



# Critical Perspectives on the Transition from Work to Retirement: ‘Extended’ or ‘Precarious’ Working Lives?

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## AREAS FOR DISCUSSION

- **Changes to work-ending**
- **Changing debates on work & retirement**
- **Key research & policy questions**
- **Transforming work and retirement**

# Major changes to the end of (paid) working life

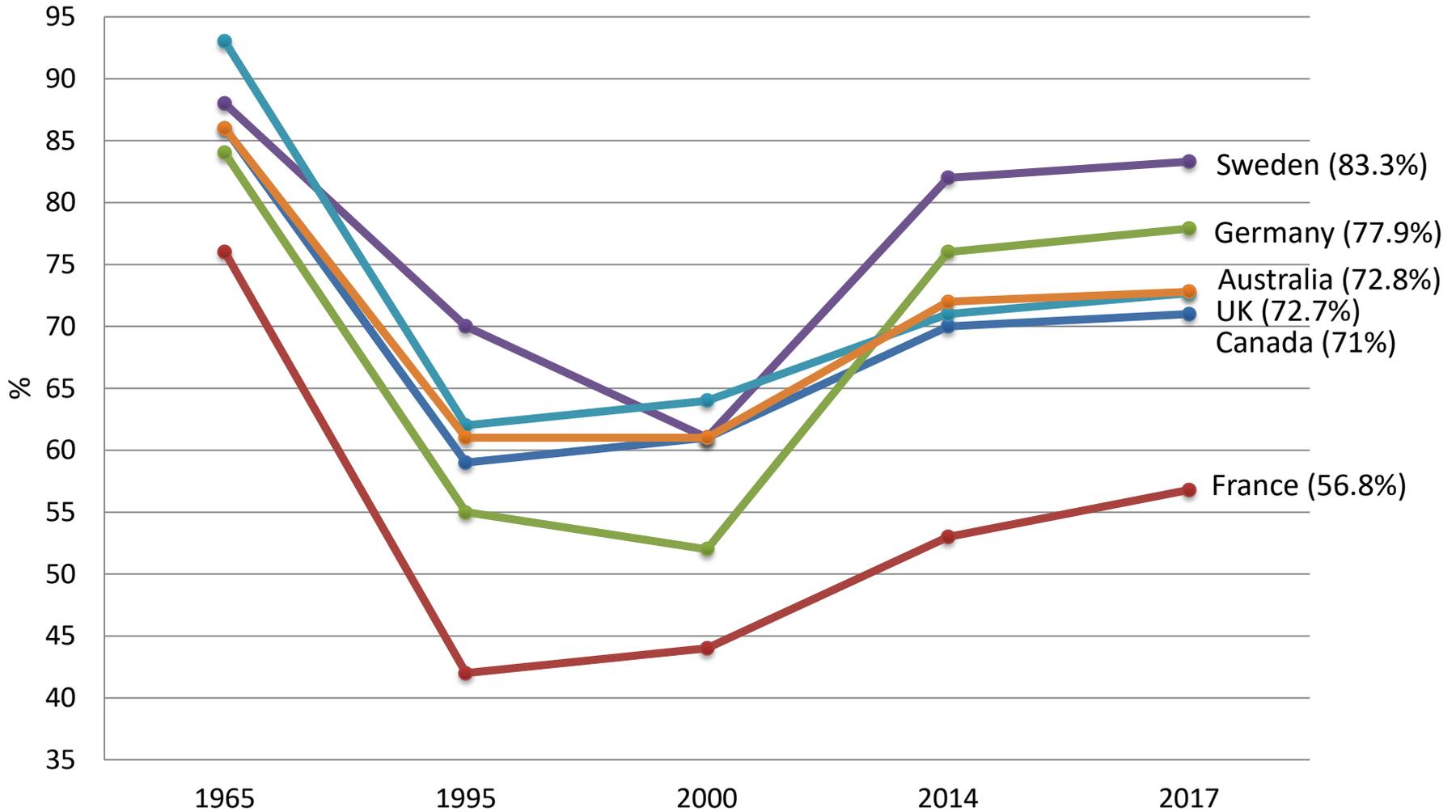
## Changes to work- ending:

- extended working lives
- fuller working lives
- active ageing
- gradual retirement
- flexible retirement
- partial retirement
- working retirement
- retirement career
- unretirement

## Changing debates on work and retirement

- **1950s – 1970s Institutionalisation of retirement** – driven by welfare state, occupational pensions, and full employment: *'The Triumph of Retirement'* (Graebner, 1980).
- **1980s – mid-1990s Break-up of retirement** – driven by economic recession, crisis in manufacturing industries, high unemployment, 'early exit/retirement' (*'Time for Retirement'* (Kohli et al. 1991)
- **Late-1990s onwards: Compression of retirement** - extension of working life driven by welfare state retrenchment, debates around inter-generational equity; longevity (*'The 100-Year Life'*, Gratton & Scott, 2016)

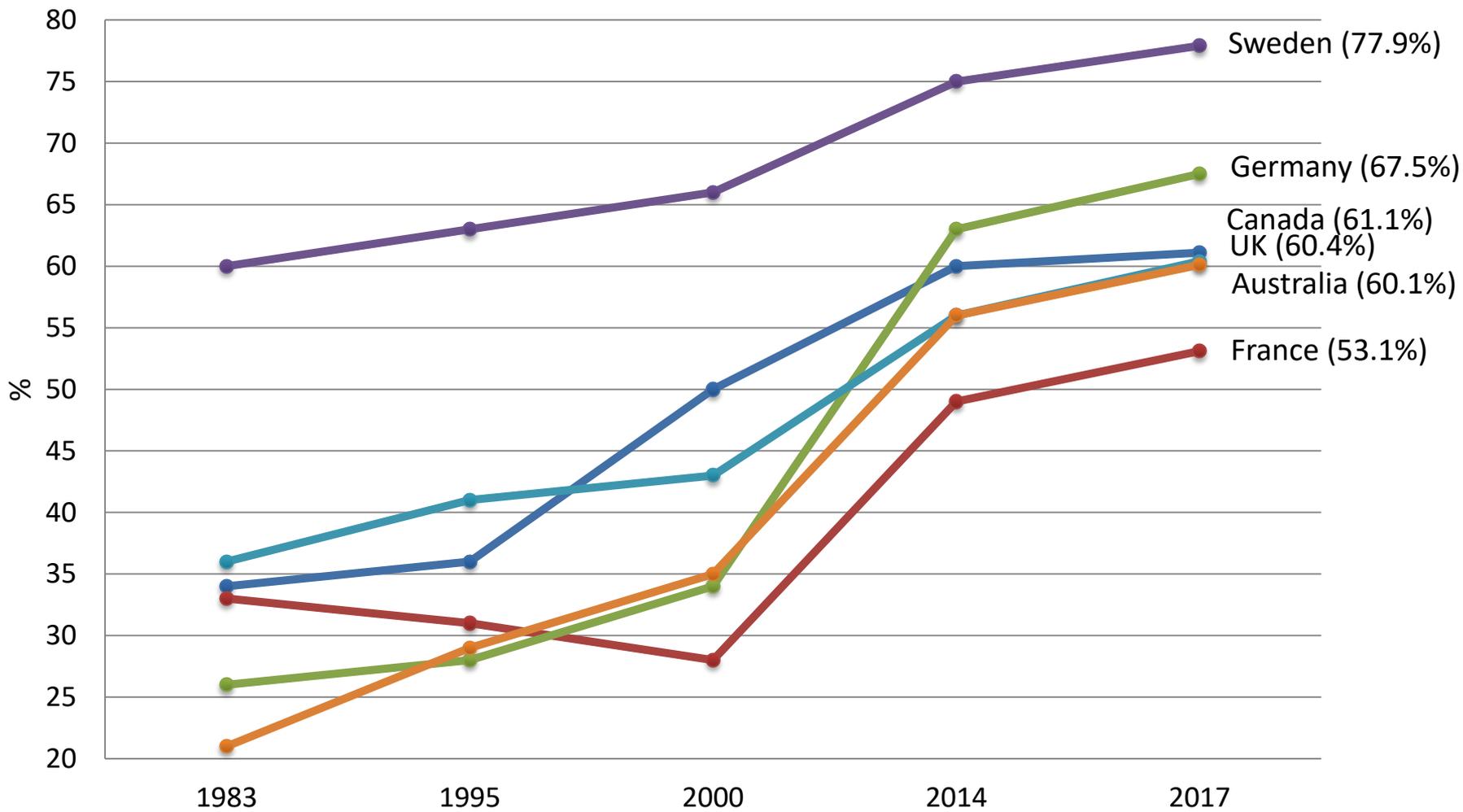
**Table 1: Labour Force Participation among men 55-64:  
Selected Countries (1965-2017) (%)**



Source: OECD Economic Outlook.

