questions related to other aspects of their lives were also asked based on OPQOL-35 (see Annex 6 and Annex 7). From their answers to these, it became clear, that despite their similar age, how big the differences are between them in their other demographic characteristics, abilities, preferences, professional experience, so in their entire life path. The following few brief case descriptions serve to illustrate this diversity. The content of the stories fully reflects reality, but the names of the interviewees have been changed to fictitious names to protect their privacy.

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As an example, let’s get to know the short history of one of the interviewees, whom we will call Péter. Péter comes from a dynasty of boatmen, his grandfather and father were also boatmen on River Danube. Although, he graduated as a railway engineer, later on, he chose the ancestral profession in accordance with the family tradition, and then his younger son also became the captain of a hotel ship. Due to his father’s work duties on ships, Péter’s family lived in various places in the country for longer or shorter periods. They lived in Kalocsa, Szob, Szolnok, Harta, Dunaföldvár and in Esztergom. Péter’s active years were entirely spent in Danube shipping, of which he worked for almost 30 years as a ship captain and then as a port manager. As a pensioner, he took a job at the Danube Museum in Esztergom as a guide.

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Another interviewee, whom we now call István, obtained a locksmith qualification in his early 20s, and then he also completed the assistant army officer’s school. After the military, he worked in the economy, then in a nuclear power plant, and then in an alumina factory. Before his early retirement, he worked in continuous shifts for 26 years as a smelter next to a furnace. About this period of his life he says that it took a bit of luck to survive it with only minor burns for such a long time, since the several tons of melt in the furnaces used for the electrolysis of alumina during the production of aluminum reaches a temperature of over 900°C, so in case of operational malfunctions or the explosion of the furnace for example could have extremely serious consequences. As a retiree, he strengthens the team of the Hanság Museum of Mosonmagyaróvár, where he currently works as a hall guard and exhibition guide.
According to Klára she comes from a very poor family, her parents were both orphans. Klára’s father had six siblings, five of whom he lost as a result of TB infection, and when he was eight years old, her mother and father (Klára’s paternal grandparents) also died of this disease at Christmas. Klára’s mother had five siblings. Their father (Klára’s grandfather) supported the family as a manor baker. One winter day, however, he went out into the cold when he was sweaty, contracted pneumonia and died. The landlord put the widowed woman and her six children on the street, and from then on, they all worked as day laborers for food. The situation was further complicated by the coming war. This is how Klára’s parents met, and later had three children. Klára completed eight classes in school and then worked for 20 years as a quality inspector at the Pest County Fashion Products Company. After it went bankrupt, she joined Siemens as a telephone operator, where she was able to take part in numerous further trainings (e.g.: computer knowledge, behavioral training, etc.). After her retirement, she became a widow, so she was very happy when she “saw on the computer” that Szentendre Skanzen was looking for employees. Since then, she has been working as a tradition-keeper (guide) at the Ethnographic Open-Air Museum of Szentendre. She sees herself as a “living museum”.

János graduated from the College of Public Administration (known today as University of Public Service Faculty of Public Governance). He has two diplomas and also started to study electrical engineering, although he did not finish that one. As his first job, he worked at the optical equipment factory in Esztergom. After that, his interest turned towards politics and he led a small town as council president for three years and then as mayor for 20 years, where he and his wife now run a guest house for 8-10 people. He says that he inherited his passion for hospitality from his grandparents, who were already regularly involved in rural tourism between the two world wars and on the other hand, he himself considered it important to boost tourism in the settlement as mayor, and actively participated in the creation of the Komárom-Esztergom County department of the National Federation of Rural and Agrotourism.

Erzsébet completed eight grades in school as she could not continue her studies because she was the oldest child in their large family and her father was put on permanent medical leave due to an illness. Thus, Erzsébet had to start working at the collective farm (TSZ) at the age of 14, from where she later moved onto the corn producing factory, and then at the age of 17 got a job at the brick factory of Győngyös, where she worked for ten years. He got married at the age of 18 and had one child. Later on, she had divorced and raised her daughter as a single mother. After the brick factory has closed, so she started working in a cold storage unit as a crate nailer, then became a quality inspector and brigade leader, where her main tasks were sorting fruit for export and filling wagons. She worked here for 22 years. After the regime change of ‘89, this job became uncertain, so she looked for another one. She joined the sanatorium in Kékestető as a cleaning lady, where she worked for 15 years. Here, she fell in love with the possibility of contacting with guests while working and later, as a pensioner, she was looking for this type of work again. She is currently strengthening the staff of the Mátrai Camping and Sástó Hotel in Mátrafüred, where she works as a part-time cleaner.
The short stories above clearly show that, despite that the fifty retired interviewees included in the research are all Hungarian pensioners and are currently working at a location related to tourism, they themselves are incredibly diverse. Based on the results presented in the previous chapters, there are of course similarities between them (e.g.: in terms of their relationship to their current work), but the diversity of their social background, financial opportunities, political attitudes, health status and life experiences (as the case descriptions show it) represents huge value, which we must not lose sight of.

Here we also have Gábor’s story, for example. He studied at a technical school for agriculture, then graduated from the Kossuth Lajos Military College as an artillery officer. He then served a short time as a commander, then returned to the Artillery Department of Lajos Kossuth Military College, where he was a battery commander and an artillery department teacher. Here he taught geodesy, military service, and artillery fire control. In the last 10 years at the military college, he completed the pedagogy major, and in the meantime, he obtained a doctorate in military history, became a candidate of military science, was also appointed as a university associate professor, and then was elected as the head of the department of social sciences. After his retirement, he worked as a retired soldier and taught various subjects in schools in Szentendre and in Budapest. As a pensioner, Gábor also works at the Skanzen as a tradition keeper (guide).

Another interesting story is that of a retired lady born in Balatonederics, whom we call Margit for the sake of the case description. She graduated from high school in the evening class, after which she worked as a postman. Later, she needed a kidney transplant, which prevented hers from working for a long time. When she recovered, she started working at a holiday resort in Balatongyörök. At the age of 50, she divorced her husband and they sold their home, and Margit moved to Köveskál with her daughter. She got a job in the laundry of Káli Art Inn. However, her bosses soon discovered her unique talent in the kitchen and from then on she worked for them even during her retirement years. Despite her severely impaired vision her enthusiasm for baking has not waned, so she continues to work for them from time to time as a part-time baker.

Originally from Budapest, Piroska graduated from medical college, and then worked as an X-ray technician in various hospitals and clinics for 48 years. She has been an active volunteer of Caritas Hungarica for 12 years, with their cooperation she also served in Mumbai, India. Around the same time as her retirement, she became a widow and started working as a volunteer at the Budapest Inner-City Mother Church of Our Lady of the Assumption. Currently, she performs cashier duties here. At the same time, she continues her self-sacrificing volunteer work at Caritas Hungarica.

The short stories above clearly show that, despite that the fifty retired interviewees included in the research are all Hungarian pensioners and are currently working at a location related to tourism, they themselves are incredibly diverse. Based on the results presented in the previous chapters, there are of course similarities between them (e.g.: in terms of their relationship to their current work), but the diversity of their social background, financial opportunities, political attitudes, health status and life experiences (as the case descriptions show it) represents huge value, which we must not lose sight of.
5. CONCLUSIONS AND RECOMMENDATIONS

"Retirement creates the opportunity
so that one can finally walk his own way
and develop himself."

Gerrit Deems

5.1 Conclusions of the research results

The research presented in my doctoral dissertation sought answers to three questions related to the employment of pensioners in the field of tourism. During the data collection, semi-structured thematic interviews were conducted with 50 pensioners and 16 employers, the transcripts of which were analyzed using the qualitative method of thematic analysis.

