

# Older workers, precarity and extended working lives

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SPECIAL ISSUE ARTICLE



## Understanding older worker precarity: the intersecting domains of jobs, households and the welfare state

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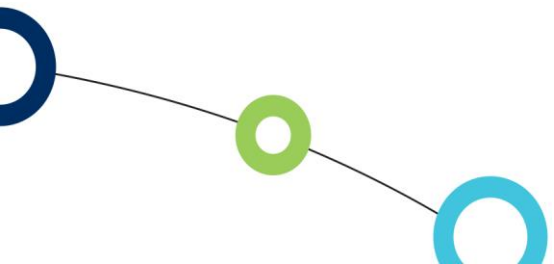
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### Abstract

In policy debates it is commonly claimed that older workers are entering a period of choice and control. In contrast, Guy Standing's book *The Precariat: The Dangerous*

# Introduction

- UK policy makers emphasise choice and control over extend working lives
- Standing (2011) argued older people forced into ‘the Precariat’ by inadequate pensions; taking jobs lacking:
  - employment security – dismissal
  - job security – occupational niche + development
  - income security – decent stable income
- Older people in the Precariat do not necessarily *feel* precarious – ‘grinners’ and ‘groaners’.



# Precarity as a lived experience

- Ontological precarity: *subjective experience of insecurity*; depends upon individuals viewing their *reality* as being precarious.
- State of anxiety about current & future circumstances
- Ontological precarity can be *influenced* by precarious labour conditions (for example insecure work), but also by other life circumstances.
- Precarity is thus:

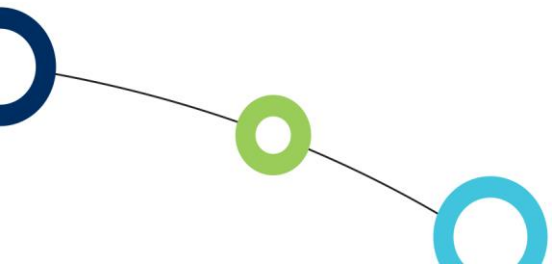
*‘both a socio-economic condition and an ontological experience... It aims to capture the relationship between precarious labor and precarious life’.*

Millar (2017: 5)



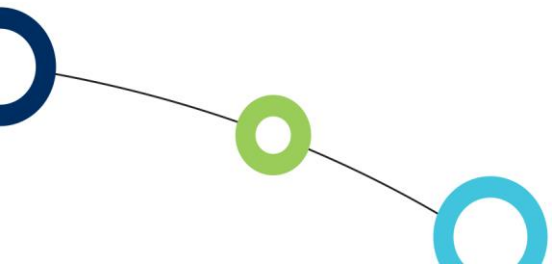
# Ontological precarity

- Precarity as an ontological experience relates to precarious conditions in one or more ‘domains’ of an individual’s life.
- To fully make sense of precarity it is necessary to take broader social context into account:
  - precarious jobs
  - precarious welfare state
  - precarious households



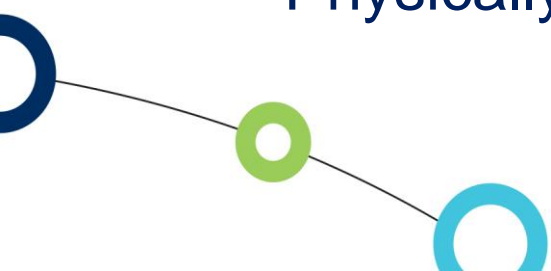
# A precarious welfare state

- People have the right to continue working, but in the context of intensified financial pressures:
  - State Pension ages rising rapidly and end point unclear, with no early pension available.
  - Withdrawal of early 'Pension Credit', previously from age 60
  - Unemployment and ill-health benefits worth half P.C.
  - Shift from Defined Benefit to Defined Contribution private pensions