Canada France Germany Sweden UK Australia

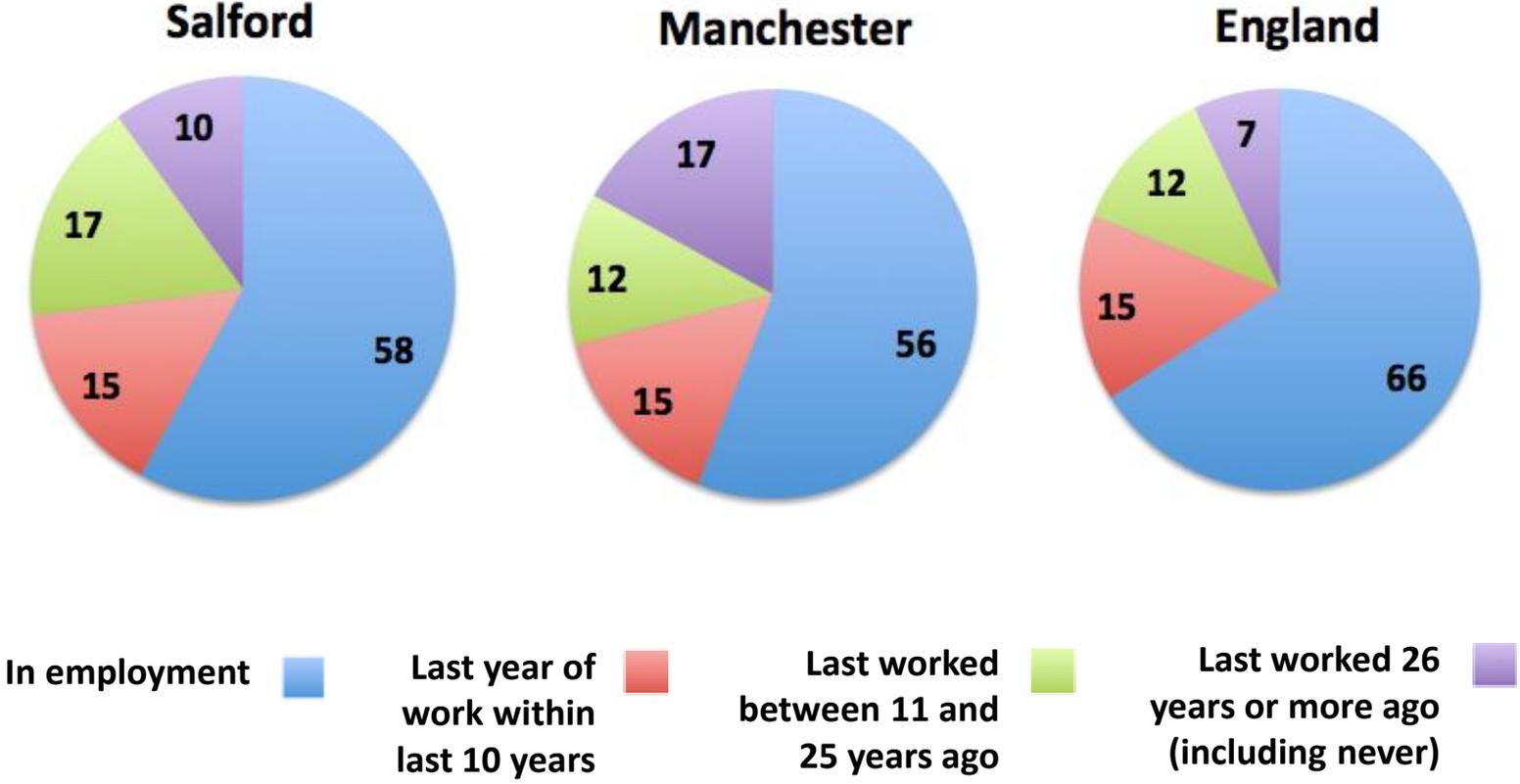
**Table 2: Labour Force Participation among women aged 55-64:  
Selected countries (1983-2017) (%)**



Source: OECD Economic Outlook.