As a result of the data analysis, on the one hand, we get an answer to the question of what work means for retired people working in tourism-related locations, as well as how they experience the tasks assigned to and performed by them. Summarizing the results of the research in key words, we can say that for retired people working in tourism-related locations, their work is an important part of their identity, it also represents many opportunities and provides safety in several aspects. Based on the research results it can be said that in the identity forming role of work the most important components are the substitute grandparent role they may take on, the substitute family experience, the task of caretaking, storytelling - teaching - knowledge transfer as activities, the opportunity for communication and social interactions, the received positive reinforcement and authentic presence. The safety, which their work means to them, is mostly embodied in a sense of physical and spiritual (physique – mind), material (money) and psychological (emotions) sense of security, but at the same time we must not forget about the temporal aspect either, because retired people feel that this activity provides a framework for their everyday life and structures their time. In addition, it is also clear from the results of the research that work provides an opportunity for retired people, on the one hand, to create and preserve social relationships, and on the other hand for creative recreation (self-fulfillment), as well as to experience and maintain the sense of usefulness, and to gain new knowledge, since their workplace/tasks are sources of new impulses for them.

With regard to the question of how retired people experience the tasks they perform, the thematic text analysis of the interview transcripts resulted in four key themes along which differences can be seen between the interviewed elderly people. These key emerging themes were one’s own role, feedback received in relation to work, job satisfaction and future plans.

In terms of their own role, the most important characteristic was whether, according to their own subjective experience, they create value during their work or not. It seemed to be also a closely related aspect, that if they create value, whether it is recognized or not. Regarding the feedback received on the work, it proved to be extremely important whether the evaluation comes in a direct or indirect form. Regarding the theme of job satisfaction, basically three types of experiences could be distinguished in the interviewees’ narratives: the satisfied one, where a sense of mission and purpose appear in the work-related activities of the retiree; the neutral one, where no particular emotion is associated with the work; as well as the negative one, in which there are mostly unpleasant feelings and experiences related to the current job. In the topic category of future plans, optimistic, neutral and resigned attitudes were distinguished from each other as differences in their general outlook on life and future perspectives. At the same
time, the following contradiction is worth mentioning: while based on the first three key themes (own role, feedback, job satisfaction), the differences that unfolded between the surveyed retired-age employees point towards consistent and unidirectional typologies – according to the dimensions shown in Figure 16 – while in terms of future plans the differences emerging between the interviewees do not fit into this typology.

Another research question of my dissertation aimed to explore the subjective well-being aspects of the current work of retired people working in tourism-related locations. To answer this, another round of thematic analysis of the transcripts of the employee interviews were used. The work-related part of the employee interview guide (see Annex 6), was assembled based on the CASP-19 measuring instrument, created by HYDE ET AL. (2003), which, in addition to being a need-satisfaction-focused approach designed for the elderly, leaves a lot of room for subjective experiences in addition to objective factors. From the answers of the interviewees and the stories they shared, the elements of the dimensions of control, autonomy, self-realization and pleasure and their importance in terms of general life- and job satisfaction clearly emerged, which in this way reflect on the typologies mentioned in the answer to the first research question.

Last but not least, my dissertation also sought the answer to the question of how employers in the domestic tourism sector think about the employment of pensioners. In order to answer this, additional interviews were conducted at locations related to tourism consumption that employ pensioners, and places that do not employ this age group to get to know the arguments and experiences of both sides. Interviews with employers of pensioners, in addition to allowing a deeper insight into the most important characteristics of employment of this age group – such as atypical employment forms, voluntary work or authentic presence – pointed out its advantages and disadvantages. Based on the interviews, among the advantages we must definitely mention their immeasurable amount of knowledge and experience, their commitment, their loyalty, their skill in maintaining contacts and their enthusiasm, and of course, last but not least, the favorable legal conditions of their employment. Among the disadvantages limited physical capacity and possible slowness, lack of flexibility, difficulties in using IT, inevitably deteriorating performance, and death (irreplaceability) were the most frequently mentioned ones.

The results of the research clearly indicate that for Hungarian pensioners, domestic tourism can be an ideal field for re-employment (typical or atypical, voluntary or paid), as it provides many opportunities that fit well with their preferences and experiences. Based on the results of the research, we can say that the well-being aspects of their current work and how they feel in the given activity or workplace do not depend so much on the position itself (and its objective characteristics), but rather on to what extent the individual is able to experience its identity-forming nature and to what extent he/she perceives it as an opportunity and safety in different aspects described previously along these dimensions. Taking this into account, domestic tourism has many opportunities in which those of retirement age, who are able and willing to work can express themselves and work in a way that is beneficial for them, for their employers, and for the visitors / tourists as well. Reflecting on this, the following chapter briefly summarizes the importance of staying active and employed during retirement years, as well as the most important initiatives encouraging their (re)integration into the labor market.
5.2 The importance of employment and other activities of the elderly

The concept of *active aging* was first brought into focus by the policy recommendations issued by the World Health Organization in 2002 and thus made it a widely known concept (WHO 2002a), the aim of which is not only the preservation of physical health of the elderly, but also the social integration of this age group, and preserving their independence and self-reliance. And although the Active Aging Index (AAI) has since proven to be an effective international measurement tool, in its professional stance, the WHO emphasizes that the social and economic challenges related to aging could – and must – be managed effectively only at the local level (WHO 2002b).

Despite the fact that work and voluntary activities are also given a significant weight in the active aging index, the WHO draws attention in several publications to the fact that, despite its beneficial effects and significant importance from the point of view of active ageing, elderly employment and its positive effects, and programs encouraging it are not sufficiently recognized in the developed countries (WHO 2017; 2015; 2002a:31). According to the organization, this shortcoming is not so obvious in developing countries, only because in those regions, in order to make a living, it is necessary for as many people as possible to remain economically active even in old age (WHO 2002a). The situation is further complicated by the fact that in regions characterized by high unemployment, early retirement is often seen as a solution for young people to get a job, but so far this has not proven to be an effective practice for dealing with the problem of unemployment (WHO 2015, OECD 1998).

The active aging model (see Annex 4) created by the WHO (2002a) considered *health, social participation and security* as three key pillars, and this was later supplemented with an additional pillar of *lifelong learning* (HIJAS-GÓMEZ ET AL. 2020; RODRÍGUEZ-RODRÍGUEZ ET AL. 2017; PAUL ET AL. 2012). Another measurement tool, the Active Ageing Index of UNECE (see Annex 5), which also enables international comparison, is based on the following four pillars: employment, participation in society, independent healthy and secure living, and capacity and enabling environment for active ageing (UNECE 2019). According to regularly published regional rankings and various indexes, active aging is therefore the desired state for the last part of one’s life. At the territorial level, the higher position a country occupies in these rankings, the more favorable the social and economic environment is for aging there (CHEN ET AL. 2018). Research results prove that there is a positive relationship between active aging and quality of life in old age (ROJO-PÉREZ ET AL. 2021; MARSILLAS ET AL. 2017). That is why active aging is a beneficial and desirable process not only for the individual, but for society as a whole (FERNÁNDEZ-BALLESTEROS ET AL. 2013). WHO defines active ageing as a “process of optimizing opportunities for health, participation and security in order to enhance quality of life as people age” (WHO 2002a:12). According to the conceptual models describing the process, from the point of view of long and healthy old age – in addition to physical and mental health – social participation, activity and lifelong learning play particularly important role, for all of which (voluntary / paid) work, as well as any other regularly – dutifully – carried out activity can be an excellent opportunity. The importance of activity for the elderly, regardless of the form of its implementation, is emphasized by numerous research dealing with the quality of life of older people (KIM – PARK 2017; FERNANDEZ-BALLESTEROS 2011; FARQUHAR 1995; HUGHES 1990; MARKIDES – MARTIN 1979). Therefore, not only the policy recommendations and strategic documents of intergovernmental organizations, but also the results of scientific research, including this dissertation, point out that voluntary/paid work and activity in old age are probably key factors not only in successful aging, but also in terms of their subjective well-being.
In Hungary, the annex of the Parliamentary Resolution No. 81/2009 (X.2) describes the country’s National Strategy for the Elderly, valid until 2036, in which, in addition to defining the goals of the modern elderly policy, some measures considered necessary to solve the challenges arising in connection with the aging of Hungarian society were also defined. It is clearly written in the Strategy that the labor market participation of domestic pensioners is currently very low, and it also clearly states that there is still plenty of "unexploited work resource" in the older age active-workers and in pensioners as well. Besides the document states that "stepping back from work-related activities, a significant proportion of the elderly cannot find the source of satisfaction, however a new activity could bring joy in the third stage of life. [...] The quality of life of the elderly could be greatly deteriorated by symptoms of depression and anxiety, and low self-esteem." Consequently, any activity – voluntary or paid – that is believed to be able to prevent or reduce these symptoms for pensioners and may have the possibility of involving them in an active, enthusiastic and committed way, is clearly to be supported. As mentioned earlier, subjective well-being and successful aging of the ever-increasing aging population are key issues for the state from both an economic and social point of view. In addition, not only from the point of view of the public sector, but also from the point of view of the businesses it would be useful to consciously and systematically explore, which sectors and activities hold mutually beneficial opportunities for the labor market re-integration of pensioners, either in a typical or atypical form.