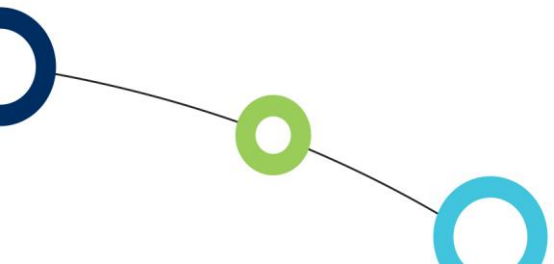
# Precarious jobs

- Anxiety about prospects for continued employment (inside/outside the organisation)
  - Risk of dismissal (insecure employment)
  - Limited suitable alternative employment prospects, leaving the older person feeling trapped in their jobs
- Anxiety about the sustainability of the work itself
  - Work intensification / stress / long hours
  - Physically demanding work

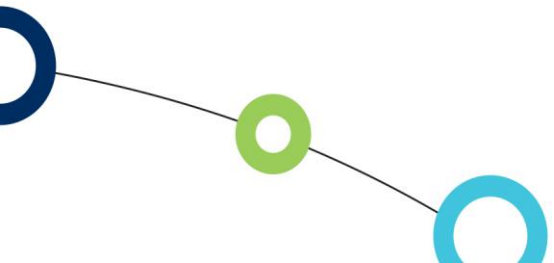
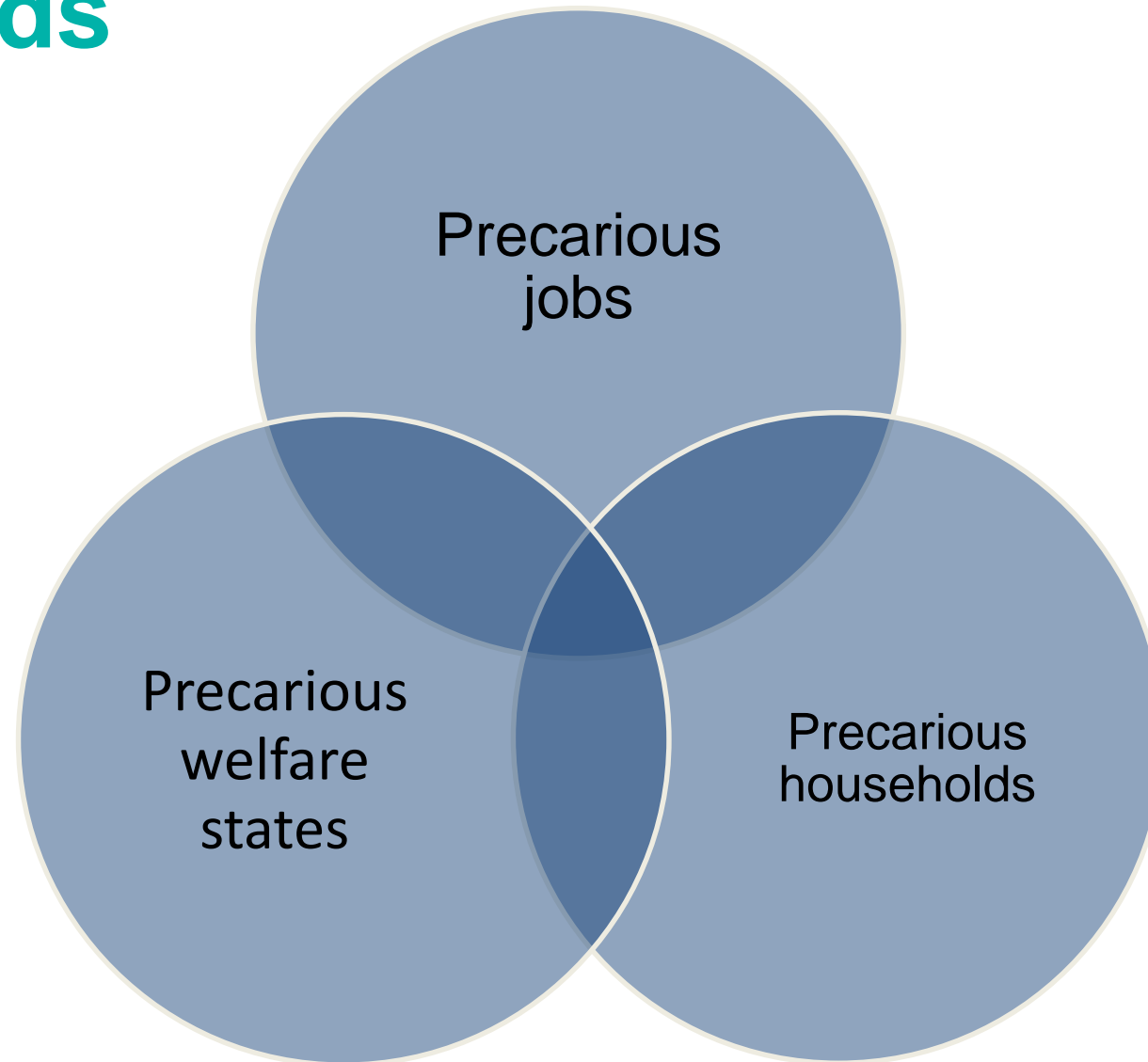