Canada France Germany Sweden UK Australia

**Figure 1: Last year in employment: all adults aged 50-64 (%)  
(Salford, Manchester & England)**



Office for National Statistics 2011 Census: Aggregate Data (England and Wales).

## KEY RESEARCH AND POLICY QUESTIONS

- Is the debate about an '**extended working life**' beyond 60s into 70s? (*quantitative*)?
- Is the debate about a '**fuller worker life**' (focus on *retention, recruitment and re-retraining*) (*qualitative*)?
- Is the debate about managing '**insecure**' & '**precarious**' working lives? (*existential*)

## Academic and policy response

- **Growth in research literature** around EWL, gender & working, retirement decision-making, health issues (*but lack of theory*)
- **EWL now mainstream** (and often *unquestioned*) in IGOs/NGOs
- Issue of whether retirement is **'lost'** (McDonald & Donahue, 2011) or simply **'evolving'** in new ways

# CHALLENGES TO AN EXTENDED & FULLER WORKING LIFE

- RETIREMENT AGE PREFERENCES
- DEMOGRAPHIC ISSUES
- WORK ISSUES
- TRAINING ISSUES
- INEQUALITY ISSUES

**Table 3: Mean desired retirement ages (men & women)  
selected European countries: 45-plus  
(economically active)**

MEN	
Holland	<b>63</b>
Germany	<b>62</b>
UK	<b>61</b>
Spain	<b>61</b>
Belgium	<b>61</b>
Greece	<b>60</b>
France	<b>60</b>

WOMEN	
Holland	<b>62</b>
Germany	<b>61</b>
UK	<b>61</b>
Spain	<b>61</b>
Belgium	<b>60</b>
France	<b>60</b>
Greece	<b>59</b>