The amount of value created by the – well-planned and strategically implemented – employment of pensioners for tourism service providers, institutions or even destinations is particularly well exemplified by the employer interviews conducted at the locations included in the research, such as the previously described practices of the Szentendre Open-Air Folklore Museum and the Matyodesign Tour in Tard. Since after all, the personality, presence, knowledge, and experience of the employed seniors are undoubtedly the most important values of the tradition-keepers (guides) of Skanzen and the embroiderers of the Matyodesign Tour.

In addition to all this the Senior Holiday Ambassadors campaign (2020) of Telekom Hungary (Figure 21) is also an outstanding example of the tourism utilization of the value represented and created by pensioners, in which tourists traveling around Hungary are encouraged to discover hidden corners and gems of the country through the stories and tales of local pensioners, while pensioners (on the other end of the phone line) are provided with unlimited and free of charge phone calls. The aim of the campaign was to connect curious travelers with the elderly living in the villages they plan to visit. The interested travelers can send an SMS message with the name of the settlement they wish to visit to a specified mobile number, and a helpful local pensioner – or as the campaign calls them, the Senior Holiday Ambassador – possessing all the useful information and interesting stories, will call them back to tell them as much as possible about the given place. By establishing this relationship, curious travelers can get "insider information from those, who know all the secrets of these small towns – from the local elderly", so if they are about to go on a trip or they are already on the way, they would know where to go and what is worth visiting. Seniors over the age of 65 participating in the program can make unlimited phone calls from their landline phones, so that their knowledge, tales, and other stories about the places they know best can get as much room and attention as possible. Through these conversations, the elderly can not only pass on their knowledge, but in addition to becoming a source of information, they can experience the feeling of usefulness and

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13 Source: 81/2009 (X.2.) Parliamentary Resolution about the National Strategy for the Elderly (p. 18.)
14 Source: 81/2009 (X.2.) Parliamentary Resolution about the National Strategy for the Elderly (p. 18.)
15 Source: Senior Holiday Ambassadors promotional video 0:13-0:21 sec. https://www.youtube.com/watch?v=50TH3wLiF-Y (Downloaded: 09.20.2021.)
alleviate loneliness or isolation, which was an increased danger for them during the several waves of the coronavirus epidemic in 2020 and 2021.

**FIGURE 21: SENIOR HOLIDAY AMBASSADOR CAMPAIGN OF TELEKOM HU (2020)**

![Image of the Senior Holiday Ambassador Campaign]

Source: YouTube channel of Telekom HU: [https://www.youtube.com/watch?v=50TH3wLtF-Y](https://www.youtube.com/watch?v=50TH3wLtF-Y)  
(Downloaded: 20.09.2021)

The campaign of the holiday ambassadors is a particularly good example, because it includes and presents the essence of everything in a tourism interpretation framework, which the results of the research presented in this dissertation emphasize and the Hungarian National Strategy for the Elderly also highlights. The retired people included in the research – just like the elderly included in the campaign – enjoy being able to share their knowledge, they are happy to be counted on for a task (feeling of usefulness) and by interacting with other people eliminating even the slightest possibility of isolation. And those tourists interested in adventure can get information from the most authentic source about domestic destinations and hidden treasures waiting to be discovered, and this way hopefully have a unique experience through conversations with the involved elderly.
5.3 Recommendations

Based on the research results of my dissertation, in this chapter my proposals are briefly described, which I believe could contribute to the development of tourism services and to the improvement of subjective well-being of the pensioners concerned, by giving opportunity to the elderly, either through new job opportunities or by rethinking the existing ones.

During the interviews, both from the side of the pensioners and from the employers, it was mentioned countless times how beneficial the appearance of a „grandparent figure“ (embodied by the pensioner(s) working at the given location) can be in case of certain services and situations. Whether it is a hotel, an other type of accommodation, a restaurant, a museum or a travel agency a sufficiently planned and thoughtful appearance of a grandparent figure can surely add to the value of the service. This concept is rooted in the fact that in the optimal case, one has traditionally pleasant memories with grandparents, on the one hand, and on the other hand, with the end of the economically active period, the motivations of those working as pensioners are usually completely different than before (no pressure to do so), therefore they are much more committed and authentic and they are more genuinely present in what they do. From the point of view of the visitor/tourist, we can therefore say that since we traditionally associate the time spent with grandmothers and grandfathers as an oasis-experience, where we were welcomed by warmth and love, where we were „often spoiled a bit“ and such elements can be incorporated very well into certain tourism products. And from the point of view of pensioners – as already explained in the literature chapter of the dissertation, in line with the research results of others – there are many advantages and positive effects of not only the employment itself and social relationships, as well as improving financial situation that come with it, but also of the experienced sense of usefulness, sense of purpose, actively spent days, new experiences and the possibility of learning.

Several stories heard at the locations included in the research prove that the appearance of an authentic, caring and experienced grandparent figure, who is an inexhaustible source of stories can be a mutually positive experience for both parties, when assigned to proper tasks at the right place. For instance – however not as a result of a conscious decision from the side of the service provider – a „grandmother of the hotel“ phenomenon emerged at one location, which perfectly brought out the characteristics of the relationship described above. As in these interactions both the guest and the retired person working in the position of guest relationship manager continuously receive exactly what a well-functioning grandparent–grandchild / child relationship could give. For a hotel that could fit such an experience in its profile, creating such a position and employing the right retired employee(s) in it can represent significant added value. Not to mention museums and other exhibition spaces. During data collection, I came across several stories where the retired exhibition guides and hall guards told me that earlier they were not allowed to guide or communicate with visitors, but later this all changed and it became their task to really “be present” and interact with the visitors not only by sharing their knowledge, but also being themselves. Of course, there are exhibition venues and other locations, where the grandparent phenomenon cannot be integrated into the service in a value-enhancing way, but many places do not do this either, despite the fact, that it would hold huge opportunities. Also because the interviewed pensioners – due to their extensive professional background and/or life experience – often called themselves a “living museum”, which could be used very advantageously in any place dealing with heritage presentation, teaching and authentic knowledge transfer.