# Precarious households

- Household circumstances enhance or mitigate precarity related to jobs or the welfare state:
  - Growth of single-person households, following divorce etc.
  - More complex family structures and responsibilities following re-marriage etc.
  - Decline of full home ownership in older age and rise of renting and out-standing mortgage debts



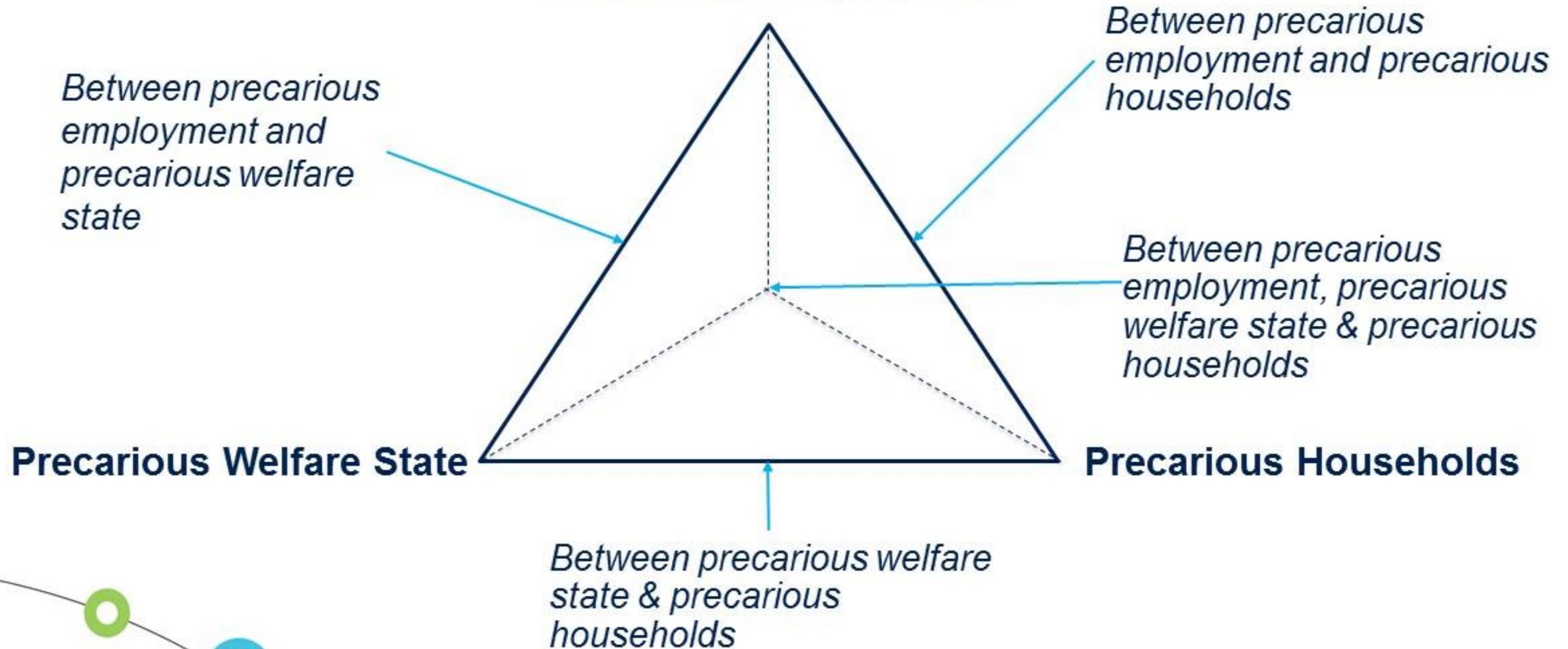
# The intersections between precarious jobs, welfare states & households