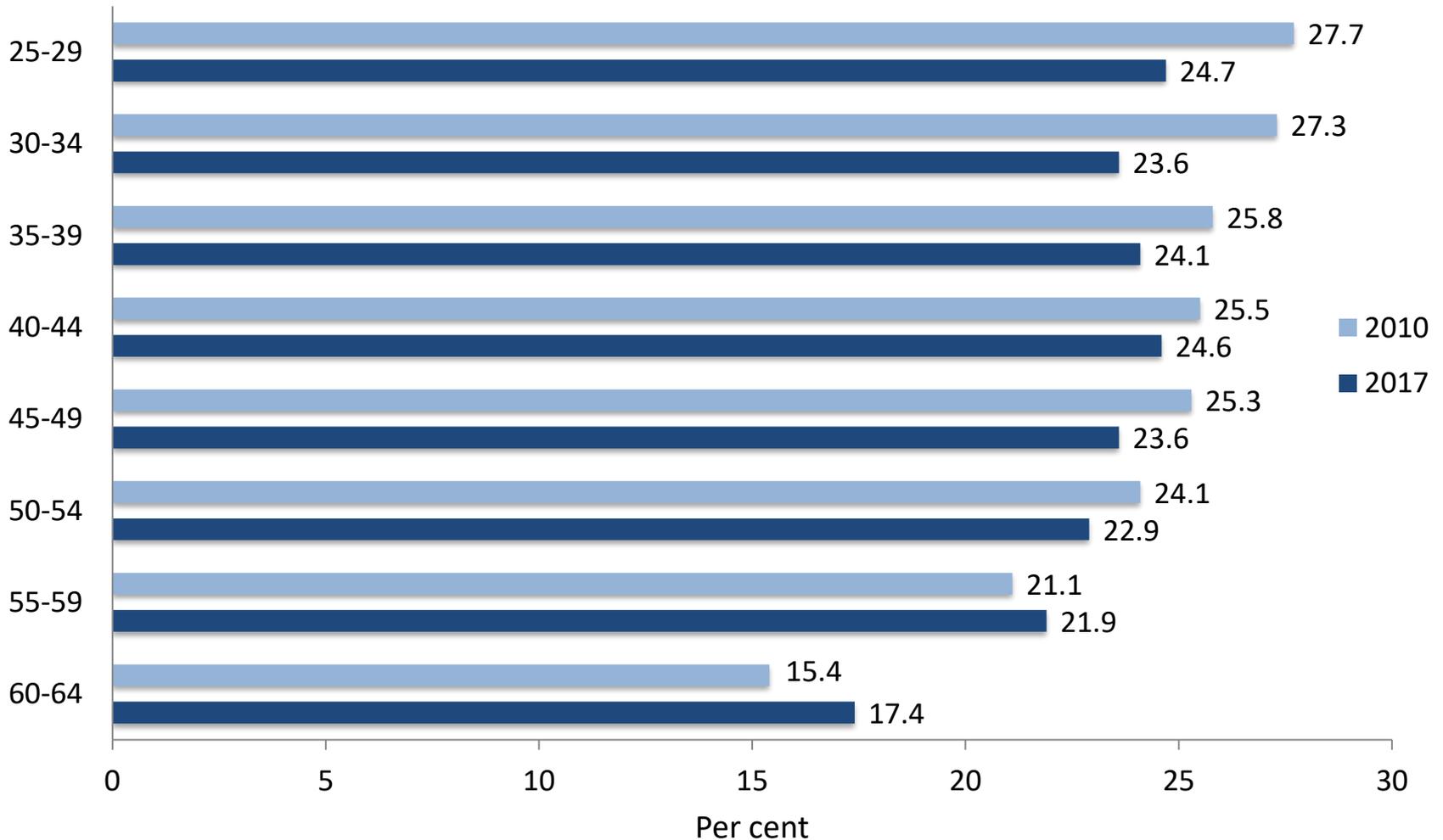
## Demographic variations

- **Germany:** population projected to **decline** by *19%* over the period 2015-2060 (Berg et al., 2015)
- **Swedish** population projected to **grow** by *30%* over 2015-2060 (Statistics Sweden, 2015)
- **Inter-country variations** in size and composition of baby boom cohorts – from highly **compressed** (Finland), **‘two peaks’** (UK), to **‘sustained’** (Australia, USA)
- Importance of **global migration** – Europe as the ‘prime source of destination’ (Porter, 2015) for populations forced to move through climate change, civil war, lack of opportunities

## 'PRECARIOUS' LATE WORKING LIVES?

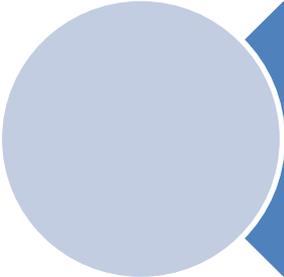
- Rise of '**non-standard working**' amongst older workers in Europe and North America (**casual, temporary** forms of employment) (Standing, 2011; Kalleberg, 2018)
- **19% of 50 plus** in UK **self-employed** (**2/3rds** of self-employed adults in UK not contributing to a pension (Resolution Foundation)
- Long-term impact of **automation** (Frey & Osborne, 2014; Haldane, 2015; ONS, 2019)
- Limited labour market prospects for women faced with **increase in SPA** (Beach & Bedell, 2019)

## Figure 2. Percentage of people who participated in training in 2010 and 2017, by age group

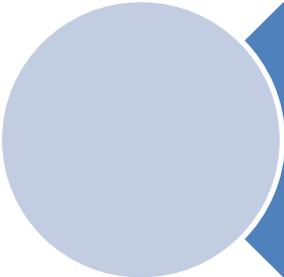


Source: Social Mobility Commission, 2019

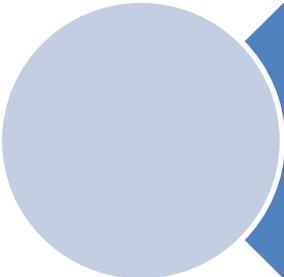
## INEQUALITY ISSUES



Will EWL **accentuate** processes of cumulative advantage & disadvantage?