For the reasons described above, I firmly believe that – regardless of their position – it would be worthwhile to – emphatically and consistently – display the pensioner employees in the
marketing communication of the services of those tourism-related locations. Based on my experience, unfortunately, there are still many tourism-related sites and businesses where the presence of a pensioner is treated more leniently than proudly. However, changing this gently forgiving attitude would presumably induce positive changes in countless places for both the employers, the visitors, and the pensioner employees as well.

The value represented and created by elderly colleagues should be displayed in the marketing communication of certain services much more prominently than it is now, because currently, with the exception of the Open-air Folklore Museum of Szentendre and the Matyodesign Tour, all the other institutions and businesses included in the research only have a very small number of pensioners / no pensioners at all in specific marketing communication materials and platforms (e.g.: in Facebook posts, ads, webpages, etc.). On the other hand, the way this is done by the Matyodesign Tour and the Skanzen of Szentendre is excellent and exemplary (see Annex 13). Based on what the employer interviewees said, the positive effects and value-creating quality of this can be clearly seen in practice. After seeing these outstanding examples, the difference between them and the communication channels of the other tourism-related services included in the data collection (and those elsewhere in Hungary) becomes truly stark. The lack of including this value created by the pensioner employees is especially noticeable, when one is aware of the enormous potential of such a message can carry if it is well planned and communicated effectively, precisely for the reasons described earlier.
6. SUMMARY

"As one stops working, and glimpses at his own life, it seems naked. Life is decorated with and made meaningful by work, but if we peel all of that away from it, in fact, I can’t even tell you what I’ve done all my life.”

Péter Nádas

The focus of my doctoral dissertation, which is particularly relevant due to the aging of society and the accompanying economic and social challenges, are the work-related experiences of pensioners working in locations related to tourism consumption, its correlation with their subjective well-being, and the experiences of employers of the domestic tourism sector regarding these working retirees. My dissertation is not only timely due to the global aging process of societies (UN 2020), but a deeper domestic investigation is also justified by the fact that in terms of indicators and rankings measuring the success of countries’ adaptation to aging and the subjective well-being of the elderly, Hungary usually ranks among the last ones in international comparison (GOLDMAN ET AL. 2018; EUROFOUND 2017). These far from encouraging results in terms of the various indicators undoubtedly justify a closer examination of all public policies, business or civil initiatives related to and affecting the change in the demographic composition of the population.

The literature review chapter of the thesis gives an in-depth overview of the conceptual framework and measurement dilemmas of quality of life and its subjective aspect, subjective well-being paying special attention to the age-specific application of these terms focused on the elderly. Then, knowing the results of the quality of life and subjective well-being research dealing with the age group of the elderly, three relevant research questions were formulated to which my dissertation sought the answer. The aim of my research was, on the one hand, to explore the subjective well-being aspects of the employment of retired people at locations related to tourism consumption, and on the other hand, to explore (further) work opportunities for pensioners at tourism-related locations based on the employer’s experiences.

In order to get to know the experiences of the pensioners regarding their work, working in the aforementioned locations and the opinions of the employers the semi-structured thematic interview method was chosen as the tool for primary data collection, as this method emphasizes the value of subjectively told stories (SEIDMAN 2002) and aims to explore deeper connections between different topics. During the data collection between March 2018 and May 2021 semi-structured thematic interviews were conducted with 50 pensioners and 16 employers in 19 different settlements of the country. The guide of the pensioner interviews was created by using and combining the elements of the CASP-19 measuring tool composed by HYDE ET AL. (2003) to measure the subjective well-being of the elderly, and the OPQOL-35 measuring instrument focusing on their quality of life. The guide for the employer interviews was composed based on the research of GINGART ET AL. (2005) and TAYLOR – WALKER (1998), who have been investigating employer attitudes and practices related to older workers.

In the light of my research questions the transcripts of the interviews have been analyzed following the methodological principles of qualitative thematic analysis formulated by KUCKARTZ (2014). In the first round of coding, I sought for the answer in the transcripts to the question about the meaning of work to the pensioners interviewed. Regarding the meaning of work three key themes have clearly emerged from the text. The results of the thematic analysis show that for the retired people working in tourism-related locations and interviewed during
the research, their current work primarily means identity, opportunity, and safety, all in different aspects. Answering the second half of the first research question, about how the interviewees experience the tasks given to and performed by them, required another round of coding. The key themes emerging here were one’s own role, job satisfaction, feedback and future plans, which almost without exception played a central role in the stories of all interviewees, but not always in the same context. With the help of subcategories within each theme category, significant differences can be revealed in the narratives of the interviewees of retirement age. It is important to note that the four theme categories do not always appear together and to the same extent in the narratives of the interviewees, and in several case, they also appear in different contexts. The differences that can serve as the basis for the typification of the employees emerged within these four key themes after the typical pattern for each participant was observed and its similarities and differences were compared with those of the other employees.

In order to answer the second research question, it was necessary to interpret the subjective well-being aspects of the stories told by pensioners in relation to their current work. A good basis for this is the examination of how the four dimensions of the CASP measuring instrument (control, autonomy, self-realization, pleasure) appear in the everyday lives of the retired interviewees through their experiences during their current work. The strongest feelings experienced in their work naturally overspill into their life outside of work, so when we talk about the subjective well-being aspects of work, we should first observe the importance of the feelings of control, autonomy, self-realization, and pleasure in the stories told. If these four dimensions are present together in the current work of the interviewed retired person, it most probably affects their everyday life and their general satisfaction with life. Of course, the extent of the effect cannot be determined clearly based solely on this research.

To answer the third research question, a thematic analysis of the transcripts of the employer interviews was necessary. The main themes emerging from these texts were the characteristics of the work performed by pensioners, the advantages and disadvantages of their employment. During the two rounds of coding, additional sub-themes were defined within these main theme categories. These main themes can also be identified in the interviews with those employers, who do not currently employ pensioners, albeit much more narrowly.

My results, based on the 50 semi-structured thematic interviews with retired people working at locations related to tourism consumption, as well as with the 16 employers, allow us to conclude, on the one hand, that the abilities, skills and experiences of the elderly involved in tourism on the service side (as employees) and their adaptation mechanisms, described by the person-job fit model make them an excellent fit to carry out tasks related to heritage presentation and preservation, knowledge transfer and caretaking. While on the other hand, the involvement of elderly in the supply side of tourism can thus be related to the development of their subjective well-being.

At the same time, my research could be considered as an exploration of a kind of solution realized through employment in tourism for challenges posed by the process of societal aging. Therefore I firmly believe, that my results and recommendation will attract the attention of tourism service providers and relevant strategic decision-makers in the long run and could also be effectively implemented in practice.
REFERENCES


### ANNEXES

*Annex 1.* – Summarizing table of the quality-of-life factors (domains) identified by different researchers

<table>
<thead>
<tr>
<th>AUTHOR(S)</th>
<th>physical well-being</th>
<th>financial well-being</th>
<th>economic status, savings, income</th>
<th>work / activity</th>
<th>social well-being</th>
<th>family / friends</th>
<th>relationships with others</th>
<th>emotional well-being</th>
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<th>education</th>
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<th>personal development, self-realization</th>
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Annex 2. – Summarizing table of the quality-of-life factors (domains) for the elderly identified by different researchers

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<th>financial well-being / economic condition</th>
<th>work / productivity</th>
<th>social well-being / family / friends</th>
<th>being alone</th>
<th>being with others</th>
<th>emotional well-being</th>
<th>cognitive functioning</th>
<th>mobility</th>
<th>autonomy</th>
<th>integration into local community</th>
<th>quality of living/employment</th>
<th>housing conditions</th>
<th>activities of daily living (ADL)</th>
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<td>cognitive functioning</td>
<td>autonomy / mobility</td>
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Annex 3. – Summarizing table of the factors of subjective well-being for the elderly