# Interactions between different domains of precarity

## Precarious Employment



# The Study

## Uncertain Futures: Managing Late Career Transitions and Extended Working Life

- In-depth study of how EWL policies are managed within 5 case-study organisations in different sectors

## Qualitative interviews with employees aged 50+ in 2 case studies

- **‘Local Government’** n=37, majority white collar
  - Job precarity related to job cuts and austerity
- **‘Hospitality’** n=22, majority blue collar; 2/3 female
  - Job precarity related to challenges of continuing in manual jobs.

# Findings: Precarious jobs (1)

## Local Government: fear of job loss was common:

I've always felt insecure since they've had all the budget cuts, things about my job. I never--, I used to be more carefree about things but I think the last three years I've been a bit more worried about it.

*(LGF06: Female, aged 58, married, good health, white collar)*

## Limited expectations about finding new work:

I'm mindful that, you know, reading the press, people who are over 55 you don't always get a job ... So that's a bit worrying  
*(LGF36: Female, aged 55, divorced, health status unknown, managerial)*

# Findings: Precarious jobs (2)

## In both organisations work intensification led to fears about the sustainability of the job:

I just don't like work anymore. I dislike work, it's too much pressure. It's mainly I guess because of the way we've been restructured, we've lost staff...

*(LGM20: Male, aged 55, married, white collar)*

The job sort of gets more and more demanding and physical, and you think, I can't see me doing this in another couple of years or five years

*(HF11: Female aged 50, divorced, fair health, managerial)*

# Findings: Precarious welfare states (1)

**Rise in State Pension age - financial need to work longer**

**BUT**

**Uncertainty about future health status was a concern:**

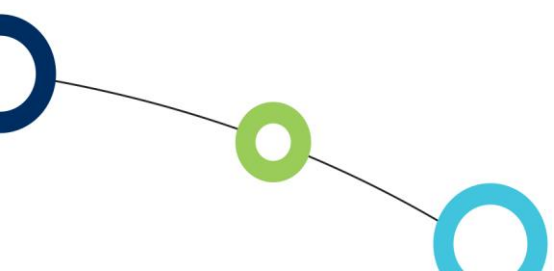
I'd like to go pretty soon, actually, but I can't afford it. It basically comes down to money, really. I mean, you're not going to get much in the State Pension and, you know, they keep putting the age up and quite frankly, I can't see me physically and mentally being able to do this job, you know, at those ages they're talking about. I think it's 66 for me [...] I mean, that's ridiculous. I really cannot see me being able to cope with all the workloads, not in this job, you know. You know, you just couldn't do it.

*(HF24: Female, aged 60, cohabiting, fair health, blue collar)*

# Findings: Precarious welfare states (2)

I'm not going to lie to you, yeah, I am finding it very, very tough and some days I think oh, God, I don't know how I'm going to carry on doing this. 'Cause I've had my letter from the pension people, "You can't retire till you're 67." [Laughs] I probably won't even be here by the time I'm 67. [...]it's tough because I know that I can't pay my bills without going to work [...] I know I've got to carry on working till the day I drop, basically, and there's nothing I can do about it.