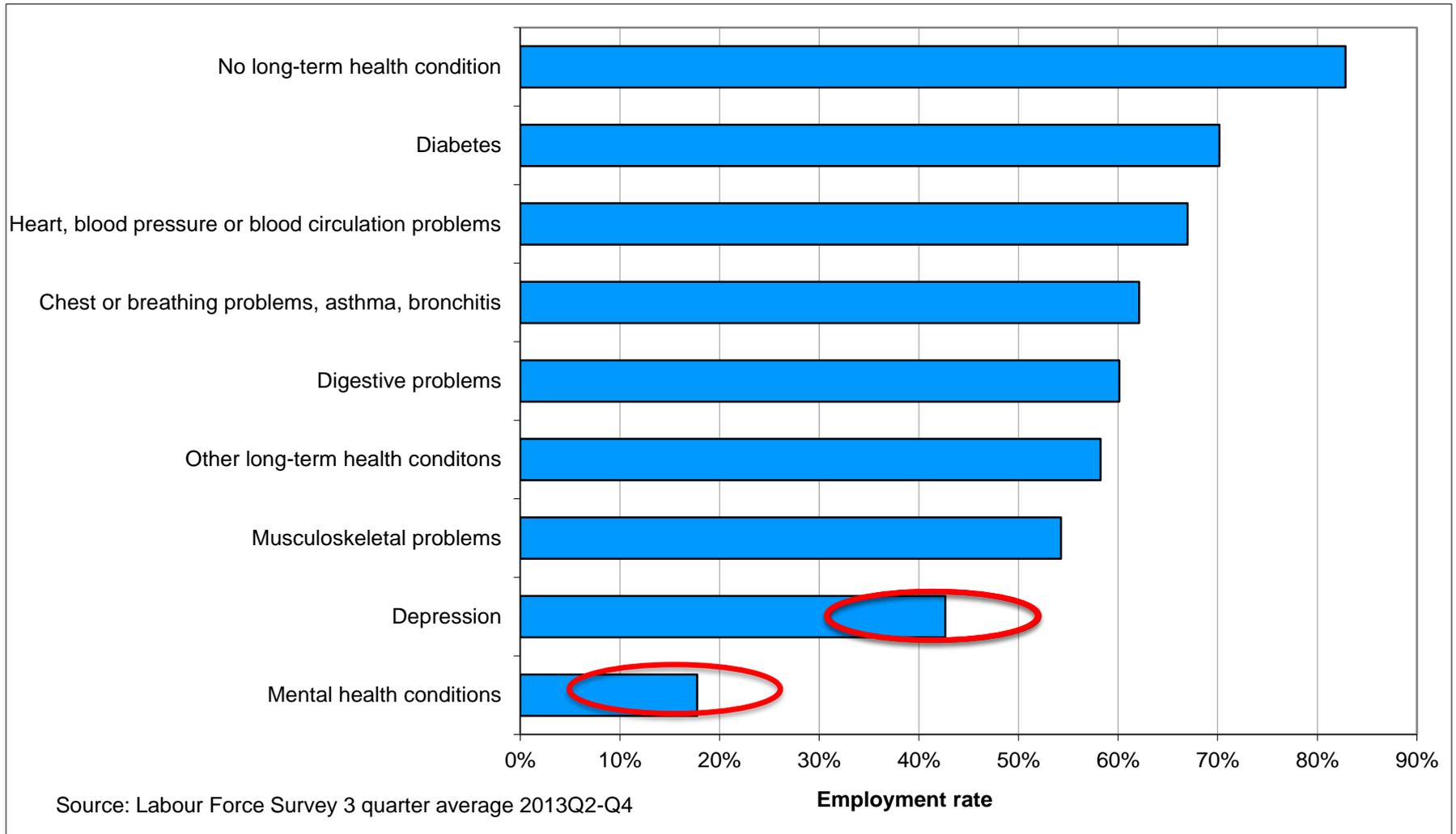


**Restriction of early exit pathways an issues** for those with low or limited skills, disabilities



Raising pension ages can be seen as **cross-subsidy** from poor to middle-income/wealthy groups given variations in life expectancy

# Figure 2: Employment rate by main long-term health condition (all aged 50-60/65)



## Right to retire/Right to work

‘The key issue that has emerged in recent years and remains unresolved is: how we can reconcile.. the **right to retirement** for those who wish to retire and need to retire when aged in their sixties (e,g, those with poor health, those with caring responsibilities [...]) with, on the other hand, the **right to work** later in life for those who wish to do so and need to do so...*Neoliberalism shows no interest in resolving this dilemma humanely: instead, its only concern is to flood the labour market with [older] job seekers*’.