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<th>economic situation</th>
<th>physical environment</th>
<th>social situation</th>
<th>family / other social relationships</th>
<th>social satisfaction</th>
<th>mental well-being, lack of depression</th>
<th>social integration</th>
<th>social comparison</th>
<th>autonomy</th>
<th>leisure time activities, joyful activities</th>
<th>physical functioning, activities of daily living (ADL)</th>
<th>general life prospects</th>
<th>satisfaction with life</th>
<th>perception of one’s own aging</th>
<th>happiness</th>
<th>self-acceptance</th>
<th>personal development</th>
<th>quality of life</th>
<th>searching for the meaning of life, commitment, life goals</th>
<th>typical coping mechanisms</th>
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Annex 4. – World Health Organization – Model of Active Aging

Three strategic pillars of active aging according to WHO

A hypothetical conceptual model of the pillars of active ageing

Source: own editing based on WHO (2002:45)

Source: own editing based on HUAS-GÓMEZ ET AL. (2020:4)
Annex 5. – Active Ageing Index

Active Ageing Index of the United Nations Economic Commission for Europe (UNECE)

Source: UNECE (2019:17)
Annex 6. – Components of the interview guide for the retired employees based on the literature

**QUESTIONS RELATED TO PERSONAL LIFE**

**LIFE OVERALL**
- How do you feel yourself in general?
- How satisfied are you with your life in general?
- What makes a retired person happy?

**HEALTH**
- How would you describe your current health status and physical condition (on a scale from 1 to 5)?

**SOCIAL RELATIONSHIPS**
- Are you a member of any other community besides the one here at your workplace? (e.g., pensioners, clubs, friends, faith-related groups, etc.)
- How much time do you spend with your family?

**INDEPENDENCE, CONTROL OVER LIFE FREEDOM**
- How do you spend your free time? Favorite leisure time activities?
- Is there anything that you experience as a burden, anything that limits you? (e.g., something you’d like to do but you can’t?)

**HOME AND NEIGHBOURHOOD**
- Where do you currently live? (settlement, type and size of flat, etc.)
- Since when do you live there? Where have you lived earlier?

**PSYCHOLOGICAL AND EMOTIONAL WELL-BEING**
- What do you think is important for people to work during retirement years? Why do you think so? And if yes, on what fields should they work?
- What makes a retired person happy?

**FINANCIAL CIRCUMSTANCES**
- How would you describe your current financial situation (on a scale from 1 to 5)?

**LEISURE AND ACTIVITIES**
- Are you interested in cultural/religious/other events? If yes, how often do you attend these? Are these events important to you now than before?

**QUESTIONS RELATED TO WORK AND WORKPLACE**

**CONTROL (C)**
- To what extent have you an impact on how things are going here?
- What are your professional plans for the future?
- In your opinion, are there any fields, where the return of retirees to labour market holds particularly exciting opportunities? Why?

**AUTONOMY (A)**
- What tasks do you have here? (e.g., type of tasks, work schedule, average day, etc.)
- To what extent do these tasks require teamwork and cooperation with others?
- Can you change/alter the tasks or do you work according to your own ideas? If yes, to what extend?
- In what form and how often do you receive feedback to your work?

**SELF-REALIZATION (S)**
- In general, how do you feel yourself here? Why do you like/dislike working here?
- Is there a downside of working here? If yes, what is it? (professional/personal)
- What is the cooperation like between colleagues?
- Do you usually share your work-related experiences with your family/pairs? What do you think?
- Do you get paid for working here? Do you receive any additional benefits?

**PLEASURE (P)**
- Why do you work at this place? What does this work add to your life right now?
- How different is it from what work looks like before / has given to your before?
- Which tasks do you enjoy the most? Why? And which one the least? Why?
- What is your favorite and most favorite experience or memory from the current job?
- What is a good workplace like?

**INTRODUCTORY QUESTION**
Please, introduce yourself briefly! (name, age, family background, most important data, etc.)

Please tell me a little about your career path i.e., what you studied and what did you work before your current job! (education, professional experience, workplaces, etc.)

**FINAL QUESTION**
Is there anything else I did not ask, but you would like to share with me?
Annex 7. – Interview guide for employees

Guide of the conversations with retired employees during the interviews:

EMPLOYEES

INTRO: Introducing myself, thanking them for participating in the research, briefly explaining the essence of the research, the course of the interview and the time required. Asking for their consent to record what is said during the interview.

1. Please introduce yourself briefly! (name, age, family background, housing conditions, education, position, contact info, etc.)

2. Please tell me a little about your career path i.e., what you studied, what did you work before your current job! (e.g.: what kind of education you have, when and where you worked, etc.)

3. Please tell me about how an average day of yours goes! (the role of the work done here and at home, favorite leisure time activities, time spent with family, etc.)

4. Are you a member of any other community besides the one here at your workplace? (e.g.: religious community, group of friends, retired club, etc.)

5. How long have you been working here? How did your career begin here?

6. Why do you work here in the first place? What does this work add to your life right now?

7. How different it is from what work has meant / has given to your before?

8. In general, how do you feel yourself here? Why?

9. How do you see the cooperation between colleagues here?

10. What do you think, what is a good workplace like?

11. Do you get paid for working here? Do you receive any additional benefits? How important are these for you?

12. What is your favorite experience or memory from this current job?

13. What does your average working day look like at this workplace? What tasks do you have? And what do you think, do these tasks suit you?
14. To what extent do these tasks require teamwork and cooperation with others?

15. Can you change/alter the tasks or the way you work according to your own ideas? If yes so, to what extent?

16. Which task(s) do you enjoy the most? Why? And which one the least? Why?

17. Is there a downside of working here? If yes, what is it? What are the most difficult situations for you to deal with? (either personally or professionally)

18. In what form and how often do you receive feedback to your work?

19. Do you usually share your work-related experiences with your family or/and your peers? If yes so, how do you share your experiences with them?

20. Does the local municipality support the employment of pensioners in any form? How?

21. If you had to convince one of your peers to work during retirement, how would you convince them?

22. What do you think, is it important for people to work during retirement years? Why do you think so?

23. What makes a retired person happy?

24. In your opinion, are there any fields, where the return of retirees to labour market holds particularly exciting opportunities? Why?

25. What are your future plans regarding work and personal life?

26. How would you describe your current health status and physical condition (on a scale from 1 to 5)?

27. How would you describe your current financial situation (on a scale from 1 to 5)?

28. Is there anything else I did not ask you, but you would like to share with me?

Thank you for your kind assistance!
Annex 8. — Structure of the employer interview guide based on the methodology applied by Gringart et al. (2005) and Taylor – Walker (1998) in their research on employer attitudes regarding elderly employees