*(HF28: Female, aged 57, married, poor health, blue collar)*



# Findings: Precarious households

- **Household circumstances that reinforced the impact of precarious work:**
  - Single/divorced
  - Low-income
  - Housing costs
  - Low/no pension savings
  - Dependent children at home
- **Gendered nature of household-related precarity**

# Precarious households (2)

## Divorced women at particular risk of financial precarity:

- Time out of labour market for childcare means minimal pension savings
- Lost access to husband's income & pension savings
- Housing costs

'I often do think will I retire ever, will I be able to retire? ...I keep doing the sums and looking at figures and thinking I want to do things and if I retire I won't be able to do anything 'cause I won't have any... I'll have just about enough income to survive'

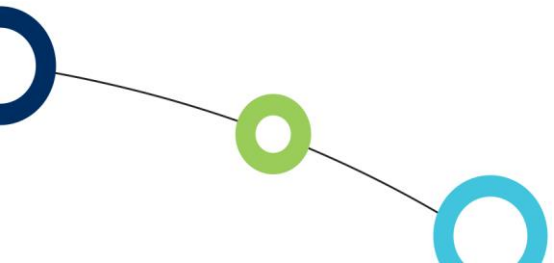
*(Hospitality, aged 64, divorced, good health, white collar worker)*



# Household context as a buffer against precarity

## Who was least affected by work-related precarity?

- Married/partnered
- Dual-earner household
- Owned home outright
- Pension savings
- No dependent children



# How household context acted as a buffer against precarity

## Overall financial stability:

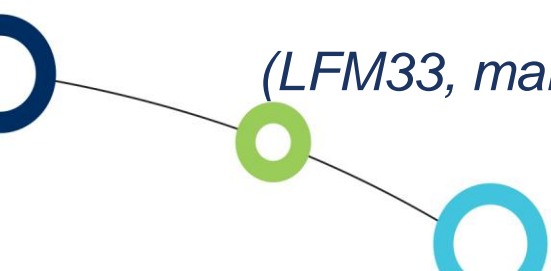
I haven't got as much to lose, I mean, I don't have a mortgage to pay and my kids, I'm nearly financially stable, so I don't have the pressure that younger people have.

*(LGF02, female, aged 56, married, good health, white collar)*

## For some Local Government employees, VS was appealing:

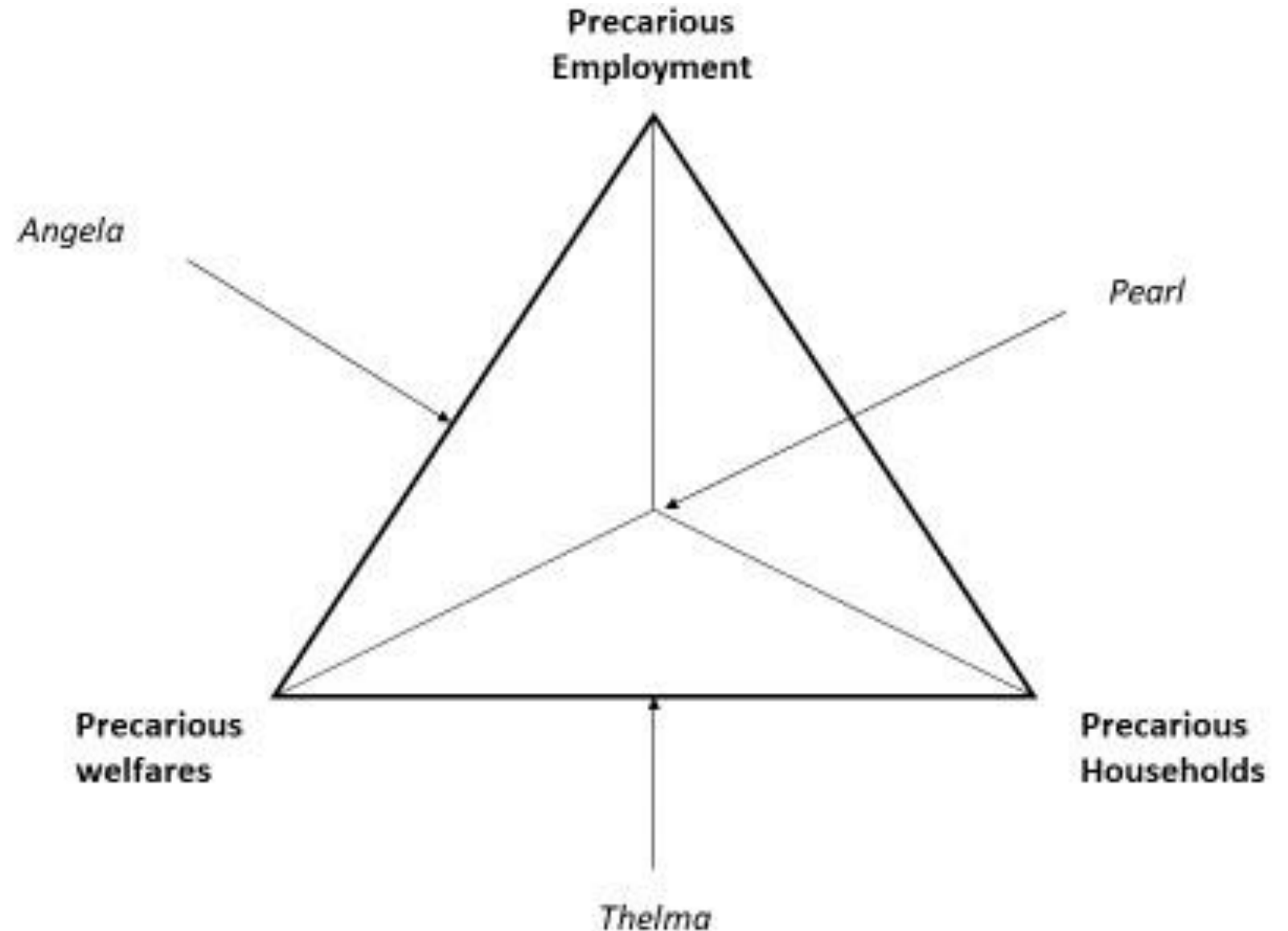
I think that it would be a good opportunity for me to start doing something I'd enjoy more and get a bit more from