(Macnicol, 2015)

## Changes to employment

- Recognise that EWL *will* almost certainly contribute to the expansion of ‘**precarious**’ forms of working but importance of matching this with corresponding *rights* for vulnerable groups (**minority groups, women**), through, for example, ensuring access to trade unions, living wage, guaranteed hours, and regular training
- EWL may itself be seen from an economic perspective as **underpinning** the increase in ‘precarious working’

## Interventions in the workplace

- **Occupational Health**
- **Training**
- **Management of ‘work-ending’**

## Occupational health provision

- Importance of **occupational health services**, but:
  - no **legal requirement** for mandatory provision by state or employer
  - only **13% of UK workers** can access an occ.phys.
  - **SMEs** especially affected
  - shortage of doctors and nurses specialising in **occupational medicine** (Carry, 2019; Raynal, 2015; APPGOSH, 2015)
- **36% of people** with depression/nerves believed condition caused by work; **35%** of those with disabilities or problems with back or neck (Young & Bhaumik, 2011)

## Training interventions

- Further training as a **legal entitlement** for those changing careers or moving into 'bridging' forms of employment
- More imaginative use of e-learning/**distance learning** to assist those working from home & those juggling work & caregiving responsibilities
- Specific obligations placed upon employers to expand training and learning as a **precondition** for creating part-time and related forms of employment
- Encouraging a more prominent role for **universities and colleges** in workforce development (UPP Foundation Civic University Commission, 2019)

## Universities and older learners

- **Expand with employer organisations courses aimed at supporting older workers**
- **Establish partnerships with NGOs working with older people**
- **Research needed on new approaches to training older workers**

**<http://www.universitiesuk.ac.uk/highereducation/Documents/2010/ActiveAgeing.pdf>**

## Management of 'work-ending'

- Collapse of '**pre-retirement education**' (Phillipson, 1981)
- Invention of the '**mid-life**' **M-o-T** (Select Committee on Intergenerational Fairness, 2019)
- Retreat by line managers from **managing retirement** because of concern that it would lay them open to charge of ageism/ discrimination (Phillipson et al., 2018)
- Shift from retirement as collective/corporate to **individual responsibility**.

- **WILL THE MOVE TO EXTEND WORKING LIFE LEAD TO A MORE UNEQUAL SOCIETY?**

- **Raising pension ages may reinforce health inequalities** (Increasing number experiencing ‘**job lock**’ – forced to stay at work despite health and other problems) (Benjamin et al., 2008)
- **Raising pension ages may reinforce social & economic inequalities** (those with **least** financial need **most able** to remain in the labour market) (Platt et al., 2019)
- **Raising pension ages may highlight care inequalities**: 1 in 4 women & around 1 in 7 men (50-69) provide care (ONS, 2018)

## Public policy solutions

- ‘...it is critical to create differentiated paths to labour-force exits depending upon health (which in turn depends on economic and social experiences earlier in life)...**This may mean the implementation of both a general retirement age that is indexed in some way to life expectancy and an early-retirement option based on the ability to work.**
- For older workers in poor health, it is obviously better for their health and well-being not to have to work. This may mean that certain groups within the population may need the option to **take an early path to retirement**’. (Berkman et al., 2015; Beach & Bedell, 2019; Phillipson, 2019)

## CONCLUSIONS

- Linking debates on EWL/FWL **with technological developments** and changes affecting the workplace
- Examine the impact of transitions from work to retirement in generating new **inequalities** (Platts et al. 2019)
- Develop new approaches to **training** and continuing education (Social Mobility Commission, 2019)

## Conclusion

- Re-think the idea of the ‘older worker’ – is it still a meaningful **sociological** label?
- Does it help the **management** of ‘work-ending’?
- Do we need a more ‘**socially inclusive**’ model/concept which better understands experiences of women & minority groups?

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