<table>
<thead>
<tr>
<th>INTRO / DATA OF INTERVIEWEE</th>
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<tbody>
<tr>
<td>• Please let me know your full name, the exact name of your workplace and your position!</td>
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<tr>
<td>• I would like to ask for your consent to the recording of what was said during the interview, which I will only use in my doctoral dissertation.</td>
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<tr>
<td>• Do you employ retired workers? If so, exactly how many people and in which positions? If not, why not?</td>
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<tr>
<th>IMPORTANCE OF AGE (DURING RECRUITMENT AND EMPLOYMENT)</th>
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<tr>
<td>• If you plan to hire a new employee does the age of the applicant matter, and if so, to what extent?</td>
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<tr>
<td>• When looking for a new colleague for a vacant position, do you consider hiring retirement age applicants?</td>
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<td>• Do you typically have applicants of this age group?</td>
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<td>• What aspects are considered during the selection process?</td>
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<tr>
<td>• What are the advantages and disadvantages of employing retired workers? (economic and other benefits and disadvantages as well)</td>
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<tr>
<th>CHARACTERISTICS OF EMPLOYMENT OF THE ELDERLY (COMPARED TO YOUNGER EMPLOYEES)</th>
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<td>• How would you describe your pensioner employees? What are the characteristics of the work they do? What are the characteristics of their behaviour and attitude</td>
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<td>• In what positions / what type of tasks can pensioners be really efficient? And in which ones they are the least efficient and the least good?</td>
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<tr>
<td>• In which areas does age really show its importance? (How do young and elderly employees typically differ from each other?)</td>
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<td>• In your opinion what does it primarily depend on whether a retired employee feels good at work and whether he/she does the job well?</td>
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<td>• As a manager how satisfied are you with the quality of work, attitude to work and teamwork skills of your employees of retirement age?</td>
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<td>• Do you experience any difficulties / tension between younger and older employees due to the age difference?</td>
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<th>EVALUATION OF WORK OF THE ELDERLY, PROFESSIONAL TRAININGS, PROMOTION</th>
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<td>• How do you find out about the quality of work performed by the retired employees? How much insight do you have to their work?</td>
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<td>• As a manager, do you receive any kind of regular feedback from the retired employees?</td>
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<tr>
<td>• As a manager do you give regular feedback to retired employees about their work?</td>
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<tr>
<td>• How is the training and preparation of employees of retirement age carried out? Are there any further professional trainings available for them?</td>
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<td>• Do you use any kind of motivational system to encourage (retirement age) employees? If yes, how does it work exactly?</td>
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<th>BUSINESS STRATEGY FOR ELDERLY EMPLOYMENT</th>
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<td>• Does your company have a strategy to increase/decrease the number of employees of retirement age? Why?</td>
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<tr>
<td>• Does the local government (municipality) help / support the employment of pensioners any ways? If yes so, how?</td>
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<tr>
<td>• How and based on what criteria do you choose and assign the tasks given to colleagues of retirement age?</td>
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Do you have any further comments, additions or suggestions regarding the research, the employment of retired people, or about any of those what has been said so far?

Thank you for your kind assistance!
Annex 9. – Interview guide for employers of retired employees

Guide of the conversations with employers of pensioners during the interviews:

EMPLOYERS

INTRO: Introducing myself, thanking them for participating in the research, briefly explaining the essence of the research, the course of the interview and the time required. Asking for their consent to record what is said during the interview.

1. Could you please briefly introduce yourself? (name, age, professional background, workplace, position, contact info, etc.)

2. Exactly how many pensioner employees do you have and in what positions?

3. Since when do you employ retired people and for what reasons?

4. If you plan to hire a new employee does the age of the applicant matter, and if so, to what extent?

5. When looking for a new colleague for a vacant position, do you consider hiring retirement age applicants? Do you typically have applicants of this age group?

6. What aspects are considered during the selection process? (e.g.: the most important requirements, who are the ones making the decision, etc.)

7. How and based on what criteria do you choose and assign the tasks given to colleagues of retirement age?

8. How is the training and preparation of employees of retirement age carried out? Are there any further professional trainings available for them?

9. How would you describe your pensioner employees? What are the characteristics of the work they do? What are the characteristics of their behaviour and attitude?

10. In what positions / what type of tasks can pensioners be really efficient? (What are the tasks / positions they like the most? And what are the ones they are the best at?)

11. And in which ones they are the least efficient and the least good?

12. In which areas does age really show its importance? (How do young and elderly employees typically differ from each other?)
13. What are the advantages and disadvantages of employing retired workers? (e.g.: economic and other benefits and disadvantages as well)

14. How do you find out about the quality of work performed by the retired employees? How much insight do you have to their work?

15. As a manager, do you receive any kind of regular feedback from the retired employees? (How do you get information about their opinion? How is their satisfaction level measured? Where can they file their complaints?)

16. As a manager do you give regular feedback to retired employees about their work?

17. As a manager how satisfied are you with the quality of work, attitude to work and teamwork skills of your employees of retirement age?

18. Do you use any kind of motivational system to encourage (retirement age) employees? If yes, how does it work exactly? (e.g.: free entrance to events, financial rewards, honorary titles, etc.)

19. In your opinion what does it primarily depend on whether a retired employee feels good at work and whether he/she does the job well?

20. Do you experience any difficulties / tension between younger and older employees due to the age difference? (If yes, what do you think about the source of these and what could be the possible solutions to eliminate them?)

21. Does the local municipality help / support the employment of retired people in any way?

22. Does your company have a strategy aimed at increasing / reducing the number of employees of retirement age? Why?

23. Do you have any comments, additions, or suggestions regarding the research, the employment of retired people, or anything that has been said so far?

Thank you for your kind assistance!
Annex 10. – Interview guide for employers, who do not employ pensioners

Guide of the conversations with employers, who do not currently employ any pensioners:

EMPLOYERS, WHO DO NOT EMPLOY PENSIONERS

INTRO: Introducing myself, thanking them for participating in the research, briefly explaining the essence of the research, the course of the interview and the time required. Asking for their consent to record everything that is said during the interview.

1. Could you please briefly introduce yourself? (name, age, workplace, tasks, position, contact info, etc.)

2. What is the reason that you do not have any employees of retirement age working for you right now?

3. Did you have employees of retirement age working here earlier?
   a. If yes, then how many people exactly and in what positions?
   b. If not, then why is it so?

4. If you have employed pensioners earlier, what negative and positive experiences did you have with them?

5. If there is a vacancy at your company, do you also consider hiring applicants of retirement age? Based on what criteria?

6. In the future, do you think it is possible / are you planning to employ pensioners? Why?
   a. To what position? Why exactly for that one?

7. Based on your experience as a manager which areas are the ones, where older employees perform better than younger ones and which areas are the ones, where they tend to lag behind in terms of their performance?

8. Do you have any comments, additions, or suggestions regarding the research the employment of retired employees, or anything that has been said so far?

   Thank you for your kind assistance!
Annex II. – Interviewees: employees of retirement age

The most important data of the interviewees included in the primary data collection, between March 2018 and May 2021:

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<th>PREVIOUS WORKPLACE / POSITION</th>
<th>LIVES WITH...</th>
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<td>hall guard and exhibition guide</td>
<td>factory worker, cafeteria staff</td>
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<td>hall guard and exhibition guide</td>
<td>production technician</td>
<td>alone</td>
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<td>Danube Museum</td>
<td>HARSÁNYI Imre †</td>
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<td>hall guard and exhibition guide</td>
<td>railway engineer, pier manager</td>
<td>w/ wife</td>
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<td>hospitality staff</td>
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<td>5</td>
<td>Danube Museum</td>
<td>ERDEINÉ TÖRÖK Zsuzsanna</td>
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<td>hall guard and exhibition guide</td>
<td>civil engineer</td>
<td>alone</td>
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<td>Danube Museum</td>
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<td>cultural event organizer, librarian, PR-specialist</td>
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<td>Danube Museum</td>
<td>JÁSZBERÉNYI Gábor</td>
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<td>maintenance staff</td>
<td>electrical engineer</td>
<td>w/ wife</td>
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<td>Castle of Pécsvár</td>
<td>BŐSZ ZOLTÁNné</td>
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<td>art director, event manager, exhibition guide</td>
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<td>Castle of Pécsvár</td>
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<td>hall guard and exhibition guide</td>
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<td>alone</td>
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<td>hall guard and exhibition guide</td>
<td>technician</td>
<td>w/ wife</td>
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<td>Castle of Pécsvár</td>
<td>GYÖNGYÖS János</td>
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<td>maintenance staff</td>
<td>motor vehicle electrical engineer, public road maintenance</td>
<td>w/ wife</td>
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<td>ad (Pécsvár) 11.22.2019</td>
<td></td>
<td></td>
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<tr>
<td>12</td>
<td>Egg Museum</td>
<td>KACSÁNDI LÁSZLÓNÉ Gizella</td>
<td>64</td>
<td>cashier and guide</td>
<td>photographer</td>
<td>alone</td>
</tr>
<tr>
<td></td>
<td>(Zengővárkony) 11.21.2019</td>
<td></td>
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<tr>
<td></td>
<td>Name</td>
<td>Age</td>
<td>Position</td>
<td>Organization</td>
<td>Relationship</td>
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<tr>
<td>13.</td>
<td>Pensioners’ Club (Pécsvárad)</td>
<td>64</td>
<td>President and travel organizer</td>
<td>President and travel organizer of the Pensioners’ Club of Pécsvárad, owner of the local folklore museum house</td>
<td>w/ husband</td>
<td></td>
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<tr>
<td>14.</td>
<td>Inner-City Mother Church of Our Lady of the Assumption (Budapest)</td>
<td>81</td>
<td>Cashier</td>
<td>Nurse</td>
<td>alone</td>
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</tr>
<tr>
<td>15.</td>
<td>Inner-City Mother Church of Our Lady of the Assumption (Budapest)</td>
<td>66</td>
<td>Cashier</td>
<td>IT system administrator</td>
<td>w/ wife</td>
<td></td>
</tr>
<tr>
<td>16.</td>
<td>Inner-City Mother Church of Our Lady of the Assumption (Budapest)</td>
<td>70</td>
<td>Cashier</td>
<td>X-ray technician</td>
<td>alone</td>
<td></td>
</tr>
<tr>
<td>17.</td>
<td>Inner-City Mother Church of Our Lady of the Assumption (Budapest)</td>
<td>78</td>
<td>Cashier, hall guard</td>
<td>Ministry representative</td>
<td>alone</td>
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</tr>
<tr>
<td>18.</td>
<td>Juhász Apartment (Győrő)</td>
<td>79</td>
<td>Accommodation provider</td>
<td>Notary assistant</td>
<td>alone</td>
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</tr>
<tr>
<td>19.</td>
<td>Benkovics Apartment (Pilismarót)</td>
<td>67</td>
<td>Accommodation provider</td>
<td>Mayor</td>
<td>w/ wife</td>
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<tr>
<td>20.</td>
<td>Headquarters of Bükk National Park (Eger)</td>
<td>75</td>
<td>Consultant, tender writer</td>
<td>Geologist</td>
<td>alone</td>
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</tr>
<tr>
<td>21.</td>
<td>Rákanya (Hárskút)</td>
<td>65</td>
<td>Accommodation provider</td>
<td>Entomologist, museologist</td>
<td>w/ husband</td>
<td></td>
</tr>
<tr>
<td>22.</td>
<td>Hanság Museum (Mosonmagyarovár)</td>
<td>70</td>
<td>Hall guard and exhibition guide</td>
<td>Agriculture, commerce</td>
<td>w/ wife</td>
<td></td>
</tr>
<tr>
<td>23.</td>
<td>Hanság Museum (Mosonmagyarovár)</td>
<td>65</td>
<td>Hall guard and exhibition guide</td>
<td>Worked in steel production by the furnace</td>
<td>w/ family</td>
<td></td>
</tr>
<tr>
<td>24.</td>
<td>Berki Apartment (Hévíz)</td>
<td>72</td>
<td>Accommodation provider</td>
<td>Worked in healthcare</td>
<td>alone</td>
<td></td>
</tr>
<tr>
<td>25.</td>
<td>Király Apartment (Magyarpolány)</td>
<td>70</td>
<td>Accommodation provider</td>
<td>Kindergarten teacher, municipal representative</td>
<td>alone</td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>Name</td>
<td>Date</td>
<td>Position</td>
<td>Specialization</td>
<td>Relationship</td>
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<td>26.</td>
<td>Hévíz Tourinform (Tapolca)</td>
<td>03.06.2021</td>
<td>MIHÁLYFI Gabriella</td>
<td>Tourinform representative</td>
<td>tourism administrator</td>
<td>alone</td>
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<tr>
<td>27.</td>
<td>Ticzer Apartment (Magyarpolány)</td>
<td>2021.03.08</td>
<td>TICZER JÓZSEFNÉ Mária</td>
<td>accommodation provider</td>
<td>worked in agriculture</td>
<td>w/ family</td>
</tr>
<tr>
<td>28.</td>
<td>Zalathermal Travel Agency (Hévíz)</td>
<td>03.12.2021</td>
<td>MAJORNÉ CSÉCEI Katalin</td>
<td>travel agency representative</td>
<td>event organizer, tour guide</td>
<td>w/ husband</td>
</tr>
<tr>
<td>29.</td>
<td>Helikon Castle Museum (Keszthely)</td>
<td>03.12.2021</td>
<td>DR. LÖNKHARD Miklós</td>
<td>hall guard and exhibition guide</td>
<td>potato breeder, researcher</td>
<td>w/ family</td>
</tr>
<tr>
<td>30.</td>
<td>Helikon Castle Museum (Keszthely)</td>
<td>03.12.2021</td>
<td>SZÁNTÓ Sándor</td>
<td>hall guard and exhibition guide</td>
<td>chief financial officer</td>
<td>w/ family</td>
</tr>
<tr>
<td>31.</td>
<td>Helikon Castle Museum (Keszthely)</td>
<td>03.12.2021</td>
<td>KOVÁCS Károly</td>
<td>hall guard and exhibition guide</td>
<td>vocational instructor – warehouseman at an iron company</td>
<td>w/ wife</td>
</tr>
<tr>
<td>32.</td>
<td>Skanzen (Szentendre)</td>
<td>03.15.2021</td>
<td>DR. SZAKÁTS Lajos</td>
<td>tradition-keeper, exhibition guide</td>
<td>military officer, military historian, history teacher</td>
<td>w/ wife</td>
</tr>
<tr>
<td>33.</td>
<td>Skanzen (Szentendre)</td>
<td>03.16.2021</td>
<td>PETKÓ PÁL MIHÁLYNÉ Ilona</td>
<td>tradition-keeper, exhibition guide</td>
<td>caretaker at the Skanzen</td>
<td>alone</td>
</tr>
<tr>
<td>34.</td>
<td>Skanzen (Szentendre)</td>
<td>03.16.2021</td>
<td>Szigethy Miklós</td>
<td>tradition-keeper, exhibition guide</td>
<td>military officer, commander of the missile department</td>
<td>w/ wife</td>
</tr>
<tr>
<td>35.</td>
<td>Skanzen (Szentendre)</td>
<td>03.17.2021</td>
<td>NAGY JÁNOSNÉ Margit</td>
<td>tradition-keeper, exhibition guide</td>
<td>quality controller, call-center, and customer service representative</td>
<td>w/ daughter</td>
</tr>
<tr>
<td>36.</td>
<td>Hotel Szent Adalbert (Esztergom)</td>
<td>03.17.2021</td>
<td>BALOGH Gyula</td>
<td>waiter, hotel concierge, vocational teacher</td>
<td>waiter, unit manager</td>
<td>alone</td>
</tr>
<tr>
<td>37.</td>
<td>Grósz Utazás Ltd. Travel Agency (Székesfehérvár)</td>
<td>03.17.2021</td>
<td>GRÓSZ IMRÉNÉ Krisztina</td>
<td>owner of travel agency</td>
<td>intergovernmental relations associate, tour guide</td>
<td>w/ husband</td>
</tr>
<tr>
<td>38.</td>
<td>Skanzen (Szentendre)</td>
<td>03.18.2021</td>
<td>RICHTER Péter</td>
<td>tradition-keeper, exhibition guide</td>
<td>quality inspector, culture manager, exhibition organizer</td>
<td>w/ spouse</td>
</tr>
<tr>
<td>39.</td>
<td>Káli Art Inn (Köveskál)</td>
<td>03.18.2021</td>
<td>NAGY ZOLTÁNNÉ Erzsébet</td>
<td>kitchen assistant, baker</td>
<td>postman</td>
<td>alone</td>
</tr>
<tr>
<td></td>
<td>Name</td>
<td>DOB</td>
<td>Occupation</td>
<td>Relationship</td>
<td>Notes</td>
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<tr>
<td>40.</td>
<td>Mátra Camping and Hotel Sástó (Mátrafüred-Sástó)</td>
<td>03.22.2021</td>
<td>cleaning lady, crate nailer, brigade leader in a cold storage</td>
<td>alone</td>
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<td></td>
</tr>
<tr>
<td>41.</td>
<td>Hungarian Museum of Commerce and Hospitality (Budapest)</td>
<td>03.22.2021</td>
<td>museum director, HR manager, archaeologist, Semitic philologist</td>
<td>w/ wife</td>
<td></td>
<td></td>
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<tr>
<td>42.</td>
<td>VIVA Travel Agency (Budapest)</td>
<td>03.22.2021</td>
<td>call-center staff</td>
<td>alone</td>
<td></td>
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<tr>
<td>43.</td>
<td>Danube Wellness Hotel (Baja)</td>
<td>03.24.2021</td>
<td>mechanical engineer, chief technical engineer</td>
<td>alone</td>
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<tr>
<td>44.</td>
<td>Kontakt Travel Travel Agency (Budapest)</td>
<td>03.29.2021</td>
<td>domestic sales manager</td>
<td>w/ daughter</td>
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<td></td>
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<tr>
<td>45.</td>
<td>Hotel Európa Fit Superior (Hévíz)</td>
<td>03.25.2021</td>
<td>unit manager, porter, receptionist, guest relations affiliate</td>
<td>w/ husband</td>
<td></td>
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<tr>
<td>46.</td>
<td>Centrum Hotel Superior, Hotel Obester (Debrecen)</td>
<td>03.26.2021</td>
<td>hotel CEO</td>
<td>w/ husband</td>
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<td></td>
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<tr>
<td>47.</td>
<td>Helikon Hotel (Keszthely) Hunguest Hotel Pelion (Tapolca)</td>
<td>04.07.2021</td>
<td>sales representative</td>
<td>alone</td>
<td></td>
<td></td>
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<tr>
<td>48.</td>
<td>Ludwig Museum (Budapest)</td>
<td>04.08.2021</td>
<td>accountant, financial representative</td>
<td>alone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>49.</td>
<td>Museum of Nuclear Energy (Paks)</td>
<td>04.29.2021</td>
<td>factory historian</td>
<td>w/ wife</td>
<td></td>
<td></td>
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<tr>
<td>50.</td>
<td>Aquaticum Thermal &amp; Wellness Hotel**** (Debrecen)</td>
<td>05.11.2021</td>
<td>locksmith, deliverer, on-call mechanic</td>
<td>w/ wife</td>
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Annex 12. – Employer interviews carried out within the framework of the research