*(LFM33, male, aged 57, married, fair health, white collar)*



# Pearl's story : “it's a bit of a dark road, really”

- Aged 61
- Divorced
- ‘Fair’ health
- Six years in full-time Hospitality office job
- ‘Choice’ re later life working constrained by health and finances



# Pearl's story : 'trapped' by precarity in all 3 domains

## **Precarious household:**

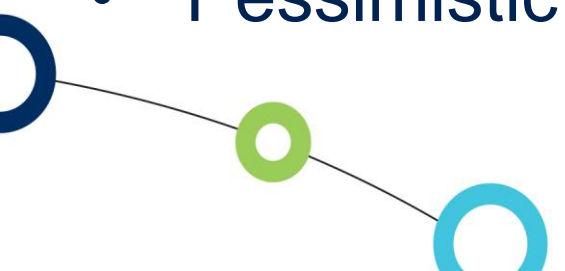
- Financially vulnerable after divorce – minimal pension savings
- Plans to work til 70 – needs income from employment

## **Precarious welfare state:**

- Will be eligible for State Pension at 67 **BUT** pension income inadequate

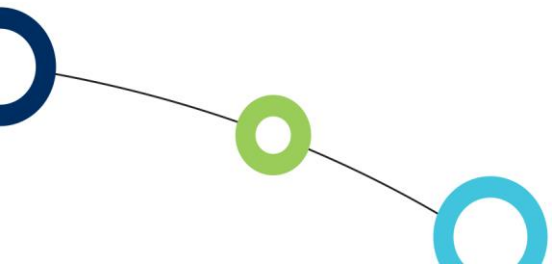
## **Precarious employment:**

- Work intensification – can't work 10 hours shifts due to health condition
- Pessimistic about chances of finding another job



# Precarious household/ precarious welfare state

‘If I’d still been married, I would have been quite happy to retire at 60, because financially we would have been fine, because the pension that my husband was paying into would have covered both of us. On his leaving, I got left with nothing, so I’ve had to work and start paying into a pension here. So financially I’m not in a position to retire. Even when I get to 67, I still don’t know how financially I would be able to manage. So I would say I would work as long as I could possibly work.’



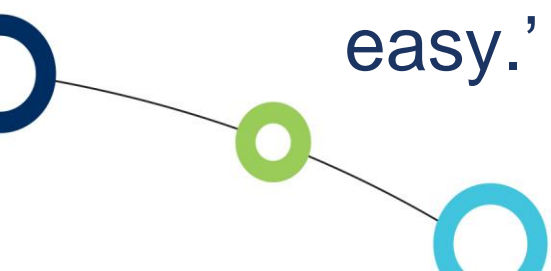
# Precarious employment

## Health issues:

‘Say, for instance, they make it compulsory that we all did till 10pm during conference time, I might have to think about giving up at 67, because I just don’t think I could do it.’