<table>
<thead>
<tr>
<th>DATE AND PLACE OF THE INTERVIEW</th>
<th>NAME</th>
<th>WORKPLACE</th>
<th>POSITION</th>
<th>STATUS OF ELDERLY EMPLOYMENT</th>
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<tbody>
<tr>
<td>1. 03.22.2021. (Tardi)</td>
<td>Rozi VÁCZI</td>
<td>Matyodesign Tours</td>
<td>executive director</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>2. 03.31.2021 (Mátrafüred)</td>
<td>Júlia PALIK</td>
<td>Mátra Camping and Sástó Hotel</td>
<td>executive director</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>3. 04.08.2021 (Szentendre)</td>
<td>Emese LENGYEL</td>
<td>Skanzen Open-Air Museum Village</td>
<td>head of public relations department</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>4. 04.12.2021 (Pécsvárad)</td>
<td>Bernadett GÁSZNÉ BŐSZ</td>
<td>Castle of Pécsvárad</td>
<td>cultural referent of Pécsvárad Municipality</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>5. 04.15.2021 (Hévíz)</td>
<td>Ingrid POLDAUF</td>
<td>Zalathermál Travel Agency</td>
<td>owner, managing director</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>6. 04.12.2021 (Keszthely)</td>
<td>Bernadett BÁLINT</td>
<td>Helikon Castle Museum</td>
<td>museum manager and director</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>7. 06.07.2021 (Balatonszemes)</td>
<td>Balázs CSAPODY</td>
<td>Kistücsök Restaurant</td>
<td>executive director, owner</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>8. 07.13.2021 (Budapest)</td>
<td>Zsombor JÁVORKA</td>
<td>Mercure Budapest Castle Hill</td>
<td>CEO</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>9. 07.15.2021 (Gárdony)</td>
<td>István BEHÁN</td>
<td>Hotel Nautis</td>
<td>CEO</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>10. 09.28.2021 (Budapest)</td>
<td>Anikó FERENCZY</td>
<td>Novotel Budapest City &amp; Budapest Congress Center</td>
<td>sales and marketing director</td>
<td>EMPLOYS</td>
</tr>
<tr>
<td>11. 07.15.2021 (Budapest)</td>
<td>Péter HÖKA</td>
<td>Miki Travel Ltd. (B2B Tour Operator)</td>
<td>regional director</td>
<td>DOES NOT EMPLOY</td>
</tr>
<tr>
<td>12. 07.15.2021 (Budapest)</td>
<td>László KOVÁCS</td>
<td>La Fiesta Party Service</td>
<td>owner, executive director</td>
<td>DOES NOT EMPLOY</td>
</tr>
<tr>
<td>13. 07.20.2021 (Budapest)</td>
<td>Tibor TOLVAJ</td>
<td>Bodega Bistro</td>
<td>executive director, co-owner</td>
<td>DOES NOT EMPLOY</td>
</tr>
<tr>
<td>14. 09.11.2021 (Budapest)</td>
<td>Beatrix ANDREIDESZ</td>
<td>Dean’s College Hotel</td>
<td>Front Office representative</td>
<td>DOES NOT EMPLOY</td>
</tr>
<tr>
<td>15. 09.23.2021 (Budapest)</td>
<td>György GUNST</td>
<td>Peach &amp; Plum Wine and Dine Restaurant</td>
<td>chef, unit manager</td>
<td>DOES NOT EMPLOY</td>
</tr>
<tr>
<td>16. 09.15.2021 (Szenna)</td>
<td>Enikő BALOGH</td>
<td>Szenna Skanzen Museum Village</td>
<td>head of member institution</td>
<td>DOES NOT EMPLOY</td>
</tr>
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</table>
Annex 13. – Examples of representing the retired workforce as a primary value in the marketing communication of tourism-related services

a) In case of Matyodesign Tour:

Source of pictures: [https://matyodesigntour.hu/egy_nap_tardon/](https://matyodesigntour.hu/egy_nap_tardon/) (Downloaded: 10.11.2021.)

b) In case of the open-air Ethnographic Museum Village of Szentendre (Skanzen):


Forrás: [https://skanzen.hu/hu/tanulas/ozvatosoknak](https://skanzen.hu/hu/tanulas/ozvatosoknak) (Letöltve: 2021.09.17)

Source: [https://skanzen.hu/hu/szolgaltatasok/everekszulinap](https://skanzen.hu/hu/szolgaltatasok/everekszulinap) (Downloaded: 09.17.2021.)
ACKNOWLEDGEMENT

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