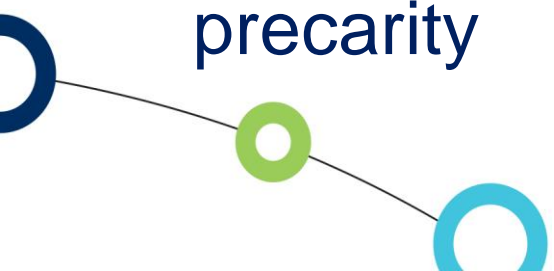
## Perception of ageist employers:

‘As you get older, it is a lot harder to find a job. So I think, whereas if I was in my twenties and I was unhappy, I would go and find something else you know....at my age, not so easy.’



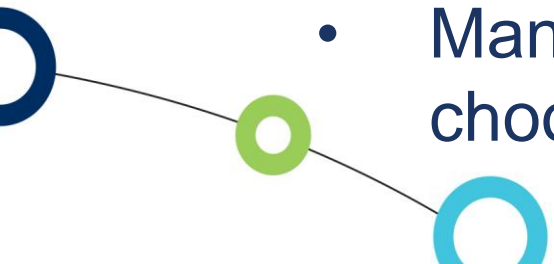
# Summary

- In both organisations older workers experienced a sense of ontological precarity
- **Local Government:** job loss in the context of severe budget cuts.
- **Hospitality:** jobs were ‘secure’, but unsustainable due to physical demands
- Employment-related precarity was reinforced by precarious welfare state
- Individuals’ household context could reinforce or buffer employment precarity



# Conclusions

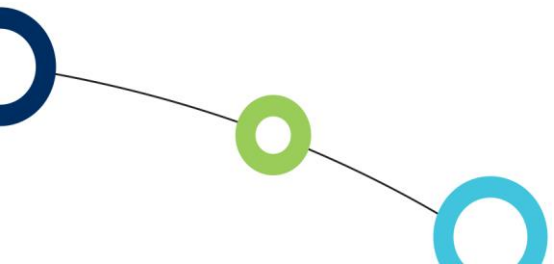
- **Precarity: not solely a labour condition, nor an individual characteristic**
- **To understand older worker precarity, we need to look beyond precarious work**
  - Intersections between individual lifecourse trajectories and broader economic & social context
  - Ontological precarity not necessarily related solely to job security
- **Impact of extended working life policies: choice or necessity?**
  - Many workers in our study ‘trapped’ in circumstances they did not choose





# Further reading!

- Lain, D. Airey, L. Loretto, W. and Vickerstaff, S. (2018) 'Understanding older worker precarity: the intersecting domains of jobs, households and the welfare state', *Ageing & Society*.
- Lain, D. Airey, L. Loretto, W. and Vickerstaff, S. (Forthcoming) 'Older workers and ontological precarity: Between precarious employment, welfare and households' in Grenier, A. Phillipson, C. and Settersten, R. (eds) *Precarity and Ageing: Understanding Changing Forms of Risk and Vulnerability in Later Life*, Bristol: Policy Press.



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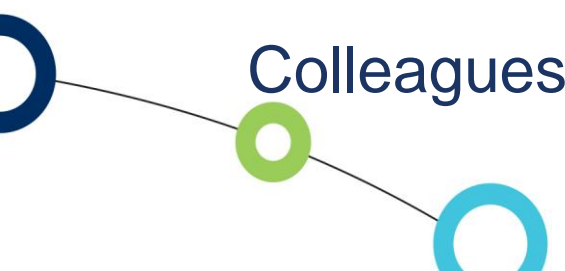
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## **Rethinking Work, Ageing and Retirement**

*Series Editors:* **David Lain**, Newcastle University Business School; **Sarah Vickerstaff**, University of Kent School of Social Policy, Sociology and Social Research

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